

## ENTREPRENEURIAL BEHAVIOUR OF DAIRY FARMERS IN HARYANA

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### ABSTRACT

The present study was conducted on 160 dairy farmers selected from 12 villages of Hisar and Jind districts of Haryana to assess the level of entrepreneurial behaviour of dairy farmers. The data were collected through pre-tested structured interview schedule by holding personal interview with the dairy farmers during 2014-15. The study revealed that majority of the respondents possessed medium level of entrepreneurial behaviour. Cosmopolitaness, coordinating ability and achievement motivation were among the first three components which contributed most towards the entrepreneurial behaviour of dairy farmers. The results revealed that only age of the farmers was negatively and significantly correlated with entrepreneurial behaviour while all other variables i.e., educational qualification, size of land holding, annual income, caste, dairy farming experience, extension contact, social participation, mass media exposure, economic motivation, scientific orientation, attitude towards dairy farming and market orientation were found to have positive and significant relationship with entrepreneurial behaviour. The regression analysis further revealed that educational qualification, mass media exposure and economic motivation were the important predictors of entrepreneurial behaviour of dairy farmers. All the thirteen independent variables fitted in the regression analysis explained 95.42% of variation towards entrepreneurial behaviour of dairy farmers.

**Key words:** Dairy farmers, decision making ability, entrepreneurial behaviour, innovativeness

The Indian dairy industry with a large number of dairy entrepreneurs in rural areas has made a tremendous impact on the agrarian economy of the country. The entrepreneurs are key persons of any country for promoting economic growth and technological change. The appearance of their activities i.e., development of entrepreneurship is directly related to the socio-economic development of the society. India is the largest milk producer in the world, therefore, role of dairy farmers is very important in dairy industry and socio-economic development of the society (Chaudhari *et al.*, 2007). According to Kahan (2012) economic growth takes place when a society embraces and encourages entrepreneurial behaviour; when it values achievement and when there are a lot of people who are 'competent, resourceful and enterprising'. Considering the importance of dairy farming in India and the need of development of entrepreneurship in this sector, the present study was undertaken to assess the status of entrepreneurial behaviour of the dairy farmers in Haryana state. The relationship of personal traits with entrepreneurial behaviour of dairy farmers of Haryana was also determined.

### MATERIALS AND METHODS

The study was carried out in Hisar and Jind districts of Haryana of India. These districts were selected on the

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basis of highest concentration of cattle and buffalo population. Multi-stage sampling procedure was adopted in this study. Two subdivisions, namely Hisar and Jind were selected from Hisar and Jind districts, respectively. In the next stage, two CD blocks, namely Hisar-I and Adampur were randomly selected from Hisar subdivision. Likewise from Jind subdivision, Jind and Pillukhera CD blocks were selected randomly. Three villages, namely Daya, Mirzapur and Mirkan were selected from Hisar-I block while Sadalpur, Adampur and Kishangarh villages were selected from Adampur block randomly. Similarly from Jind block three villages, Bahbalpur, Bibipur and Ghimana while from Pillukhera block, Dhatrath, Pillukhera and Mandikhurd villages were selected randomly. Thus 12 villages were selected from both districts. Village-wise list of buffalo and cattle owners having more than eight animals (cattle and buffalo) was prepared and 80 farmers from six villages were selected randomly from each selected district from that list by using proportionate population sampling technique. Therefore, 160 farmers (42 small farmers having 8 cattle and buffalo, 86 medium farmers having 9 to 12 cattle and buffalo; and 32 large farmers having more than 12 cattle and buffalo) constituted the sampling unit for this study. Entrepreneurial behaviour of the dairy farmers was considered as a dependent variable which was measured with the help of Entrepreneurial Behaviour Scale developed by Chaudhari *et al.* (2007). The scale has nine different

components namely innovativeness, achievement motivation, decision making ability, risk orientation, coordinating ability, planning ability, information seeking behaviour, cosmopolitanness and self-confidence. Scale values of these components of entrepreneurial behaviour of dairy farmers were 9.82, 3.39, 6.60, 8.01, 5.03, 6.91, 5.22, 1.65 and 3.89, respectively. The entrepreneurial behavior score of respondent ranged between 0-119. To measure the level of entrepreneurial behaviour of the farmers an index was developed.

