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An Analysis of Success Rate of Entrepreneurship Development Programme of Entrepreneurs of RUDSETI of North Karnataka

Geeta P. Channal¹ and K.V. Natikar²

1. Sr. Scientist, 2. Prof., Dept. of Agricultural Extension, AICRP-H.Sci. Ext., UAS, Dharwad, Karnataka

Corresponding author e-mail : geetrajpatil@yahoo.co.in

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ABSTRACT

Entrepreneurial activities are not only a means for social empowerment but also, empowering them economically and enable them to contribute more to overall development. The present study was investigated in the year 2014-2015 in Bagalkot, Vijayapur and Uttar Kannada districts of North Karnataka of India. A sample of 50 trained and 50 untrained respondents were selected from each of the three districts making a total sample of 300 with ex-post facto research design. Majority of the trained (58.67 %) and untrained (66.67 %) entrepreneurs belonged to middle age group, educated upto middle school, married and are from rural background with low-income level. As per RUDSETI guidelines the enterprises have been classified as agriculture, product, process and general enterprises. Majority of the trained (50.66%) and untrained (62.00%) entrepreneurs had taken up product based enterprises. Maximum number (70.00 %) of trained entrepreneurs availed loan from banks while, maximum number of untrained entrepreneurs (63.34 %) borrowed money from money lenders. The highest success rate was for Bagalkot (76.45 %) followed by Vijayapur (64.64 %) and Uttar Kannada (53.80 %). Thirty-two per cent of trained entrepreneurs had started their enterprise between four to six months after taking the training from the institute.

Key words: *Entrepreneurship; RUDSETI; Success rate.*

Entrepreneurship is a process undertaken by an entrepreneur to augment his business interest. Basically, it is an exercise involving innovation and creativity that will go towards establishing the enterprise. It is the propensity of mind to take calculated risks with confidence to achieve a pre-determined business or industrial objectives (*Edvinraj, 2005*). 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. Developing entrepreneurship among people brings them into main stream and thus leads to economic development.

Lots of efforts have been made by Government and non-Government organization to promote

entrepreneurial development in the country through Entrepreneurial Development Programmes (EDP). Entrepreneurial development programmes can play an important role in influencing potential candidates to take advantage of new business opportunities and establish new business ventures. Programmes are designed for both to help potential candidates to start new ventures or to help existing entrepreneurs to improve their skills or to solve particular business problems. There are three stages for the entrepreneurship development programmes *i.e.*, pre-training, training and post-training. In this regard many agencies and institutions are working towards organizing Entrepreneurship Development Programmes. Some of the important institutions working in this regard are, State Agricultural Universities, Khadi and Village Industries Commission (KVIC), Rural Development

Training Centers (RDTC), District Industries Centre (DIC), Rural Development and Self Employment Training Institute (RUDSETI), Krishi Vigyan Kendra (KVK), Council for Advancement of People's Action and Rural Technology (CAPART), Association of Women Entrepreneurs of Karnataka (AWAKE), Centre of Entrepreneurship Development of Karnataka (CEDOK), Commercial Banks, the Coir Board, National Bank for Agriculture and Rural Development, Small Industries Development Organization (SIDO), Small Industries Services Institutes (SISIs) *etc.* (Goyal and Jaiprakash, 2011) are involved in providing training on various aspects and make them successful entrepreneurs. Hence, it is important to investigate the impact of entrepreneurship development programmes with following objectives :

- To study the socio personal characteristics of trained and untrained entrepreneurs
- To know the success rate of entrepreneurship development programs trainings given by RUDSETI

METHODOLOGY

This study was conducted in Bagalkot, Vijayapur and Uttar Kannada districts of Northern Karnataka. From each district 50 trained and 50 untrained respondents were selected making the sample size of 300. Trained respondents were taken training in RUDSETI in particular district. Personal interview method was used for data collection. Suitable statistical tools like frequency and percentage were used for analysis of the data.

