



SREEKRISHNAPURAM V.T. BHATTATHIRIPAD COLLEGE

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CRITERION - VII INSTITUTIONAL VALUES AND BEST PRACTICES

7.1 Institutional Values and Social Responsibilities



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7.1.1 Gender Audit and Measures for the Promotion of Gender Equity

Faculty Publications Addressing Gender

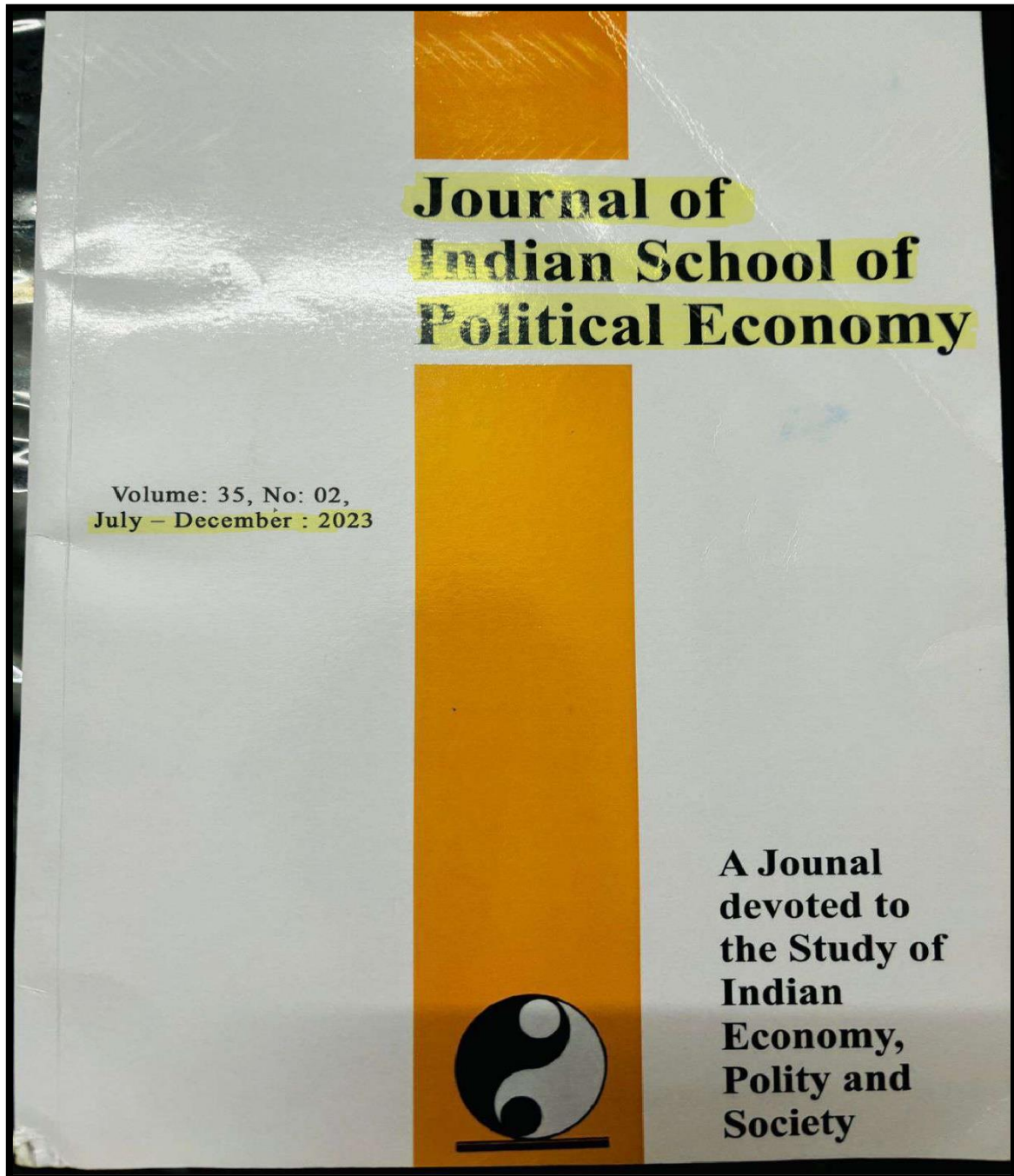
Faculty Publications Addressing Gender

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7.1.1 Faculty Publications Addressing Gender

1. Dr. K Geetha



RIGHTS AND STATUS OF WOMEN IN INDIA SOCIETY

Dr. GEETHA. K Assistant Professor, Department of History, V.T.B. College, Kerala.

ABSTRACT

The present study is related to status women and their rights in Indian Society from early period to present day also. It gives importance on the position of women in various fields like family life, social life and work situation. It highlights on female foeticide, low literacy life of women, women's low nutritional status their position as per Indian tradition etc. This paper also gives emphasis on their rights in our society lastly in concludes on importance of women and role of society for the emancipation of women from male dominated society and their oppression and suppression.

Keywords:

Status of women, Rights, Acts, Society

INTRODUCTION

India referred to as a mother country and Indian tradition, treating mother is Goddess still prevails. But yet women harassment by the Indian society is on the increase through many ways such as molestation, cruelty kidnapping, eve teasing, rape, dowry-deaths, sexual slavery, forced prostitution, forced pregnancy etc., Particularly social status of women in India is a typical example of the gap between position and role accorded to them by constitution and the restrictions imposed on them by social traditions.

Women Status in early period

Women are considered as a holy symbol in our scriptures. Yet they are discriminated against and mistreated unequally society.

In vedic period women had a considerable respect treated as an equal partner of man, given considerable freedom and equal religious rights etc. It deteriorated towards the post - vedic era where the status of women went down.

Women during the post vedic times were considered to be only child bearing machines and had no right to possess property. Manu Dharma Sasthra clearly stated that women had no independent status of their own.

During this period widow remarriage was discouraged, practice of Sati was encouraged, polygamy recognized, women had limited access to education, early age (child) marriages gained popularity and girls were sold as commodities for marriages. Abuse and violence against women are present in every society for a long time. When trying to get through the boundaries of culture, class, age, and education. The present era sees the thriving contributions of women in democratic and electoral practices and various other sectors to improve the country's overall development.

From seventeenth century to early 20th century women rights were emphasized through social arousal demanding equal rights for women. The main contributors to their opinion were Mahatma Gandhi, Dayananda Saraswathi, Dr. Anne Besent.

Their efforts did not go a waste and important legislations emerged for women from the noise they raised in the early 20th century. The government of India has taken various steps such as...

- Child Marriage Restraint Act 1929
- Hindu Marriage Act 1955
- Special Marriage Act 1954
- Hindu Women's Right to property Act 1939
- Hindu Succession Act 1956
- Dowry Prohibition Act 1961



- Domestic Violence Act 2006 were formed

Women rights and status

Overall, the rights and status of women have improved considerably in the last century, however gender equality has been threatened within the last two decades. Blatantly sexist law and practices are slowly being eliminated. While social perceptions of 'women roles' continue to stagnate and even degrade back to traditional ideals. It is these social perceptions that challenge the evaluation of women as equal on all levels. But subtle and blatant sexism continues to exist throughout educational, professional, and legal arenas.

Women's rights and status are include the right to live free from violence and mental health: to be educated to own property: to vote: and to earn an equal wage. But across the universally many women and girls still face discrimination on the basis of sex and gender.

The status of women major issues is gender discrimination, violence against women, and unequal pay continue to be major issues.

Women's Constitutional Rights

The constitution of India guarantees to all Indian women equally (Article 14), no discrimination by the state (Article), equality of opportunity (Article 16) equal pay for equal work (Article 39) (d) and Article 42.

Equal rights and status provided to women under the Indian Constitution. Which is evident from the following provisions included in the constitution of India.

- The state shall not deny to any person equal protection of law within the territories of India – A. 14
- No citizen shall be includible for or discriminated against in respect of employment as office under the state grounds only of religion race, caste, sex, descent, place of birth or residence – A 16(1). Article 39 of directive principle of state policy provides towards recurring
- Adequate means of livelihood, for men and women equality.
- For both men and women equal pay for equal work.
- The health and strength of workers, men and women and the tender age of children are not abused.

Women right and other Acts

In order to protect women rights at national level there are provisions framed under the Dowry prohibition Act 1961. Dowry prohibition 1961 was passed with an intention to entirely abolish the Dowry System in the country. Such act also includes provisions towards preventing rights of women.

Similarly equal remuneration Act clearly establishes the principle legally "Equal pay for equal work". The Act emphasizes that there should not be any wage discrimination between men and women employees and by the dictum of "Equal pay for equal work" there is a contribution by this Act towards promoting and protecting women rights.

Support for women rights in universal

United Nations Charter claims the formation of UNO among many purposes, is to achieve international co-operation in protecting and promoting human rights and fundamental freedoms for the people without showing any difference for race, gender, religious, language or age. This indicates at international level women's rights must be recognized. Thus commission on the status of women was established to deal with women's issues. Further the general assembly of UN adopted a Declaration on November 7, 1967. On the Elimination and Discrimination against women, and for its implementation, a convention was adopted by the general assembly on December 18, 1979. This was called the International Bill of Rights for women and it came into force in 1981. By June 16, 2001, the convention had the support of 183 countries. The convention lays down number of fields where



sufficient measures are to be taken to eliminate discrimination against women which are as under. The field of (CEDAW)

- Education
- Employment
- Healthcare
- Economic and social life
- Women in rural area
- Equally before law
- Marriage and family relations

Women conference: United Nations held three conferences during the United Nations sponsored international women's decade (1976-1985) at Mexico City 1975, Copenhagen 1980, Nairobi 1985 and 4th world conference on women held in Beijing in 1995. These conferences have greatly increased the international awareness and provided the spadework for linking international community with national women's movements.

The impact of CEDAW in India: In July 9th 1993 India ratified the convention on the elimination of all forms of Discrimination against women (1979) (CEDAW). Indian court accepted CEDAW is an integral scheme of fundamental rights and directive principles.