$$EBI = \frac{I_i \times S_i}{9}$$

Where, EB =entrepreneurial behaviour index; I<sub>i</sub>= score of I<sup>th</sup> component of entrepreneurial behaviour; S<sub>i</sub>=scale value of i<sup>th</sup> component of entrepreneurial behaviour

## RESULTS AND DISCUSSION

The data given in Table 1 revealed that the average entrepreneurial behaviour of dairy farmers was 85.43%. Data further revealed that more than half of small farmers (52.38%) were having medium level of entrepreneurial behaviour while equal numbers of small farmers (23.81%) were found to be with low and high level of entrepreneurial behaviour. Likewise in medium category of farmers, majority (67.44%) of them had medium level of entrepreneurial behaviour and as in small farmer's category, here also equal number of farmers (16.28% in each) were hailed to remaining two categories (low and high). In case of large farmers, majority (68.75%) of them had medium level of entrepreneurial behaviour.

Overall study of entrepreneurial behaviour of dairy farmers revealed that majority (63.75%) of farmers had medium level of entrepreneurial behaviour which might be due to medium level of innovativeness, achievement

**Table 1**  
**Entrepreneurial behaviour of the respondents**

Level	Frequency (%)			Overall frequency (%)
	Small farmers	Medium farmers	Large farmers	
Low (<70)	10 (23.81)	14 (16.28)	6 (18.75)	30 (18.75)
Medium (70-100)	22 (52.38)	58 (67.44)	22 (68.75)	102 (63.75)
High (>100)	10 (23.81)	14 (16.28)	4 (12.50)	28 (17.50)

motivation, decision making ability, information seeking behaviour and cosmopolitanness among the respondents. Similar observations were reported by Bhagyalaxmi *et al.* (2003), Anitha (2004), Suresh (2004), Baidha (2011), Kayensuza (2012) and Patel (2013).

### Contribution of Components Towards Entrepreneurial Behaviour of Dairy Farmers:

Appraisal of data given in Table 2 revealed that in case of small farmers, 'achievement motivation' had the highest contribution towards entrepreneurial behaviour and ranked first while 'information seeking behaviour' ranked last. The remaining eight components studied were varyingly associated with the entrepreneurial behaviour. Subrahmanyeswari *et al.* (2007) and Lawrence and Ganguli (2012) also found achievement motivation of small dairy farmers to rank first. In case of medium category of dairy farmers, highest contribution was found by 'cosmopolitanness', hence it was ranked first whereas 'information seeking behaviour' was found to have minimum contribution and ranked last of all nine components. On the other hand, variables like coordinating ability, achievement motivation, self confidence, risk orientation, innovativeness, planning ability and decision making ability contributed significantly towards entrepreneurial behaviour of the farmers (Table 2). The results indicated that farmers perceived more opportunities out of their social system, as indicated by association of cosmopolitanness, coordinating ability and achievement motivation scores.

**Table 2**  
**Ranking of components according to their relative contribution to entrepreneurial behaviour among the dairy farmers**

Component	Small farmers		Medium farmers		Large farmers		Overall	
	%	Rank	%	Rank	%	Rank	%	Rank
Innovativeness	67.49	IV	71.23	VI	77.11	VII	71.43	VI
Achievement motivation	76.47	I	81.02	III	90.39	IV	82.00	III
Decision making ability	51.20	VII	61.88	VIII	76.57	VIII	62.07	VIII
Risk orientation	64.74	VI	71.35	V	83.20	VI	72.02	V
Coordinating ability	71.17	III	82.37	II	95.24	I	82.17	II
Planning ability	51.47	VIII	63.80	VII	89.40	V	65.60	VII
Information seeking behaviour	48.09	IX	51.91	IX	63.03	IX	53.13	IX
Cosmopolitanness	74.35	II	83.16	I	91.62	II	82.40	I
Self confidence	65.22	V	76.99	IV	91.06	III	76.66	IV

As far as large category of dairy farmers was concerned, ranking order of entrepreneurial behaviour component was different as first rank was secured by 'coordinating ability' of dairy farmers. Similar to medium categories farmers, variables like cosmopolitaness, self confidence, achievement motivation, planning ability, risk orientation, innovativeness and decision making ability exerted varying degrees of influence on entrepreneurial behaviour. Here information seeking behaviour of dairy farmers ranked last. Possible reasons might be that the large dairy farmers are having natural instinct to coordinate actions out of their social system to explore more opportunities for commercial dairy farming which in turn might have resulted in increased benefits and increased self confidence in dairy farming practices.