Types of training programmes provided: RUDSETI offers more than 60 types of entrepreneurship development programmes (EDPs) in various avenues. All the programmes are from one to six weeks. They are classified in to four categories

- Agricultural EDPs include agri. and allied activities, dairy farming, poultry, beekeeping, horticulture, plant nursery, etc.
- Product EDPs include dress designing, agarabatti making, soft toys making, food processing, bakery products, embroidery, fabric painting, etc.
- Process EDPs include electric motor rewinding and pumpset maintenance, beauty parlour, photography, videography, phone servicing, domestic electrical appliances repair, two-wheeler servicing, computer DTP, refrigeration and air

condition, computer tally, computer basics, *etc.*

- General EDPs include Rural Entrepreneurship Development programme (REDP), EDP for women, Prime Minister Employment Guarantee Programme (PMEGP), *etc.*

The success rate of the trained entrepreneurs was measured by using the data of trainees who took up enterprise and the total number of trained trainees, by applying the following formula (based on secondary data)-

$$\text{Success rate} = \frac{\text{No. of trainees taken up enterprise}}{\text{Total No. of trainees trained}}$$

The time lag was measured with a gap of every three month in a year and subsequent year through frequency and percentage.

RESULTS AND DISCUSSION

Socio-personal characteristics of trained and untrained entrepreneurs : The socio-personal characteristics of trained and untrained entrepreneurs were assessed by taking age, education, type of family, family size, caste, marital status, family occupation, annual income, background of the entrepreneurs, information source consultancy, extension contact and mass media participation.

Age : Majority of the trained and untrained entrepreneurs belonged to middle age group of 31-50 years, (table 1). Middle aged entrepreneurs tend to have a free hand in financial affairs and they can take up independent decisions to implement their ideas. They have more physical vigor, want to be more independent, have more family responsibilities and are at a stage in life where they have to fulfill their family responsibilities. Entrepreneurs of middle age have moderate experience in business and more working efficiency than older and younger entrepreneurs. Young people lack experience whereas old aged people lack risk bearing ability and interest. The responsibility of the management of family enterprise would be relatively less with young and old people in the family. The results quoted by Dipika and Sharma (2010), Ram et al. ((2013) and Hangi and Joshi (2015) also revealed that majority of the entrepreneurs in their study belonged to middle age group.

Education : In the present study very few of the respondents had perceived higher education (Table1) may be because of Realization of the importance of formal education both by parents and children, due to increased contact with educated people, mass media

Table 1. Distribution of trained and untrained beneficiaries according to socio-personal characteristics

Variables and categories	Trained (N=150)		Untrained (N=150)	
	No.	%	No.	%
<i>Age</i>				
Young (upto 30)	47	31.33	26	17.33
Middle (31-50)	88	58.67	100	66.67
Old (>50)	15	10.00	24	16.00
<i>Education</i>				
Illiterate (nil)	18	12.00	21	14.00
Primary (upto 5 th std)	27	18.00	33	22.00
Middle (upto 10 th std)	53	35.34	76	50.60
Secondary (upto 12 th)	32	21.33	10	06.70
Collegiate (>12 th std)	20	13.33	10	06.70
<i>Type of family</i>				
Nuclear	106	70.70	110	73.30
Joint	44	29.30	40	26.70
<i>Family size</i>				
Small (<5 members)	47	31.33	47	31.30
Medium (5-8 members)	65	43.34	75	50.00
Large (>8 members)	38	25.33	28	18.70
<i>Caste</i>				
SC and ST	40	26.67	47	31.30
OBC	73	48.67	86	57.30
General	37	24.66	17	11.40
<i>Marital status</i>				
Married	128	85.34	127	84.67
Unmarried	17	11.33	9	06.00
Widow	3	02.00	12	08.00
Divorce	-	00.00	-	00.00
Separated	2	01.33	2	01.33
<i>Family occupation</i>				
Agriculture	61	40.67	58	38.70
Non-agriculture	55	36.67	62	41.30
Both	34	22.66	30	20.00
<i>Annual income</i>				
Low (<1,16,968)	78	52.00	40	26.67
Medium (<1,16,968 to >2,09,915)	40	26.67	60	40.00
High (>2,09,915)	32	21.33	50	33.33
<i>Background of the entrepreneurs</i>				
Rural	121	80.70	82	54.70
Urban	29	19.30	68	45.30
<i>Information source consultancy</i>				
Low	14	9.33	44	29.33
Medium	101	67.34	100	66.67
High	35	23.33	6	04.00
<i>Extension contacts</i>				
Low	143	95.33	150	100
Medium	6	4.00	0	00.00
High	1	0.67	0	00.00
<i>Mass media utilization</i>				
Low	28	18.67	32	21.33
Medium	87	58.00	96	64.00
High	35	23.33	22	14.67