Feminism

Let us co-related with women rights and feminism so we have an idea about Indian Feminism.

Indian feminism is concerned let us divided it as two types of societies.

- (a) Patriarchal society
- (b) Matriarchal society

Under the patriarchal society: Patriarchy literally means rule by the father in a male dominated family. It is a social and ideological construct which considers men (who are the patriarchys) as superior to women.

Whereas, under the matriarchal society: Which is distinguished from all other types of societies by the absence of power structures and institutionalized hierarchies. Matriarchy is a term in which is applied to gynocentric form of society, in which the leading role is with the female and especially with the mother of a community, primarily matriarchy is a family rule by women. The main aspect of matriarchy is economical and communal property of the family. Power is given to a female because of her motherhood and her maternal status in community. Women is the owner of the property and rules over the family.

Whatever it is which slowly and gradually replaced into patriarchal society.

In India feminist activities started by Gents. Some of the activities were :

- (a) Abolition of Sati in 1829
- (b) Encouraged the widow remarriage
- (c) Women education
- (d) Abolition of child marriage

Major feminist in India are Savithri Pule (started High School for adolescent girl child), Assima Chatterji, Anandi Bai Joshi, Reetha Farria, Sakunthala Vasishta, Usha Metha, Kamala Devi Chandapadaya, Chandra Mukhi Basu, Metha Padkar, Amrutha Preetham, Vadana Siva etc.

Now Indian Govt. has taken several steps for women upliftment in India. Some of them are:

- (1) Formation of women commission



It formed in India 1992 January 31st, as a statutory body. It consists chairman and other members. First Chairman Jayanthi Patnaik, and the present Chairman Rekha Sharma.

On these bases all states have formed its own women commission. Which is known as state women commission.

In Kerala: It formed in 1996 during the period of A.K. Antony (Chief Minister of Kerala)

(2) Introduced Gender budgeting: That is mean by women development Oriented budget, in which more fund earns marked their developments and introduced different yojanas and schemes. Through gender budgeting Govt. of India try to reduce the gap between men and women. Gender budgeting in India started since 2005.

(3) RTE Act (Right to Education Act)

It introduced in 2009 in Indian Parliament and came extent in 1st April 2010, through which Education became free and compulsory.

Universalisation of elementary education, for all children to 6 to 14. It annexed in Article 21(A) of Indian constitution.

One of the main aim is increase education for Girl child and abolision of child labour.

Likewise, 25% of total seats should be reserved for economically weaker section and society disadvantage children including girl child.

(4) Women Reservation Bill

Women Reservation Bill introduced ion Indian Parliament through 108th amendment of Indian constitution. It proposes the reservation 1/3 of all seat in Loka Sabha and all state legislative assemblies is reserved for women. The Rajyasabha passed the Bill but Lick Sabha has not yet passed. Rajya Sabha passed women reservation Bill on March 9th 2010, during the period of Manmohan Sing. But Loka Sabha has not yet passed. Due to severe opposition from the leaders of Mulayang Sing Yadav, Lalu Prasad Yadav, Mamatha Banerji, Sarath Yadav etc.

But at the same time Govt. of India reserved 33% of total seats for women in Local Self Govt. in India, through 73rd and 74th amendment of Indian constitution. During the period of former Prime Minister P.B. Narasimharao. On the basis of this bill Kerala reserved 50% of total seats for the women in Local Self Government.

UNO had directed to reservation of women in India parliament but in case of women reservation India share only 149th position in the world out of 193 member countries in UN.

Equal Remuneration Act: It implement in 1976, which is says that equal pay for equal work for men and women. That is under MGNREGA (Mahathma Gandhi National Rural Employment Govt. Act) 'equal pay for equal work'.

Special Education Facility for Girl Child

In India and all states, a lot of education schemes for the development of girl child are introduced. Example, Beti Bachaavo Beti Padhavo, Sukanya Samridhi Scheme. In Tamilnadu Periyar EVR Nagammai free education scheme has been implemented in this state from 1989 onwards.

Formation of Ministry and Child development:

It formed under MHRD, it gives special attention for welfare of women and children.

Poverty Alivation Programme

Since Vth Fiver year plan (1974-79) Government of India given to special attention for poverty alivation programme because the main aim of Government was Poverty and unemployment to abolished. All these scheme women get much more attention.

CONCLUSION

UGC CARE Group- 1



Even if the above programme such as schemes and policies started in India, condition of women is pathetic, especially in North India like Bengal, UP, Gujarat, etc. at the earliest, we have to motivate women in India Education for them and we try to increase the welfare of them.

But whatever legislations passed and how much ever commission and committees set forth for protection of women rights and women equality. Presently women continue to suffer from inequalities on a large scale. Working women harassment in working places has not reduced. Sexual comments and non-violent sexual contacts to violent sexual contacts violent sexual abuses still prevail. Exploitation in various forms, torture, and harassment both physical and mental continue to take place. With all these disparities, the country and the world are still striving hard to eliminate discrimination among men and women.

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2. K N Rathi



ORIGINAL RESEARCH PAPER

Commerce

THE EFFECTIVENESS OF TRAINING AT RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI) IN THE ENTREPRENEURIAL PERSONALITY DEVELOPMENT OF RURAL WOMEN

KEY WORDS: Rural Self Employment Training Institute (RSETI), Entrepreneurial Personality, Entrepreneurial intention, Chance of settlement

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ABSTRACT

Entrepreneurial personality traits are the personality traits which are influence in the success of the entrepreneurs. The rural women are of several barriers in their entrepreneurial development like personal, social, economic, marketing and psychological barriers. The Rural Self Employment Training Institutes (RSETIs) are the institute which give training for rural youth towards self-employment and entrepreneurship. Here the investigator intended to study the effectiveness of training at RSETI for entrepreneurial personality development of rural women. The data were collected as pre-test post-test single group design at Canara bank RSETI, Vellinezhi of Palakkad district, Kerala. The data were analysed using paired t test, ANOVA and correlation. The study revealed that the training at RSETI is effective in developing entrepreneurial personality among rural women. The entrepreneurial intention and entrepreneurial personality are not related as per the study. The study is a kind of exploratory study and it may throw light in the area of entrepreneurial personality development.

Introduction

Entrepreneurship is a process of changing ideas into commercial opportunities and creating value. It is not only creation of business but a dynamic process of vision, change and creation. It requires application of energy and passion towards the creation and implementation of new ideas and creative solution. It is an economic activity which is undertaken by an individual or group of individuals. Women entrepreneurs are the woman or group of women who initiate, organize and operate a business enterprise. The growth and development of women entrepreneurs required to be accelerated because entrepreneurial development is not possible without the participation of women.

Oxford Dictionary (2015) defines personality as "the combination of characteristics or qualities that form an individual's distinctive character". The human characteristics, abilities, motives, attitudes and values which shape the individual person's experiences and actions are together called Personality traits.

Entrepreneurial Personality are defined by different thinkers differently. Here the investigator takes the entrepreneurial Personality as the personality traits include risk taking, locus of control, work related behaviour, motivation, self-confidence, environmental adaptability and communication

The Government of India has been assigning increasing importance to the development of women entrepreneurship in country recent years. There are several institutional arrangements both at centre and state levels like nationalized banks, state financial corporations, state industrial corporations, district industrial centre and voluntary agencies. Rural Self Employment Training Institutes (RSETIs) are bank led institutes in which the Government of India gives a onetime infrastructure fund of rupees one crore, besides reimbursing the cost of training rural BPL members, the State Government gives land free of cost, and the banks run the institutes by providing the manpower and day to day cost of running. The RSETIs' unique training includes short market linked entrepreneurship development training followed by long hand holding supported with bank linkages.

Need and Significance

RSETI are provided with entrepreneurial development programme based on the suitability of the activities to the local needs. They are broadly divided into four. They are; general entrepreneurial development programmes, agricultural entrepreneurial development programmes, process entrepreneurial development programmes and product entrepreneurial development programmes. General EDPs takes care of all the aspects of motivation, entrepreneurship, business selection, marketing, management skills and launching formalities. Combining skills of farming with entrepreneurship are included in agricultural based EDPs. The process oriented EDPs are included the training on service and technology and product EDPs trains the creativity and

skill of production. In RSETIs above seventy percentage of the trainees are from rural women population. All the entrepreneurial development programmes must ensure the development of these personality traits among the trainees. There are personality development sessions also included in the programmes conducted by RSETIs. The investigator interested to know the effect of training in entrepreneurial personality of rural women. This study may contribute towards the curriculum development of entrepreneurial development programmes in the light of entrepreneurial personality development including gender equality.

Review of related research

Caliendo and Kritikos. (2011) gave a new insights into the effects that variables, such as risk tolerance, trust and reciprocity, the value for autonomy and also external role models, have on entrepreneurial decision making. And found the linkage between personality, socio-economic factors and entrepreneurial development.

Javer, Ignacio, Eduardo, and Jose (2014) studied about entrepreneurial attitude and personality and they identified nine dimensions on entrepreneurial personality like achievement motivation, risk taking, innovativeness, autonomy, internal locus of control, external locus of control, stress tolerance, self-efficacy and optimism. They confirmed hem after several qualitative and quantitative analysis.

Obschonka and Stuetzer (2017) studied the entrepreneurial personality by applying a person oriented model including the traits like risk-taking, self-efficacy, and internal locus of control and revealed that the effect of intra individual personality traits are more malleable psychological factors.

Marcelino, Javier, Luis, Eduino, and Jose. (2018). Studied the entrepreneurial personality with general personality traits and more specific traits such as self-efficacy, autonomy, innovation, optimism, and others with the objective to provide for the new instrument called BEPE which measuring eight dimensions of Entrepreneurial personality.