In overall analysis 'cosmopolitaness' of dairy farmers had highest contribution (82.40%) towards entrepreneurial behaviour with it's first rank. While coordinating ability, achievement motivation, self confidence, risk orientation, innovativeness, planning ability and decision making ability of dairy farmers were at II, III, IV, V, VI, VII and VIII ranks, respectively. As in each category of dairy farmers, 'information seeking behaviour' of dairy farmers had the last rank. Farmers of all the three categories either could not be able to integrate themselves in existing network of information or they were lacking awareness about it, which might be the reason for this component to rank last in relative contribution towards entrepreneurial behaviour. Subrahmanyeswari *et al.* (2007) and Lawrence and Ganguli (2012) who reported that self confidence was the most important component of entrepreneurial behaviour of dairy farmers.

**Level of Dairy Farmers According to Various Components of Entrepreneurial Behaviour:** Level of nine components of entrepreneurial behaviour of the farmers was measured and the results are presented in Table 3. Majority of the small category of dairy farmers possessed medium level of innovativeness (47.62%) while medium category of dairy farmers had medium to low level of innovativeness (74.41%). On the other hand, medium to high level of innovativeness was observed in the large category farmers (75.01%). On the whole, the respondents possessed low to medium level (70.01%) of innovativeness. Similarly a majority of farmers scored low on social participation with the minimum and maximum possible scores being 0 and 16 (average score 3.16). These results concur with the results obtained by Baindha (2011), Lawrence and Ganguli (2012) and Kayensuza (2012). Lawrence and Ganguli (2012) conducted a study on dairy farmers in Villupuram district of Tamil Nadu and reported that nearly half of the respondents had medium

level of innovativeness. Kayensuza (2012) observed that majority (58.75%) of the respondents had medium level of innovativeness in Manipur.

Majority of the small category of dairy farmers (>71%) were having low to medium level of achievement motivation while its medium to high level (86.04%) was observed among the medium category of dairy farmers. Similar trend was found in case of large category of the dairy farmers. Pooled analysis of 160 dairy farmers also revealed similar trend as was found in case of medium and large categories. This finding is in line with results obtained by Kayensuza (2012) who also reported that a majority of dairy farmers had medium level of achievement motivation in Manipur.

The results revealed an interesting fact about 'decision making ability' of dairy entrepreneurs. More than half (57.14%) of small dairy farmers were having medium level of this particular trait, while slightly less than 3/5th (59.30%) and more than half (56.26%) of total numbers of medium and large farmers also had medium level of decision making ability, respectively. Overall analysis revealed medium level of decision making ability in majority (58.13%) of farmers. About three fifth (59.52%) of total number of small dairy farmers under study were found to have medium level of 'risk orientation' while slightly more than one sixth (21.43%) and slightly less than of it (19.04%) were having high and low risk orientation, respectively. Majority of medium category of dairy farmers were found to be with low level of 'risk orientation'. Overall maximum percentage 43.1% dairy farmers avoided to take risks of uncertainty of dairy farm business as they had low risk orientation. Likewise, Lawrence and Ganguli (2012) observed that 58% of the dairy farmers had medium level of risk orientation in Villupuram district of Tamil Nadu.

As high as 42.86% of small dairy farmers were moderately able to coordinate actions in time dimensions as they had medium level of 'coordinating ability'. While high level of coordinating ability was found in both remaining categories. Overall analysis revealed that slightly more than half of the farmers were having high level of coordinating ability. Likewise, more than half (52.38%) of the total small dairy farmers were found to have low level of 'planning ability'. Contrary to small category, majority (>40% in each category) of dairy farmers in both the remaining categories had high level of planning ability. Overall, majority (45%) was found to have high level of planning ability. Almost similar findings have been reported by Baindha (2011) and Kayensuza (2012). In case of 'information seeking behaviour', a majority (58.13%) of dairy farmers attained medium scores in general. It might

be due to the reason that the dairy farmers had fair formal education, better rapport with extension agencies, more exposure with different media etc. The findings are in tune with those of Baidha (2011), Kayensuza (2012), Lawrence and Ganguli (2012) and Patel (2013). Similarly Suresh (2004) reported that majority of dairy farmers had medium level of information seeking behaviour. Kayensuza (2012) reported 94.37% of the respondents had medium information seeking behaviour, whereas Lawrence and Ganguli (2012) and Patel (2013) reported this figure to be 56% and 73.75%, respectively.