exposure etc might have motivated few of them to pursue higher education. However, majority of the entrepreneurs were educated only upto primary and secondary level this might be due to lack of facilities in the village and nearby villages, which might have forced them to travel to taluak headquarters if at all they want to pursue college education. It was surprising to note that, 12 and 14 per cent of trained and untrained entrepreneurs respectively belonged to illiterate category which might be due to ignorance and less contact with other educated people. The other reasons might be that they lacked formal schooling and so were motivated to take up enterprise. In spite of being illiterates they are managing their enterprise successfully. This could be because business might have been their family occupation and they have practical experience, so they would have been managing the business well. Some people are born with a business sense and so running an enterprise is not at all difficult. As the rural people have still traditional base, they generally do not prefer to send their children to school rather they want them to assist in farm and household activities. The distance of study centers from the villages and more investment also might have prevented the parents from providing higher education to their children. The results coated by *Jhamtani et al. (2003)*, *Bennur (2011)* *Kumar et al. (2013)* and *Hangi and Joshi (2015)* indicated that entrepreneurs had education upto secondary level.

Family type : Almost 70 per cent each of trained and untrained entrepreneurs belonged to nuclear type of families and the rest of the thirty per cent of trained and untrained entrepreneurs belonged to joint families (Table 1). A desire to lead an independent life with proper accommodation, basic amenities and to give better future to their kids, must have motivated most of the respondents to live in the nuclear families. Nuclear families also help to lead planned and economic way of life. The families also get enough time to take up subsidiary enterprise. The other reason could be the influence of urbanization and increased needs and wants. The findings of the present study agree with the findings of *Suresh (2004)* and *Hangi and Joshi (2015)* that entrepreneurs belonged to nuclear family.

Family size : Most of the trained and untrained entrepreneurs had a medium family with four to six members (Table1). One third of both the categories had small families with less than four members, while one fourth of trained and 18.70 per cent of

untrained entrepreneurs belonged to large families with more than six members. It is the normal trend in rural areas to have 3-4 children. They think that, more children mean more hands to work and also feel more secured during their old age if they have more children. However due to rising costs of living they have restricted their families to medium size. The results of *Chaudhari (2006)* and *Ram et al. (2013)* also revealed that majority of entrepreneurs belonged to medium size family.

Caste : It is clear from Table 1 that almost half of the trained and untrained entrepreneurs were from OBC category. The remaining belonged to SC / ST and general caste. The reason for majority of the entrepreneurs belonging to backward caste and general category in the study might be due to the demographics of the study area where most belong to the backward and general caste. The findings of the present study are in line with the findings of *Bharatamma (2005)*.

Marital status : More than three fourth of the trained and untrained entrepreneurs were married (Table 1). The remaining were unmarried. A negligible per cent were widows and separated. This could be due to fact that children are married off at an early age in rural area. The main reasons could be the traditions, family cultural pressure and the parents wish to see their children settled. By marrying off the children the parents rid themselves of the family responsibilities. The above results get support from the studies conducted by *Achar (2008)*, *Ram et al. (2013)* and *Hanagi and Joshi (2015)*.

Family occupation : In the results (Table1) the forty-one per cent of trained entrepreneurs followed agriculture as their main occupation. This could be because most rural people belong to agriculture families especially from small and marginal land holding. These people might have taken training from RUDSETI and other facilities from government programmes and schemes. Higher percentage of untrained entrepreneurs having non-agriculture as their family occupation could be because they might have come from business families who have been running the enterprise since generations. Majority of them were from rural area and have less educational background. This reduced opportunity to get public and private sector jobs and so they might seek self-employment. Other factors being less scope of employment in non-agriculture sector. The results are in accordance with the findings *Bannur and Teli (2012)* and *Nandagopal and Chinnaiyan (2004)*.