Objectives of the study

1. To study the Entrepreneurial personality of the trainees after the training
2. To study the Entrepreneurial intention of the trainees after the training
3. To study the course satisfaction level of the trainees after the training
4. To study is there is any significant difference in the entrepreneurial personality between before and after training at RSETI
5. To study is there is any significant difference among the trainees in their Entrepreneurial personality according to their



- perception of chance of settlement within five years
- To study is there is any significant relationship between entrepreneurial personality and entrepreneurial intention
 - To study is there is any significant difference among the trainees in their Entrepreneurial intention according to their perception of chance of settlement within five years
 - To study is there is any significant relationship between entrepreneurial personality and course satisfaction level

Hypothesis

- There is no significant difference in the entrepreneurial personality between before and after training at RSETI
- There is no significant difference among the trainees in their Entrepreneurial personality according to their perception of chance of settlement within five years
- There is no significant relationship between entrepreneurial personality and entrepreneurial intention
- There is no significant difference among the trainees in their Entrepreneurial intention according to their perception of chance of settlement within five years
- There is no significant relationship between entrepreneurial personality and course satisfaction level

Methodology used

The investigator studied the entrepreneurial personality of the trainees before and after the training. The design used was pre-test post-test single group design. The data were collected from twenty trainees from the course of ladies tailoring course at Canara Bank Rural Self Employment Training Institute, Vellinezhi.

Results and discussion

Table 1.

Variable	Mean	Std. deviation
Course Satisfaction level	45.3	4.2932
Entrepreneurial personality	99.7	2.9217
Entrepreneurial intention	69.81	3.542

The course satisfaction level are drawn by using five point scale with eleven questions and out of fifty five the mean value was forty five. Entrepreneurial personality data were collected by five point scale with twenty two statements and out of one hundred and ten the mean value came as ninety nine. Entrepreneurial intention data were collected by five point scale with twenty statements and out of one hundred sixty nine was the mean.

Table 2.

Chance of settlement		
Perceived percentage of chance	Frequency	Percent
25%-50%	7	35.0
50%-75%	6	30.0
75%-100%	7	35.0
Total	20	100.0

Out of twenty respondents six are perceived their chance of settlement within five years are fifty to seventy five percentage. The other seven think the chance is above seventy five percentage and all the others are think they have a below fifty percentage of chance for settle.

Table 3.

Paired Samples Correlations				
		N	Correlation	Sig.
Entrepreneur personality Before training & Entrepreneur personality after training		20	.649	.002

The pared t value is significant at 0.05 level and thus the null hypothesis ie. There is no significant difference in the entrepreneurial personality between before and after training at RSETI is rejected.

Table 4.

Paired Samples Statistics					
	Mean	N	Std. Deviation	Std. Error Mean	
Entrepreneur personality Before course	84.95	20	5.186	1.160	
Entrepreneur personality after course	99.70	20	2.922	.653	

The mean value of personality traits after the training is more than that of before training. Thus it can be inferred that the course is effective in the development of entrepreneurial personality traits.

Table 5. ANOVA – Comparison of Chance of Settlement and Entrepreneurial personality

Entrepreneur personality after course	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	76.581	2	38.290	7.603	.004
Within Groups	85.619	17	5.036		
Total	162.200	19			

The F value is significant at 0.05 level and thus the null hypothesis ie. There is no significant difference among the trainees in their Entrepreneurial personality according to their perception of chance of settlement within five years is rejected.

Table 6.

Multiple Comparisons					
Entrepreneur personality after course Tukey HSD					
(I) chance of settlement	(J) chance of settlement	Mean Difference (I-J)	Std. Error	Sig.	
25%-50%	50%-75%	1.952	1.249	.288	
	75%-100%	-2.857	1.200	.071	
50%-75%	25%-50%	-1.952	1.249	.288	
	75%-100%	-4.810*	1.249	.003	
75%-100%	25%-50%	2.857	1.200	.071	
	50%-75%	4.810*	1.249	.003	

*. The mean difference is significant at the 0.05 level.

The tukey post hoc test evidenced that the group of trainees who were perceived their settlement between 50 to 75 % and 75-100% are significantly differ in entrepreneurial personality traits.

Table 7.

Correlations		
		Entrepreneurial intention
Entrepreneur personality after course	Pearson	-.033
	Correlation	
	Sig. (2-tailed)	.891
	N	20

The correlation value is not significant at 0.05 level and thus the null hypothesis ie. There is no significant relationship between entrepreneurial personality and entrepreneurial intention is accepted.

Table 8.

ANOVA – Comparison Chance of Settlement and Entrepreneurial intention					
Entrepreneurial intention					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	34.860	2	17.430	1.236	.315
Within Groups	239.690	17	14.099		
Total	274.550	19			

The F value is not significant at 0.05 level and thus the null



hypothesis ie. There is no significant difference among the trainees in their Entrepreneurial intention according to their perception of chance of settlement within five years is accepted.

Table 9.

Correlations		
		Course Satisfaction
Entrepreneur personality after course	Pearson Correlation	.087
	Sig. (2-tailed)	.714
	N	20

The correlation value is not significant at 0.05 level and thus the null hypothesis ie. There is no significant relationship between entrepreneurial personality and course satisfaction level is accepted

Conclusion

The training was found effective because of the paired value is significant at five percentage level. Thus the training is effective in developing the entrepreneurial personality traits of rural women. But the entrepreneurial personality traits have no significant relationship with entrepreneurial intention and satisfaction level. The entrepreneurial personality traits are different for the groups who have different chance of settlement. The study concludes that the Canara Bank RSETI at Vellinezhi is successful in the development of entrepreneurial personality in rural women.

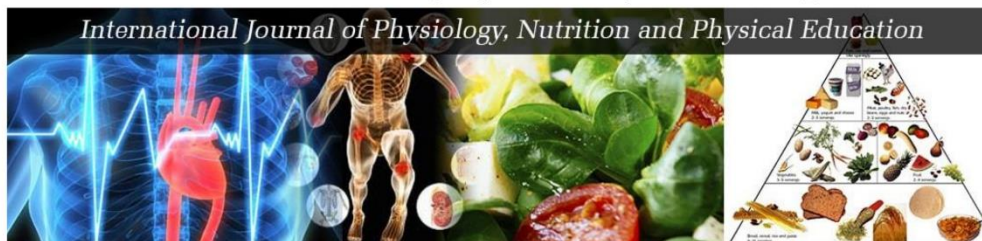
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Effect of endurance training on body composition blood glucose and insulin among college boys

Sadeep K, Dr. K Sreedhar, Dr. PM Sudhirkumar, Dr. N Saravanan and G Peddappa Raju

Abstract

Identifying potential risk factors associated with the development of hypo kinetic diseases among teen age population and finding out preventive strategies is vital in today scenario as early intervention can prevent the onset of such diseases including coronary heart disease and Diabetes mellitus. The effects of an endurance training program on body composition fasting blood sugar and insulin was examined among forty male under graduate students (Age: 19.63 ± 1.27 ; Height: 1.70 ± 0.06 , Weight: 66.20 ± 13.35 , BMI: 22.99 ± 4.38) who were randomly assigned either to an experimental group ($N = 20$) or a Control Group ($N = 20$). The experimental group underwent an endurance training program for twelve weeks while the control group maintained their regular routine. The experimental group trained three to five sessions in a week and 25 to 50 min per session with a gradual increase in the number of sessions and duration as the program progresses. Height, Weight, and BMI were measured before (Pre) and after (Post) the training program. Fasting blood samples were collected 24 hours before, and 48 hours after the training period and analyzed for blood glucose and insulin levels. The obtained data were statistically analyzed using ANACOVA to find out significant difference if any. The result shows a significant reduction in Body Weight, BMI, Fasting blood sugar and Insulin in the experimental group when compared with the control group.

Keywords: Endurance training, glucose, insulin

1. Introduction

Diabetes is fast becoming the epidemic of the 21st century. Type 2 diabetes which accounts for 90% of all diabetes cases affects 5.9% of the world's adult population out of which 80% live in developing countries (Sicree *et al.* 2006) [20]. According to the World Health Organization (WHO) report, diabetes epidemic is more pronounced in India with 32 million people affected in the year 2000 (Wild *et al.* 2004) [30]. The International Diabetes Federation (IDF) estimates the total number of diabetic subjects to be around 40.9 million in India and this is further set to rise to 69.9 million by the year 2025 (Sicree *et al.* 2006) [20] and studies has shown that Indians have a younger age of onset of diabetes compared to other ethnic groups (Viswanathan, 1985) [27-28]. Another report shows that India has more than 69 million people with T2DM, and these numbers are expected to rise to 140 million by 2040, and an almost half of them remain undiagnosed (The World Bank Human Development Network, 2016). It is noticed that in the last two decades, there has been a marked increase in the prevalence of diabetes among urban south Indians. A similar though slower trend is also shown among peri urban population and rural residents as well (Ramachandran *et al.* 1999) [17]. Rapid increase in risk factors in young adulthood identifies the target group for interventions and this facture has to be considered with at most importance in our country as it is apparent that type 2 diabetes has become prevalent even among younger age groups, which could have long lasting effects on the health of the nation and its economy. It has been found that exercise plays a vital role in prevention or slowing of CAD process by controlling various cardiovascular risk factor such as hypertension, diabetes, dyslipidemia, obesity. (Thompson *et al.* 2003) [26]. The American Heart Association and other governing bodies have continued to emphasize the importance of exercise in childhood as a means of preventing CHD later in life (Kavey *et al.* 2003) [10]. Traditionally, it has been promulgated that physical activity improves health by means of an

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increase in physical fitness especially cardio respiratory fitness. One of the many outcomes of exercise and training is to cause changes in the body composition. The regular physical exercise has a favourable effect on body composition for individuals of all ages. Substrate utilization during exercise is dependent on the exercise intensity and duration and that both training and diet may affect the relative importance of carbohydrate (CHO) and fat as a fuel. As exercise duration progresses, total CHO oxidation decreases while the contribution of plasma glucose and fatty acids to total energy metabolism increases (Wagenmakers et al, 1993) [29]. Prolonged exercise at moderate exercise intensities (60-70% maximum O₂ uptake) results in muscle glycogen depletion and decreased blood glucose concentrations as a result of decreased hepatic glucose production (Starkie et al. 1994 and McConell et al. 1994). The increase in fat oxidation in the trained muscle during exercise reduces both the oxidation of muscle glycogen and of blood glucose. The regular physical exercise has a favorable effect on body composition for individuals of all ages. Unfortunately, unlike studies involving adults, the role regular exercise has on body composition and glucose metabolism among younger population especially undergraduate students remains unclear. Keeping this in mind this study was conducted to assess the effect of endurance training on body composition, blood glucose and insulin among college students.