Annual income of the family: The results recorded in table 1 revealed that, majority of the trained entrepreneurs belonged to low-income category followed by medium and high. In case of untrained entrepreneurs' majority of them were in medium followed by high and low. The possible reason for occurrence of many of the trained entrepreneurs in low-income category may be that low they are dependent on agriculture which might be non-remunerative. Many of the trained entrepreneurs have taken varied types of enterprises from very small to very big ones. Low socio-personal background people have taken small enterprises and earn little income hence they are in low-income category. The reason for untrained entrepreneurs in medium income category may be their family background is sound and doing business from many years and are expert in that field hence might be earning good income.

Background of the entrepreneurs : The details presented in Table 1 indicated that majority of trained and untrained entrepreneurs belonged to rural background. Since RUDSETI caters to rural people, the selection of the sample shows that most entrepreneurs are from rural areas. Another important reason is that RUDSETI gives training to school drop outs and this percentage of dropouts is very high, some of the reasons being that not much importance is given to education in rural areas. Lack of higher education facilities and financial constraints could be other reasons. Such school dropouts have availed training from RUDSETI and hence the finding. However, study by *Achar (2008)* reveal that most entrepreneurs were from urban than rural background.

Information source consultancy : The study (Table1) inferred that majority of the trained and untrained (66.67 %) entrepreneurs belonged to medium and low information seeking category. The reason that could be attributed for low and medium information seeking behaviour might be due to lack of time, family burden or poor communication with other entrepreneurs and also due to poor communication networks in their locality. These results are in conformity with the findings of *Pendeti (2005)* and *Boruah et al. (2015)*.

Extension contacts : The information in (Table1) revealed that, large majority (95.33%) of trained entrepreneurs had low extension contact whereas in case of untrained entrepreneurs' cent per cent of them had low extension contact. Low extension contact for majority of the entrepreneurs might be due to lack of knowledge about extension agencies, awareness, lack

of mass media exposure, poor communication with others in the society. Other possible reasons could be that they are in touch with extension agents for agricultural information and not for information about enterprise. These results are in line with the findings of *Dhamodaran and Vasanth Kumar (2001)* and *Bennur (2011)*.

Mass media utilization : The results (Table1) depicted that, majority of the trained (58.00%) and untrained entrepreneurs (64.00%) had medium mass media participation. Mass media are proven channels for quick dissemination of information to large number of people spread over larger geographical area in a shorter period in time. Mass media contact enhances the ability of the entrepreneurs to get more information about current affairs as well as information on recent technologies or innovations and in turn widens the knowledge horizon of the entrepreneurs to accept and adopt the enterprise. Mass media also provides information on experiences of successful entrepreneurs through various channels like television, radio, newspaper *etc.*, which reinforces the confidence and motivate other entrepreneurs to take up similar enterprise or try out new innovations. The results are in conformity with the findings of *Neelavaeni et al. (2002)*, *Suresh (2004)*, *Pandeti (2005)*, *Nagesha (2005)* and *Nagesh (2006)*.

Type of enterprises adopted by the trained and untrained entrepreneurs: The results in Table 2 indicated the enterprises taken up by trained and untrained entrepreneurs. In both the groups most entrepreneurs had taken product-based enterprises but the percentage was higher among untrained (62.00%) compared to trained (52.00%). Among trained entrepreneur's product based was followed by agriculture (22.00%), process (16.68%) and general enterprise (9.32%). With regard to untrained the order of popularity were general enterprise (30.67%), followed by process based (6.66%) and agriculture based (0.67%). These differences could be because most of the trained entrepreneurs have been provided the process and product preparation skills. Buying and selling things with a profit margin is easy for most untrained entrepreneurs. Some enterprises require skill and can be taken up only after training, some other enterprises require huge investment for which loan has to be obtained by producing the training certificate. Some enterprises which are common to both trained and untrained, this might be because they are traditional and family-based occupations. The enterprises which

Table 2. Comparison between the trained and untrained respondents on types of enterprises adopted

Type of enterprise	Trained (n=150)		Untrained (n=150)	
	No.	%	No.	%
Agriculturally based enterprise	33	22.00	1	0.67
Product based enterprise	76	50.66	93	62.00
Process based enterprise	25	16.68	10	6.66
General	16	10.66	46	30.67