2. Materials and methods

The experimental design adopted in the study was similar to a random group design involving forty male students out of 817 students from Sreekrishnapuram VT Bhattathiripad College

doing under graduate course in arts and science who volunteered for the study. A written explanation of the experimental procedure and potential risk factors were given to each member. The age of the subjects were ranging from 18 to 20. The 40 subjects were randomly assigned to either Control group ('CON', No: 20) or Experimental group, ('EXP', No: 20). Physical examination and medical check up at the initiation of the study yielded normal results in all the subjects and none of the subjects received any medication during the period of the study. The selected variables were tested 24 hours prior (Pre) and 48 hours after (Post) the training program. The experimental group underwent endurance training for a period of 12 weeks, whereas the control group maintained their regular routine activities.

2.1 Training Program

Endurance training program included 8 to 12 minutes warm-up with stretching motions, walking, running, and then continuous running at a self set constant pace for 25 to 40 minutes with three to five sessions per week for twelve weeks (Total 46 sessions; Average training duration per Session (Mean \pm SD= 35.04 \pm 5.40)) and a warm down for 10 minutes. The initial load was started at 50 to 60% of maximum heart rate (220-age) so as to improve their self confidence (Owens and Gutin, 1999) [15] and there after they were instructed to complete the set duration of the sessions with their own set pace. The intensity and duration of the training sessions were gradually and progressively increased to induce a training effect throughout the 12-week period. All participants of the experimental group completed at least 41 sessions (Total sessions 46) with the progressive load applied.

Training Schedule with Weekly Load of Training

Week	No. of Training Sessions	Training duration of the sessions(min.)	Weekly Load of Training (WLT)(min.)
1	3	25	75
2	3	25	75
3	3	30	90
4	3	30	90
5	3	35	105
6	4	35	140
7	4	35	140
8	4	40	160
9	4	40	160
10	5	40	200
11	5	40	200
12	5	40	200
Total	46		1535 min.
Average training duration per Session (Mean \pm SD) = 35.04 \pm 5.40 (Minutes)			

2.2 Assessment and Estimation

Body weight was measured with a platform beam balance (accuracy of 0.01 kg) and standing height was measured with a stadiometre (accuracy of 0.1 cm). BMI was estimated using the formula of body weight (kgs)/height in meter².

2.3 Blood Sampling and Assessment

Blood sampling was done 24 hours before the exercise and 48 hours after the last session in both groups. For the first time of blood sampling, the subjects were asked to avoid any strenuous activity from two days before the trial. Ten ml of blood was taken from the right brachial artery after at least 10 hours of fasting. The second stage of blood sampling was done 48 hours after the last training session with the same conditions. Plasma glucose concentrations were measured using the glucose oxidase method with an semi-automated

biochemistry analyzer (ERBA chem 5 plus; coefficient of variation for glucose oxidase method \leq 1.8%). Serum insulin was measured by ELISA method (Monobind Inc Lake Forest, CA 92630 USA; coefficient of variation for glucose oxidase method \leq 5.6%).

2.4 Statistical Analysis

The data collected from the experimental and control groups prior to and after completion of the training period on selected variables were statistically examined for significant differences if any, by applying analysis of covariance (ANCOVA). Data were presented as mean \pm SD. The pre-test and post test means of experimental and control groups were tested for significance by applying ANOVA. As both the groups (RT and CON) were selected from the same population and no attempt was made to equate the groups on

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the selected dependent variables or any other common variables, initial differences may exist, and there is a possibility of affecting the post test mean. For eliminating any possible influence of pre test means the adjusted post test means of experimental and control group were tested for significance by using ANCOVA. Data were analysed using the Statistical Package for the Social Sciences (SPSS, version 12.0) software. The level of confidence was fixed at 0.05

level of significance as the number of subjects was limited and also as the selected variables might fluctuate due to various extraneous factors.

3. Results

The general baseline characteristics of the 40 subjects who participated in the study are shown in Table I.

Table 1: Baseline characteristics of the Experimental and control groups

	Control group (N=20)		Experimental group (N=20)		Total (N=40)	
	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
Age	19.1 ± 1.21		20.15 ± 1.14		19.63 ± 1.27	
Mean ± SD	18	22	18	22	18	22
Height	1.70 ± 0.06		1.69 ± 0.07		1.70 ± 0.06	
Mean ± SD	1.60	1.80	1.58	1.84	1.58	1.84
Weight	62.95 ± 16.92		69.45 ± 7.56		66.20 ± 13.35	
Mean ± SD	44.00	110.00	52.00	84.00	44	110
BMI	21.80 ± 5.82		24.17 ± 1.63		22.99 ± 4.38	
Mean ± SD	15.37	35.92	17.99	25.93	15.37	35.92

Table 2: Analysis of Covariance for the Selected Variables among Experimental Group & Control Groups.

Variable	Test	Experimental Group	Control Group	F-Ratio
Body Weight Mean (SD)	Pre test	69.45(7.56)	62.95(16.9 2)	2.46
	Post test	66.50(7.20)	63.50(16.9 3)	0.53
	Ad Po test	63.28	66.72	131.21*
BMI Mean (SD)	Pre test	24.17(1.63)	21.80(5.82)	3.08
	Post test	23.14(1.48)	21.99(5.83)	0.726
	Ad Po test	21.97	23.17	136.68*
Blood Sugar Mean (SD)	Pre test	83.97(15.82)	83.48(16.2 7)	0.009
	Post test	83.99(15.91)	78.92(13.1 1)	1.209
	Ad Po test	83.77	79.14	38.26*
Insulin Mean (SD)	Pre test	6.69(3.01)	7.05(3.23)	0.128
	Post test	5.899(2.08)	7.24(2.89)	2.819
	Ad Po test	6.02	7.12	6.36*

Table 3: The Pre and Post Test Means of Experimental (EXP) and Control (CON) Groups with Percentage of Gain

Variable	Group	Pre Test	Post Test	Gain	Percentage of Gain
Body Weight Mean (SD)	Experimental	69.45(7.56)	66.50(7.20)	2.95	4.25%↓
	Control	62.95(16.92)	63.50(16.93)	0.55	0.87%↑
BMI Mean (SD)	Experimental	24.17(1.63)	23.14(1.48)	1.03	4.26%↓
	Control	21.80(5.82)	21.99(5.83)	0.19	0.87%↑
Blood Sugar Mean (SD)	Experimental	83.48(16.27)	78.92(13.11)	4.56	5.46%↓
	Control	83.97(15.82)	83.99(15.91)	0.02	0.02%↑
Insulin Mean (SD)	Experimental	6.69(3.01)	5.89(2.08)	0.8	11.96%↓
	Control	7.05(3.23)	7.24(2.89)	0.19	2.70%↑

3.1 Body Weight and BMI

No significant difference was observed among the pre test and post test values of body weight and BMI of the Experimental Group and the Control Group, whereas the adjusted post test means of the Experimental Group and the Control Group shows a significant difference in body weight and BMI ($P \leq 0.05$). The pre test and post test means of body weight for the experimental group (69.45±7.56 vs 66.50±7.20) shows a

reduction of 2.95 (4.25%) whereas the pre test and post test means of control group (62.95±16.92 vs 63.50±16.93) shows an increase of 0.55 (0.87%). For BMI in the experimental group, the pre test and post test means (24.17±1.63 vs 23.14±1.48) shows a reduction of 1.03 (4.26%) whereas the pre test and post test means of control group (21.80±5.82 vs 21.99±5.83) shows an increase of 0.19 (0.87%).



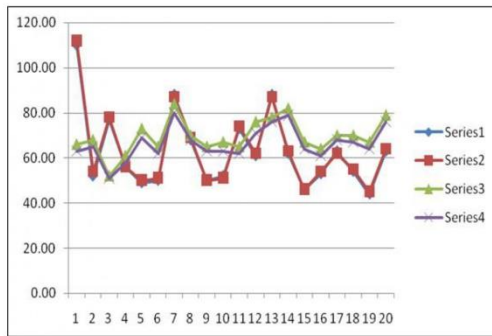


Fig 1: Body Weight

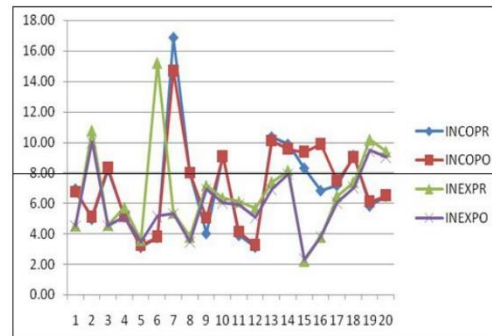


Fig 4: Insulin

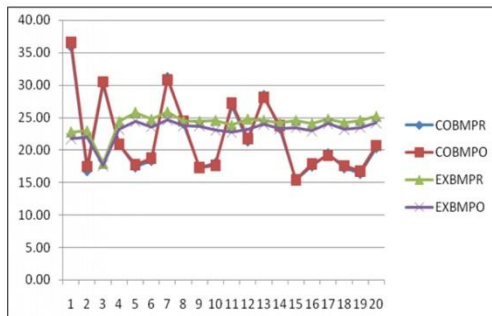


Fig 2: BMI

3.2 Blood sugar and Insulin

No significant difference was observed among the pre test and post test values of fasting blood sugar and insulin of the Experimental Group and the Control Group, whereas the adjusted post test means of the Experimental Group and the Control Group shows a significant difference in fasting blood sugar and insulin ($P \leq 0.05$). The pre test and post test means of fasting blood sugar for the experimental group (83.48 ± 16.27 vs 78.92 ± 13.11) shows a reduction of 4.56 (5.46%) whereas the pre test and post test means of control group (83.97 ± 15.82 vs 83.99 ± 15.91) shows an increase of 0.02. The insulin levels in the experimental group, the pre test and post test means (6.69 ± 3.01 vs 5.89 ± 2.08) shows a reduction of 0.8 (11.76%) whereas the pre test and post test means of control group (7.05 ± 3.23 vs 7.24 ± 2.89) shows an increase of 0.19 (2.70%).

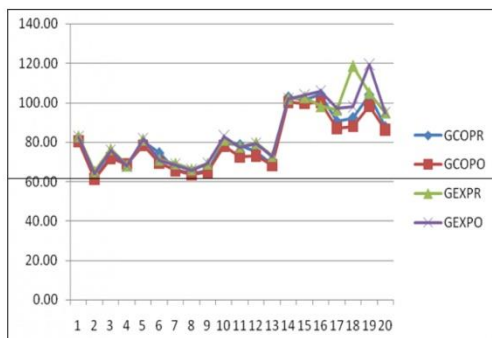


Fig 3: Blood Glucose

4. Discussion

Previous studies done among younger population on factors related to functional abilities, body composition metabolic variables due to exercise training involving endurance type of activities in obese/non obese, gives positive health related changes but there is lack of clarity on the type, intensity and duration of the training. Endurance exercise training results in adaptive changes in muscle metabolic function characterized by a decrease in carbohydrate utilization and an increase in lipid oxidation (Hurley *et al.* 1986; Mendenhall *et al.* 1994; Phillips *et al.* 1996) [8, 13, 16] and the findings of other studies shows a reduction in the reliance on carbohydrate oxidation during exercise includes a sparing of muscle glycogen (McKenzie *et al.* 2000; Tarnopolsky *et al.* 1995; Phillips *et al.* 1996) [12, 23, 16]; a decrease in the rates of appearance and oxidation (Nishida *et al.* 2001; Friedlander *et al.* 1997; Mendenhall *et al.* 1994; Phillips *et al.* 1996) [14, 4, 13, 16] of plasma glucose. The effect of exercise training on insulin action has been well documented (Kahn *et al.* 1990; Houmard *et al.* 1993) [9, 7], and published evidence shows that an acute bout of sub-maximal exercise can lower blood glucose concentration (Albright *et al.* 2000; Sigal *et al.* 2007; ACSM, 2009; Ekkekakis *et al.* 2004; Hawley and Lessard, 2008) [2, 21, 1, 3, 6] and improve insulin sensitivity for up to 72 h after cessation of any given exercise bout. Endurance training reduces visceral fat (Schwartz, *et al.* 1991) [19] and which in turn results in higher levels of insulin sensitivity and better metabolic capabilities (Goodpaster *et al.* 2003; Goodpaster *et al.* 1999; Kirwan *et al.* 1993; Ross *et al.* 2004; Després *et al.* 1991) [5]. The findings of our study shows a reduction in body weight and blood glucose level which can be attributed to the reduction of body fat and previous results demonstrate that a reduction in body fat is a prerequisite to improve glucose disposal (Segal *et al.* 1991). Although Houmard *et al.* (1993) [7] did not show the results of integrated area of insulin after the glucose load. Kahn *et al.* (1990) [9] found a significant decrease in the acute insulin response to glucose after exercise training.

5. Conclusions

In this study we have adopted a training programme for twelve weeks which involves a progressive increase in training load/duration and also in the number of occasions the subjects of the experimental group trained (3-5 sessions per week), which is not adopted in many studies. More over an control group was in place and the training induced gains were compared with the data of the control group. In this study a small but significant positive gain in body



composition was observed, which may be attributed to the longer duration of the training. The reduction in blood sugar and insulin observed is due to the metabolic demand placed on the system due to the regular and progressive training. More studies needed to be done on younger population to get a clear understanding on the reason for the insulin level.

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Research Paper

Training at Rural Self Employment Training Institute (Rseti) and Its Influence on the Financial Literacy and Entrepreneurial Intention of Women

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ABSTRACT: Financial literacy and good financial decision is very vital in the success of business life. The financial literacy and entrepreneurial intention of rural women of Palakkad district are studied here. The Rural Self Employment Training Institutes are working in almost all the district in India and they are provided with several programmes to develop self employment in rural youth. This study is intended to know the influence of these programmes in the entrepreneurial intention and financial literacy. The research was aimed to know the relationship between the two variables and collected data from sixty two women by using the financial literacy test and entrepreneurial intention questionnaire. The research is hypothesized the significant differences of trained and untrained women in the entrepreneurial intention and financial literacy. The statistical techniques used are correlation, t test and chi square test. The study found there is a significant difference between trained and untrained in their entrepreneurial intention and financial literacy and there is a significant correlation between the entrepreneurial intention and financial literacy.

KEY WORDS: Rural Self Employment Training Institute, entrepreneurial intention, financial literacy

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I. INTRODUCTION

RSETIs are Rural Self Employment Training Institutes, an initiative of Ministry of Rural Development (MoRD) to have dedicated infrastructure in each district of the country to impart training and skill up gradation of rural youth geared towards entrepreneurship development. RSETIs are managed by banks with active co-operation from the Government of India and State Governments. There are RSETIs in all the fourteen district in Kerala which have been operated by the lead banks of the area. They are provided with several skill development trainings, soft skill training for rural youth. The study have conducted at Palakkad and Thrissur districts of Kerala. Financial literacy is defined as "The ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being." It has gained attention of a wide range of financial services and investment avenues in different sectors. But the rural people in different parts of the country including investors, policy makers and interested groups are lack of knowledge in financial concepts. They also lack in using the tools for taking most appropriate financial decisions and move towards economic wellbeing. Government of India now provided with several policies and initiatives to develop financial literacy and financial inclusiveness in rural India. There are Financial Literacy Centers almost all the districts in Kerala. RSETIs are working with the financial literacy centers for training the rural youth. Entrepreneurship has become much more important in the contemporary world where financial crises have been occurring. In the paper we investigate the relationship between financial literacy as one of the entrepreneurship competencies and entrepreneurial intention. Entrepreneurship is becoming a very relevant instrument to promote economic growth and development in different national economies. Entrepreneurial intention can be defined as an indicator of the will to try something or the effort one is prepared to apply to behave in a particular manner (Ajzen, 1991). The intention is defined as cognitive representation of a person's willingness to display certain behaviour (Fayolle et al., 2006).

Need and significance of the study

Rural self employment training institutes are working in all the fourteen districts in Kerala. The skill development courses and short term courses held at the institute are widely accepted by rural women. In

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Palakkad district the institute is situated at Vellinezhi Grama Panchayat managed by Canara bank. The process programmes more demanded are the tailoring, fashion designing; agarbati and soap making are the most demanded product programmes and there is also demand for agricultural programmes like rubber tapping. From the present study the investigator is intended to study the entrepreneurial intention and financial literacy of the women both trained and untrained for the purpose of comparison.

The present study aims to detect the factors affecting entrepreneurial intentions of the trainees of RSETIs and to determine the effect of training on entrepreneurial intention and financial literacy.

Reviews

Wang, Chang, Yoa and Liang (2015) studied on the personality traits and entrepreneurial intention and their result indicated that the entrepreneurial intention have two dimensions named as conviction and preparation and the dimensions of personality included big five personality trait. The study recommended that, in addition to adopting individual personality and enhancing student intention toward rural entrepreneurship, learning activities such as business-plan writing and entrepreneurial competence development should be embedded into agricultural curriculum and placement.

Aleesa(2019) studied the personal attitudes, subjectivity norms and perceived behavioural control on the entrepreneurial intention of Saudi students. The study revealed that students' personal attitude, subjective norm, and perceived behavioural control were significantly associated with each other and it showed that personal attitude, subjective norm, and perceived behaviour alone could explain only a small portion of the variability of the entrepreneurial intention

Objectives of the study

To know the different factors determining financial literacy and entrepreneurial intension

To study the relationship between financial literacy and entrepreneurial intension

To study the difference between the trained and untrained in their financial literacy and entrepreneurial intension

To study the association between the percentage score of financial literacy and chance of settlement

Hypotheses

There is no significant relationship between financial literacy and entrepreneurial intension

There is no significant difference between the trained and untrained in their financial literacy and entrepreneurial intension

There is no significant association between the percentage score of financial literacy and chance of settlement within five years

II. METHODOLOGY

The study was conducted as survey from Vellinezhi Grama Panchayat, Kerala and sampling technique used was purposive sample. The self-made financial literacy test and entrepreneurial intention questionnaire were used as too for collecting data. The statistical techniques used for testing hypotheses were correlation, t test and Chi square test.

III. RESULTS AND DISCUSSION

The dimension of financial literacy included the readiness, interest, availability of information, sources of information and ability to take financial decisions. The educational factors, personality factors and demographic factors are considered in entrepreneurial intention.

The rural women population have more than average score of financial literacy. The majority of the sample that is of fifty two percentages are between 50-75% score and twenty nine percentage are included in more than 75% category.