Table 3. Financial Assistance to the entrepreneurs

Type of assistance	Trained (n=150)		Untrained (n=150)	
	No.	%	No.	%
Own money	17	11.33	26	17.33
Borrowed from others	28	18.67	95	63.34
Bank loan	105	70.00	29	19.33

Table 4. Success rate of the EDP trainings given by RUDSETI (2012-2014)

Categories	Vijayapur	Bagalkot	Uttar Kannada
Total No. of trainees trained	3,496	2,663	2,127
Total No. of trainees settled	2,260	2,036	1,146
Success rate (%)	64.64	76.45	53.87

Table 5. Time lag in establishing an enterprise by trained entrepreneurs (N=150)

Categories	No.	%
0-3 months	29	19.33
4-6 months	48	32.00
7-9 months	24	16.00
10-12 months	19	12.67
More than 12 months	30	20.00

were taken by untrained entrepreneurs are such that they do not require any training or skill nor huge investment. These enterprises have been taken up to earn their livelihood or to meet emergent needs. The enterprises like food and food-based enterprises are part of their daily life which need no formal training.

Heavy investment enterprises like jaggery unit, rava/suji making unit, oil factory, water purification unit, tractor trolley making and repair unit, furniture work, carpentry work, garment construction, brick making etc generate high income.

The enterprises like mobile repair, motor winding, plumbing work, beauty parlour, hair cutting

saloon, cable net work, electric repair work, kirani shop, foot wear shop, saree shop, sale of grains etc are daily necessary requirements of the people need daily investment and earns medium level income.

The enterprises related to food items like sale of mirchi and tea, roti making, vermicelli, catering, mess and hotel provides good returns.

Some of the enterprises like sale of tender coconut, sale of sugarcane juice, papad making, roti making, chilli powder making, etc are season based and they are part time jobs for them to supplement the family income. Blanket stitching requires more time and done during the leisure time and as a hobby hence earns less money.

Financial assistance : Regarding financial assistance (Table 3), majority of the trained entrepreneurs were able to avail loan from commercial banks probably because as they possess a training certificate which is an important document for availing loan. In addition, RUDSETI also acts as a linkage between the bank and the entrepreneur. However, the untrained entrepreneurs have to resort to taking money from money lenders often at higher rate of interest because of lack of training. A reasonable percentage of trained (11.33 %) and untrained (7.33 %) had invested their own money, they are probably those entrepreneurs who have enterprise on small scale or part time basis for additional income. The results are in line with the findings of *Hajong and Sharma (2010)*.

Success rate : It is good to note in Table 4 that, the success rate *i.e.*, the number of persons who have established enterprise and earning some income is fairly good *i.e.*, between 50-80 per cent. The highest is Bagalkot (76.45 %) followed by Vijayapur (64.64 %) and Uttar Kannada (53.80 %). This shows that RUDESTI is playing an important role in developing the entrepreneurship among the people and indicates the significance of the training through employment creation, financial support and other necessary requirements like follow-up activities. The results are in conformity with the findings of *Mali (2001)*, *Beena and Sushma (2003)*, *Sushma (2007)*, *Yadav (2008)*, *Bannur and Teli (2012)* and *Veena et al. (2014)*.

Time lag in establishing an enterprise : Data presented in Table 5 reveals that, eighty per cent of the trained entrepreneurs had started their enterprise within a year after undergoing the training from the institute. Adequate self confidence, cooperation from family

members to start the enterprise and adequate training helped the EDP trainees to start the enterprise within a year after the training, and remaining twenty per cent EDP trainees took more than one year to start their enterprise this might be due to lack of timely availability of loan from the banks, lack of family cooperation at the time of start, lack of confidence and hesitation, societal and personal problems. The results are in line with the findings of *Sushma (2007)* and *Bannur and Teli (2012)*.

Leadership ability of trained and untrained entrepreneurs with respect to entrepreneurship : The data presented in Table 6 revealed the leadership ability of trained and untrained entrepreneurs in managing their enterprise. Thirty-eight per cent of trained entrepreneurs had high leadership ability followed by medium (32.00 %) and low (30.00). With regard to untrained entrepreneurs 41.34 per cent of them belonged to medium followed by low (39.33 %) and high (19.33 %) leadership ability categories.