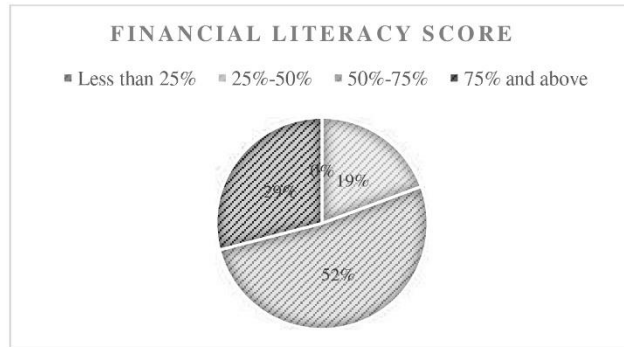


Table no.1
Correlational analysis

		Financial Literacy
Entrepreneurial Intention	Pearson Correlation	.707**
	Sig. (2-tailed)	.000
	N	62

The correlation coefficient is significant at 0.05 level and thus the hypothesis there is no significant relationship between financial literacy and entrepreneurial intension is rejected.

Table no.2

Group Statistics

	Training	N	Mean	Std. Deviation	Std. Error Mean
Financial Literacy	Not Attended	32	11.06	3.636	.643
	Attended	30	14.87	2.501	.457
Entrepreneurial Intention	Attended	30	73.53	2.609	.476
	Not Attended	32	69.81	3.542	.626

Table no.3

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Financial Literacy	Equal variances assumed	3.984	.050	-4.768	60	.000	-3.804	.798
	Equal variances not assumed			-4.824	55.170	.000	-3.804	.789
Entrepreneurial Intention	Equal variances assumed	2.798	.100	4.684	60	.000	3.721	.794
	Equal variances not assumed			4.729	56.900	.000	3.721	.787

As both the t values are significant at 0.05 level there may be a significant difference between trained and untrained in their financial literacy and entrepreneurial intention. Thus the hypothesis i.e.; there is no significant difference between the trained and untrained in their financial literacy and entrepreneurial intension is rejected.



Table no. 4

Chance to settle within 5 years * percentage of Financial literacy score Cross tabulation

		percentage of Financial literacy score			Total
		Between 25%-50%	Between 50%-75%	Above 75%	
Chance to settle within 5 years	Below 25%	2	12	5	19
	25-50%	8	11	5	24
	50-75%	4	7	8	19
Total		14	30	18	62

Table no. 5

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.606 ^a	4	.231
Likelihood Ratio	5.650	4	.227
Linear-by-Linear Association	.051	1	.822
N of Valid Cases	62		

a. 2 cells (22.2%) have expected count less than 5. The minimum expected count is 4.29.

The chi square value is not significant at 0.05 level and thus the hypothesis is accepted. There is no significant association between the chance of settle within five years and the percentage score in financial literacy is accepted.

IV. CONCLUSION

Current study is related to the entrepreneurial intention and financial literacy of women. The training under Rural self employment training institute and its influence on the variables are studied. The study reveals that there is a significant relationship between financial literacy and entrepreneurial intention. As the statistical analysis is evidenced, the women population have more than average financial literacy and they have better entrepreneurial intention. The trained women are more financially literate and their entrepreneurial intention are significantly high than their counter parts. The programmes conducted at Rural Self Employment Training Institute help the women to develop readiness to make financial decisions and entrepreneurial intention. The study concludes that the training under Rural Self Employment Training Institute is helpful for rural female population to make their living by self employment or entrepreneurship.

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Corresponding Author: Rathi K. N.

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5. Rathi K N and Kamal Raj Mohan

**SREEKRISHNAPURAM V.T. BHATTATHIRIPAD
COLLEGE, MANNAMPATTA**

RESEARCH REPORT

ON

**ENTREPRENEURIAL INTENTION OF WOMEN IN PALAKKAD
DISTRICT WITH SPECIAL REFERENCE TO KADAMBAZHIPPURAM
GRAMA PANCHAYAT, PALAKKAD**



EXTENSION ACTIVITY

Ms. RATHI K N and KAMALRAJ MOHAN

ASST. PROFESSORS

P G DEPARTMENT OF COMMERCE AND MANAGEMENT STUDIES

2019-20



Acknowledgement

We express my sincere gratitude to our dear Principal Dr. E. Jayan for his support and encouragement. We are very thankful to Dr. Saritha Namboodiri, IQAC coordinator for her valuable guidance, keen interest and encouragement in various stages of the survey. We acknowledge with kindness and loving guidance which we have received from Ms. Bindu T. our Head of the Department during this endeavour. We express deep and heartfelt thanks to Research committee to and all our colleagues whose suggestions and constructive criticism have contributed immensely in this work. We also express our sincere gratitude to all the P G students of our department who have done the field works with team spirit.

Mannampatta

14/03/2020

ANUSHA P S

RATHI K. N.



INTRODUCTION

Entrepreneurship is an inevitable ingredient for the development and progress of a nation. Entrepreneurship not only helps in the personal growth of the entrepreneur but it also helps the nation progress by eradicating unemployment, promoting balanced regional growth, improving the standard of living of the citizens and much more. In the Indian context, entrepreneurship has always been in talks and now, it is the take of the governments. Various schemes and policies are being drafted to promote entrepreneurship. “The future of India lies in its villages”, the famous statement by Mahatma Gandhi holds relevance even in this era of massive urbanization. Rural entrepreneurship supports the nation by balancing the regional development and also promoting regional and indigenous products. As Swami Vivekananda said, “Just as a bird could not fly with one wing only, a nation would not march forward if women are left behind”, inclusion and active participation of women in the process of nation building stands indispensable. Women entrepreneurship not only empowers women by giving her financial independence but it necessarily builds her confidence to go ahead in life. For a nation to prosper it is essential that women entrepreneurship is given the required attention it deserves,

This study aims to put light on the entrepreneurial intention of rural women with special reference to Kadambazhipuram panchayat, Palakkad, Kerala.

1.1 STATEMENT OF THE PROBLEM

Women Entrepreneurship has always been as an area of interest in social science researches because of the importance it holds in nation building. Though many schemes and promotional activities are initiated by the government, commercial banks and other institutions, whether awareness regarding these schemes reach the rural parts of the country and whether these foster rural women to start their own business is the question of the hour. This study aims to answer those questions on the basis of responses collected from women in the Kadambazhipuram Pachayat, Palakkad, Kerala.

1.2 OBJECTIVES

The study was conducted with the following objectives:

1. To study the attitude of rural women towards entrepreneurship.



2. To measure the level of awareness among rural women regarding various entrepreneurship development schemes.
3. To study the relationship between awareness and attitude of respondents regarding entrepreneurship.

1.3 HYPOTHESES

1. H0: There is no significant association between demographic variables of respondents and their intention to become entrepreneurs.
2. H0: There is no significant association between type of employment of respondents and their intention to become entrepreneurs.
3. H0: There is no significant difference between the educational qualification of respondents with respect to their awareness regarding various entrepreneurship development schemes.
4. H0: There is no significant difference in the intention of respondents with respect to their attitude towards entrepreneurship.

1.4 SCOPE OF THE STUDY

In order to achieve the identified objectives and test the hypotheses framed, data were collected through a structured interview schedule. The data collected were tabulated, presented as charts and analysed using percentage analysis, chi square analysis, ANOVA and correlation analysis using the data analysis tools in Ms Excel and R software. The scope of study is limited to the analysis of entrepreneurial intention of 102 women in Kambazhipuram panchayat, Palakkad.

1.5 DATABASE AND METHODOLOGY

In pursuance of the objectives identified and the hypotheses formulated following methodology was adopted.

1.5.1 RESEARCH DESIGN

The study followed analytical research design with hypotheses framed and tested.

1.5.2 SAMPLING DESIGN

All the women in Kadampazhipuram panchayat constituted the population of the study. For the purpose of this study, 102 respondents were selected on convenience basis.



1.5.3 SOURCES OF DATA

Both primary and secondary data was used in the study. Primary data was collected through a structured interview schedule. Secondary data from books, research papers and web was also used.

1.5.4 TOOLS FOR ANALYSIS

The data collected was tabulated and presented using charts and analysed using Percentage Analysis, Chi Square Analysis, ANOVA and Correlation Analysis using data analysis tools available in Ms Excel and R software.

1.6 LIMITATIONS OF THE STUDY

1. Due to paucity of time and resources, only limited number of samples was selected.
2. Some of the respondents were non cooperative and were reluctant to give their true opinion.
3. Due to its limited scope, generalisation cannot be made on the basis of this study.

2. THEORETICAL OVERVIEW

Women Entrepreneurship has always been seen as welcoming and efforts are being initiated at the institute level to bring forth women to the mainstream arena of business and commerce. Women entrepreneurship can be understood as a business venture initiated and run by a woman or a group of women. "An enterprise in which more than 51% of the financial interest in capital lies with women and generates more than 51% employment for women, it is termed as women entrepreneurship."

Self employment by women not only helps them to have an improved financial progress but also helps them move ahead with life with much more confidence. Rural women are equally talented and self motivated to start their own ventures. However they face many problems as to arranging finance, marketing their goods etc. Government has many schemes for the promotion of self employment of rural women. However, rural women lack awareness regarding many of the schemes. It therefore becomes the responsibility of the government to ensure that they educate rural women about these schemes and motivate them to start a business of their own.



3. ANALYSIS AND INTERPRETATION

The data collected through the structured interview schedule is analysed using tools like Percentage Analysis, Chi Square Analysis, ANOVA and Correlation Analysis using Excel and R software.

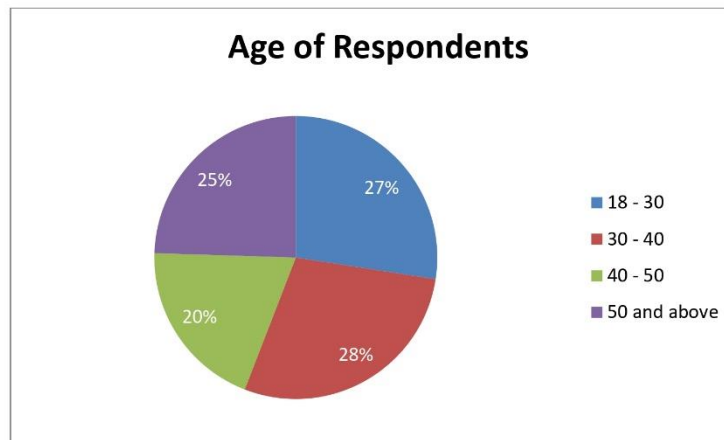
PERCENTAGE ANALYSIS

The profile of respondents based on the various demographic factors like age, educational qualification, marital status, etc. has been analysed using percentage analysis.

Table 3.1: Age of Respondents

Age	Frequency	Percent
18 - 30	28	27.45
30 - 40	29	28.43
40 - 50	20	19.61
50 and above	25	24.51
Total	102	100

(Source: Primary Data)



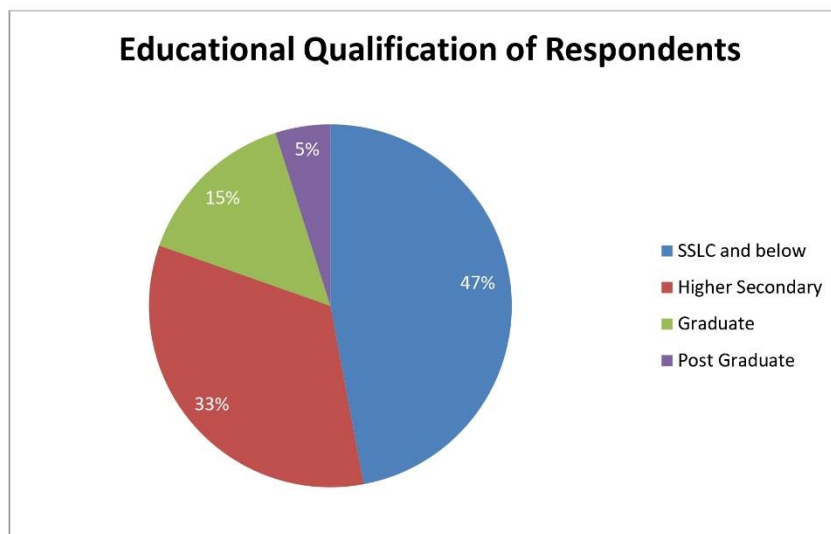
The distribution of the respondents based on their shows that 27% belonged to the age group below 18- 30 years, 28% belonged to the age group 30 to 40 years. 20% belonged to the age group 40- 50 years and 28% belonged to the age group above 50 years.



Table 3.2 Educational Qualification of Respondents

Educational Qualification	Frequency	Percent
SSLC and below	48	47.06
Higher Secondary	34	33.33
Graduate	15	14.71
Post Graduate	5	4.90
Total	102	100.00

(Source: Primary Data)



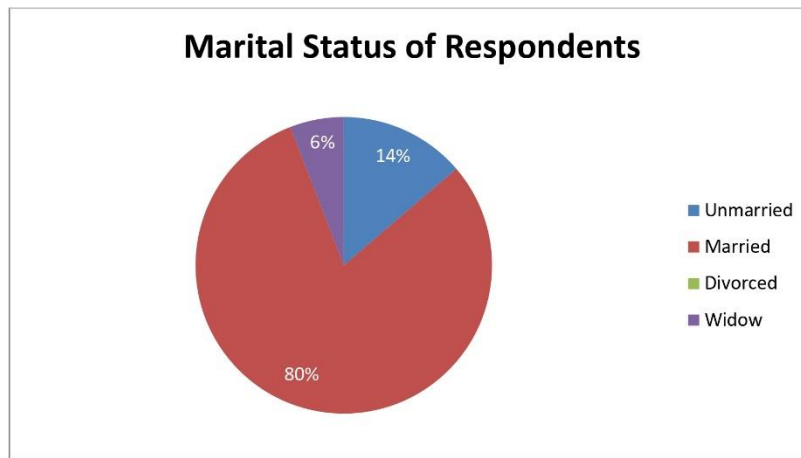
The distribution of the respondents on the basis of educational qualification shows that 47% had their qualification as SSLC and below, 33% had completed higher secondary, 15% were graduates and 5% were post graduates.

Table 3.3: Marital Status of Respondents



Marital Status	Frequency	Percent
Unmarried	14	13.73
Married	82	80.39
Divorced	0	0.00
Widow	6	5.88
Total	102	100.00

(Source: Primary Data)



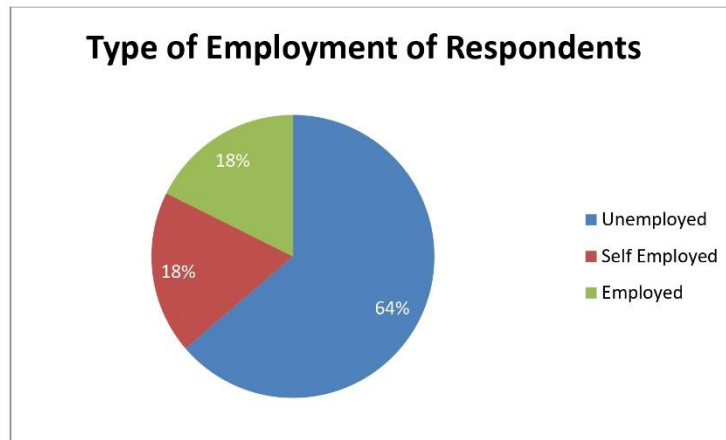
The distribution of the respondents on the basis of their marital status shows that 80% were married, 14% were unmarried and 6% was constituted by widows. There were no divorcees among the selected respondents.

Table 3.4: Type of Employment of the Respondents

Employment Status	Frequency	Percent
Unemployed	65	63.72549
Self Employed	19	18.62745
Employed	18	17.64706
Total	102	100

(Source: Primary data)



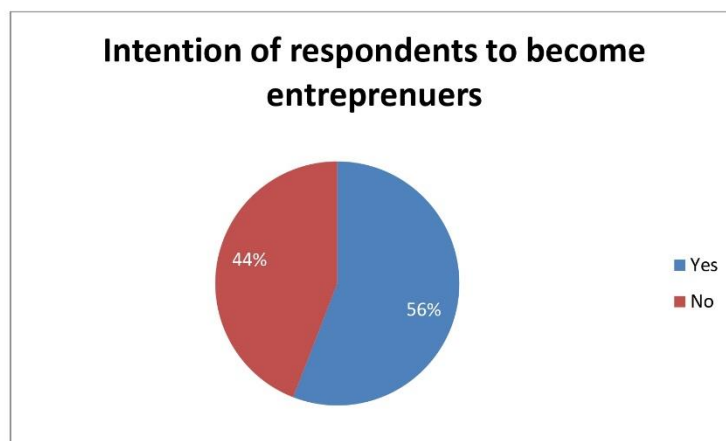


The major proportion constituting 64% of the selected respondents were unemployed. Self employed and employed rural women constituted 18 % each in the selected sample.

Table 3.5: Intention of respondents to become entrepreneurs.

Response	Frequency	Percent
Yes	57	55.88235
No	45	44.11765
Total	102	100

(Source: Primary data)



Majority of the respondents i.e, 56% expressed their willingness to become entrepreneurs while 44 % were not willing to become entrepreneurs.



CHI SQUARE ANALYSIS

Chi Square test was used to study the association between demographic variables and the intention of respondents to become entrepreneurs.

H0: There is no significant association between various demographic variables like age, marital status, educational qualification and intention of respondents to become entrepreneurs.

Table 3.6: Age and Intention

Pearson's Chi-squared test data: dataset\$Age and dataset\$wish X-squared = 5.3983, df = 3, p-value = 0.1448
--

(Source: Primary data/R output)

Table 3.7: Marital Status and Intention

Pearson's Chi-squared test data: dataset\$Marital.Status and dataset\$wish X-squared = 1.3149, df = 2, p-value = 0.5182

(Source: Primary data/ R output)

Table 3.8: Educational Qualification and Intention

Pearson's Chi-squared test data: dataset\$Educational.Qualification and dataset\$wish X-squared = 5.1179, df = 3, p-value = 0.1634
--

(Source: Primary data/R output)

The p value is greater than 0.05, therefore null hypotheses is accepted. There is no significant association between demographic factors like age, marital status, educational qualification and their intention to become entrepreneurs.

H0: There is no significant association between type of employment of the respondents and their intention to become entrepreneurs.



Table 3.9: Type of Employment and Intention

Pearson's Chi-squared test data: dataset\$Type.of.Employment and dataset\$Wish X-squared = 18.6, df = 2, p-value = 9.145e-05

(Source: Primary data/R output)

The p value is less than 0.05, therefore null hypothesis is rejected. It can be inferred that there is significant association between type of employment of respondents and their willingness to become entrepreneurs.

ANOVA

ANOVA was used to test if there was any significant difference between educational qualification of respondents and their awareness regarding various schemes and also to test if there was any significant difference between intention of respondents and their attitude towards entrepreneurship.

H0 : There is no significant difference between educational qualification of the respondents with respect to their awareness regarding various schemes available.