Decision making ability of trained and untrained entrepreneurs with respect to entrepreneurship : The data in Table 7 revealed that 36.00 per cent of trained entrepreneurs belonged to intermediate decision-making category followed by rational (34.00%) and less rational (30.00 %). In case of untrained entrepreneurs, 39.33 per cent belonged to less rational decision-making category and almost an equal percentage *i.e.*, 30.67 and 30.00 per cent belonged rational and intermediate decision-making category, respectively.

Table 6. Status of trained and untrained entrepreneurs on leadership ability

Table 6. Status of trained and untrained entrepreneurs on leadership ability			
<i>Trained entrepreneurs</i>			
<i>Leadership levels</i>	No. (%)	MS	
Low (mean-0.425 SD) <38.89	45 (30.00)	32.37	
Medium (Mean + 0.425 SD) 38.89 to 47.35	48 (32.00)	43.48	
High (mean + 0.425 SD) >47.35	57 (38.00)	54.59	
<i>Untrained entrepreneurs</i>			
<i>Leadership levels</i>	No. (%)	MS	
Low (mean-0.425 SD) <32.09	59 (39.33)	28.32	
Medium (mean + 0.425 SD) 32.09 to 38.34	62 (41.34)	34.84	
High (mean + 0.425 SD) >38.34	29 (19.33)	41.37	
Trained		Untrained	
Mean = 43.12		Mean = 35.21	
SD = 9.95		SD = 7.36	

Table 7. Status of trained and untrained entrepreneurs on decision making ability

<i>Trained entrepreneurs</i>		
<i>Decision making levels</i>	No.(%)	MS
Less Rational (mean-0.425 SD) <38.89	45 (30.00)	22.68
Intermediate (Mean + 0.425 SD) 38.89 to 47.35	54 (36.00)	28.17
Rational (mean + 0.425 SD) >47.35	51 (34.00)	35.97
<i>Untrained entrepreneurs</i>		
<i>Decision making levels</i>		
Less Rational (mean-0.425 SD) <25.02	59 (39.33)	22.41
Intermediate (mean ±0.425 SD) 32.09 to 38.34	45 (30.00)	27.30
Rational (mean + 0.425 SD) >29.00	46 (30.67)	32.10
Trained	Untrained	
Mean = 28.90	Mean = 27.01	
SD = 5.84	SD = 4.67	

Table 8. Status of trained and untrained entrepreneurs on confidence level

<i>Trained entrepreneurs</i>		
<i>Confidence levels</i>	No. (%)	MS
Low (mean-0.425 SD) <46.72	49 (32.67)	40.04
Medium (Mean + 0.425 SD) 46.72 to 55.38	60 (40.00)	47.12
High (mean + 0.425 SD) >55.38	41(27.33)	64.78
<i>Untrained entrepreneurs</i>		
<i>Confidence levels</i>		
Low (mean-0.425 SD) <40.87	56 (37.33)	35.73
Medium (mean + 0.425 SD) 40.87 to 50.14	52 (34.67)	40.32
High (mean + 0.425 SD) >50.14	42 (28.00)	59.88
Trained	Untrained	
Mean = 51.05	Mean = 45.51	
SD = 10.19	SD = 10.91	

Confidence level of trained and untrained entrepreneurs with respect to entrepreneurship : The data in Table 8 depicted that 40.00 per cent of trained and 37.33 per cent of untrained entrepreneurs belonged to medium and low confidence category, respectively. About 33 per cent of trained and 35 per cent of untrained entrepreneurs belonged to low and medium confidence level categories. While, 27.33 per cent trained and 28.00 per cent untrained belonged high confidence levels.

CONCLUSION

The training given by RUDSETI for different skill development has resulted in establishment

of more number of agricultural related enterprise therefore it is necessary to create more opportunities for unemployed graduates to undergo training of agricultural and establishment of small and medium enterprises by establishing more number of entrepreneurial centers at taluka level.

Since entrepreneurs have expressed problems of loan availability, establishment of entrepreneurs co-operative society in each district would solve the problem. Loans can be availed at reasonable rates and marketing can also be taken.

CONFLICTS OF INTEREST

The authors have no conflicts of interest.

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