Table 3.10: Educational qualification of respondents and their awareness regarding the schemes

Schemes/Relevant Information	Grouping Variable	Df	Sum Sq	Mean Sq	F value	Pr(>F)
CcntKalyani	Educational Qualification	3	0.278	0.09257	1.101	0.353
	Residuals	98	8.242	0.08410		
Shringaar	Educational Qualification	3	0.768	0.2559	2.446	0.0684 .
	Residuals	98	10.252	0.1046		
Mudra Yojana Scheme	Educational Qualification	3	10.88	3.627	6.597	0.000416 ***
	Residuals	98	53.88	0.550		
Mahila Udyam Nidhi	Educational Qualification	3	3.08	1.0272	3.137	0.0289 *
	Residuals	98	32.09	0.3275		
Mahila Vikas Nidhi	Educational Qualification	3	0.11	0.0383	0.118	0.949
	Residuals	98	31.74	0.3239		
Dena Sakti Scheme	Educational Qualification	3	0.111	0.03701	0.359	0.783
	Residuals	98	10.095	0.10301		
Udyogini Scheme	Educational Qualification	3	0.288	0.09608	1.456	0.231
	Residuals	98	10.095	0.10301		



	Residuals	98	6.467	0.06599		
STEP	Educational Qualification	3	0.246	0.08211	1.236	0.301
	Residuals	98	6.509	0.06641		
Mahila e-Haat	Educational Qualification	3	0.025	0.00817	0.164	0.92
	Residuals	98	4.887	0.04987		
Schemes/Programmes of DIC/KIED	Educational Qualification	3	0.693	0.23113	5.577	0.00142 **
	Residuals	98	4.062	0.04144		
Annapurna	Educational Qualification	3	2.11	0.7037	1.038	0.379
	Residuals	98	66.41	0.6776		
Stree Sakthi Package	Educational Qualification	3	1.03	0.3441	0.658	0.58
	Residuals	98	51.28	0.5233		
PRISM	Educational Qualification	3	1.434	0.4781	6.177	0.00068 ***
	Residuals	98	7.585	0.0774		
Documents	Educational Qualification	3	2.274	0.7579	4.322	0.00661 **
	Residuals	98	17.187	0.1754		
Principal	Educational Qualification	3	1.073	0.3575	2.43	0.0698
	Residuals	98	14.418	0.1471		
Interest	Educational Qualification	3	1.607	0.5357	2.565	0.059
	Residuals	98	20.471	0.2089		
Repayment	Educational Qualification	3	2.643	0.8810	4.148	0.0082 **
	Residuals	98	20.818	0.2124		

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1						

(Source : Primary data/ R Output)

The significant value for Mudra Yojana Scheme, Mahila Udyam Nidhi, Schemes/Programmes of DIC/KIED, PRISM, Documents required, information regarding repayment is less than 0.05, therefore, Null hypothesis is rejected for these schemes. There is significant difference between educational qualification of respondents with respect to their awareness regarding Mudra Yojana Scheme, Mahila Udyam Nidhi, Schemes/Programmes of DIC/KIED, PRISM, Documents required and information regarding repayment

However, for rest of the schemes and other information about the schemes, significant value is greater than 0.05, therefore Null hypothesis is accepted. There is no significant difference between educational qualification of respondents with respect to their awareness regarding other schemes and information related to the schemes.



H0: There is no significant difference between the intention of respondents to become entrepreneurs with respect to their attitude towards entrepreneurship.

Table 3.11 : Intention of respondents and their attitude towards entrepreneurship

Statement	Grouping Variable	Df	Sum Sq	Mean Sq	F value	Pr(>F)
Starting my own business sounds attractive to me.	wish	1	27.49	27.493	45	1.19e-09 ***
	Residuals	100	61.09	0.611		
I consider self employment and entrepreneurship as the best career option.	Wish	1	36.57	36.57	53.5	6.56e-11 ***
	Residuals	100	68.35	0.68		
I wish to see myself as an owner of a company than an employee of someone else's organisation.	wish	1	42.08	42.08	51.76	1.17e-10 ***
	Residuals	100	81.29	0.81		
I feel entrepreneurship can improve my financial status.	wish	1	46.53	46.53	47.37	5.23e-10 ***
	Residuals	100	98.23	0.98		
My family encourage me to set my own business.	wish	1	59.76	59.76	67.84	7.03e-13 ***
	Residuals	100	88.09	0.88		
I can overcome the challenges and problems in setting up a business.	wish	1	39.90	39.90	42.9	2.52e-09 ***
	Residuals	100	93.01	0.93		
Entrepreneurship is not meant for women.	wish	1	0.27	0.2725	0.108	0.744
	Residuals	100	253.19	2.5319		
Sometime in the future, I plan to have my own business.	wish	1	38.87	38.87	37.21	2.02e-08 ***
	Residuals	100	104.47	1.04		
The government aid to promote entrepreneurship reaches me.	wish	1	34.68	34.68	34.44	5.75e-08 ***
	Residuals	100	100.70	1.01		
I have skills and capability to become an entrepreneur.	wish	1	35.02	35.02	40.77	5.42e-09 ***
	Residuals	100	85.89	0.86		
I am inspired by other women entrepreneurs whom I know	wish	1	28.05	28.050	25.28	2.18e-06 ***
	Residuals	100	110.94	1.109		

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1						

(Source: Primary data/ R output)



The p value is greater than 0.05 only for the statement, “Entrepreneurship is not meant for women.” therefore, null hypothesis is accepted. For all other statements null hypothesis is rejected. Hence there is significant difference between the intention of respondents to become to become entrepreneur with respect to their attitude towards entrepreneurship.

CORRELATION ANALYSIS

The Pearson’s Coefficient of Correlation has been used to measure the degree of relatedness between awareness of respondents and their attitude towards entrepreneurship.

Table 4.12: Correlation between attitude and awareness of respondents.

	<i>Attitude</i>	<i>Awareness</i>
<i>Attitude</i>	1	
<i>Awareness</i>	0.067727	1

(Primary data/ Excel Output)

The coefficient of correlation is 0.068, ie., there is very little positive correlation between awareness of respondents and their attitude towards entrepreneurship.

4. FINDINGS AND CONCLUSION

4.1 FINDINGS

The following were the findings of the study:

1. 27% belonged to the age group below 18- 30 years, 28% belonged to the age group 30 to 40 years. 20% belonged to the age group 40- 50 years and 28% belonged to the age group above 50 years.
2. Majority of the respondents were having qualification of SSLC and below.
3. On the basis of marital status, 80% were married, 14% were unmarried and 6% was constituted by widows.
4. Majority of the respondents i.e, 56% expressed their willingness to become entrepreneurs while 44 % were not willing to become entrepreneurs.



5. The major proportion constituting 64% of the selected respondents were unemployed. Self employed and employed rural women constituted 18 % each in the selected sample.
6. There is no significant association between demographic factors like age, marital status, educational qualification and their intention to become entrepreneurs.
7. There is significant association between type of employment of respondents and their willingness to become entrepreneurs.
8. There is significant difference between educational qualification of respondents with respect to their awareness regarding Mudra Yojana Scheme, Mahila Udyam Nidhi, Schemes /Programmes of DIC/KIED, PRISM, Documents required and information regarding repayment
9. There is no significant difference between educational qualification of respondents with respect to their awareness regarding other schemes and information related to the schemes.
10. There is significant difference in the intention of respondents to become entrepreneurs and their attitude towards entrepreneurship
11. There is very little positive correlation between awareness of respondents and their attitude towards entrepreneurship.

4.2 CONCLUSION

Women are true assets of a household, a society and a country as a whole. “There is no chance of welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing.”, as said by Swami Vivekananda should always be remembered and progress of women in a society should not be undermined. The rural women are genuinely interested in starting their own venture but face a lot of challenges. Most of them are unaware of various schemes offered by banks and other institutions for the promotion of women entrepreneurship. This is an issue of concern and its high time that women are enlightened about these schemes so that they can transform their dream of setting an own business to reality. When more women enter the arena of business it is definitely the progress of the nation they reside.



6. Rathi K N

UGC MINOR RESEARCH PROJECT REPORT
ON
**THE ROLE OF RURAL SELF EMPLOYMENT TRAINING
INSTITUTES (RSETIs) IN THE DEVELOPMENT OF WOMEN
ENTREPRENEURSHIP**

(2282-MRP/15-16/KLCA050/UGC_SWRO)

Submitted to

UNIVERSITY GRANT COMMISSION
SOUTH WESTERN REGIONAL OFFICE
P.K.BLOCK, PALACE ROAD, GANDHINAGAR
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By

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STATEMENT BY THE PRINCIPAL INVESTIGATOR

I hereby declare that the Final Report of Minor Research project entitled **"ROLE OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) IN THE DEVELOPMENT OF WOMEN ENTREPRENEURSHIP"** is the bonafide record of the research study carried out by me with the financial support of UGC, SWRO, and Bangalore under the XII plan during the period of 2016-2018. I further state that this has not been previously formed the basis for the award of any Degree, Diploma, Fellowship or any other similar titles to the best of my knowledge and belief.

RATHI K N
Principal Investigator



Counter signed by

Principal

[Handwritten Signature]
Principal
Srikrishnapuram V.T. Bhatavdekar College
Mannampatta, Palakkad.



7. Sathyavathi M

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Role of women in Mixed Farming

Sathyavathi.M

Research Scholar, Department of Economics,
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Abstract

Agriculture lays the foundation for human Civilization. Modern agriculture support 7.8 billion world populations through considerable increase in yields resulting from intensified farming with high level of input and chemical fertilizers and pesticides as well as advanced crop and livestock production technologies. Due to increased demand for food, chemical fertilizers is applied to squeeze more yields from land which may lead to environmental degradation such as soil matter depletion, nutrient loss, soil degradation etc. Intensive livestock and crop (separated) production has resulted in soil fertility loss and environmental pollution. It is a challenge before us to increase food production without compromising the integrity of environment. In such context, idea of sustainable agriculture arises to pursuit for balancing food production and environmental welfare as a double-edged strategic goal. To achieve this goal, farming system might be designed with due consideration of economics and environment and society. Recently mixed farming system receives increasing attention for its self sustainable feature. Mixed farming is characterized as a method of farming in which both crop and livestock farming are integrated for the goal of meeting family necessities and profiting from both enterprises. The case for integrating these two is based on the premises that by-products from the two systems are used on the same farm. Farmers engaged in mixed farming are economically better off than others because risk and uncertainties in crop production can be reduced by integrating livestock with that of crops. Livestock is an important source of income and employment in rural areas. They contribute to household income and provide full time occupation with better utilization of human resources. The role played by women as an essential human resource cannot not be neglected. Women contribute their energy in farm operations and livestock management besides their household activities. This paper presents an overview about the role of women in mixed farming.

Keywords: Mixed farming, women




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