Likewise, majority of dairy farmers in each category i.e., small, medium and large had medium level of orientations towards outside his social system (Table 3) hence it can be inferred upon that majority of dairy farmers were having medium level of 'cosmopolitanness'. Unlike

other traits, majority (40.48%) of small farmers had low level of self confidence. Similarly in medium farmer's category, 46.51% of farmers had low level of self confidence while in case of large category of farmers, 62.50% farmers had high level of self confidence. Overall 39.38% of farmers were having low level of self confidence. These findings are in accordance with Kayensuza (2012) who reported that 55.62% of entrepreneurs had medium level of self confidence. On the other hand, a different trend was observed by Lawrence and Ganguli (2012) who found that 57% of the respondents had high level of self confidence.

**Relationship Between Entrepreneurial Behaviour and Independent Variables:** While exploring the relationship between entrepreneurial behaviour and

**Table 3**  
**Distribution of dairy farmers on the basis of components of entrepreneurial behaviour**

Component	Level	Frequency (%)			Overall frequency (%)
		Small farmers	Medium farmers	Large farmers	
Innovativeness	Low (<17)	11 (26.19)	34 (39.53)	8 (25.00)	53 (33.13)
	Medium (17-19)	20 (47.62)	30 (34.88)	9 (28.13)	59 (36.87)
	High (>19)	11 (26.19)	22 (25.59)	15 (46.87)	48 (30.00)
	Mean (S.D.)	16.86 (2.25)	17.81 (1.22)	19.28 (1.37)	17.86 (1.78)
Achievement motivation	Low (<4)	17 (40.48)	12 (13.95)	6 (18.75)	35 (21.88)
	Medium (4-5)	13 (30.95)	47 (54.66)	14 (43.75)	74 (46.24)
	High (5)	12 (28.57)	27 (31.39)	12 (37.5)	51 (31.88)
	Mean (S.D.)	3.93 (1.01)	4.105 (0.72)	4.58 (0.79)	4.16 (0.94)
Decision making ability	Low (<8)	7 (16.67)	19 (22.09)	6 (18.75)	32 (20.00)
	Medium (8-12)	24 (57.14)	51 (59.30)	18 (56.25)	93 (58.13)
	High (>12)	11 (26.19)	16 (18.61)	8 (25.00)	35 (21.87)
	Mean (S.D.)	8.21 (3.98)	9.90 (2.00)	12.25 (1.73)	9.93 (2.96)
Risk orientation	Low (<8)	9 (21.43)	50 (58.14)	10 (31.25)	69 (43.13)
	Medium (8-10)	25 (59.52)	18 (20.93)	12 (37.50)	55 (34.37)
	High (>10)	8 (19.05)	18 (20.93)	10 (31.25)	36 (22.50)
	Mean (S.D.)	7.76 (2.52)	8.55 (1.21)	9.97 (1.65)	8.63 (1.89)
Co-coordinating ability	Low (<7)	9 (21.43)	15 (17.44)	6 (18.74)	30 (18.75)
	Medium (7-9)	18 (42.86)	30 (34.88)	1 (3.13)	49 (30.63)
	High (>9)	15 (35.71)	41 (47.68)	25 (78.13)	81 (50.62)
	Mean (S.D.)	7.14 (2.34)	8.19 (1.64)	9.47 (1.09)	8.17 (1.93)
Planning ability	Low (<2)	22 (52.38)	27 (31.39)	6 (18.75)	55 (34.38)
	Medium (2-4)	8 (19.05)	24 (27.90)	1 (3.13)	33 (20.62)
	High (>4)	12 (28.57)	35 (40.71)	25 (78.12)	72 (45.00)
	Mean (S.D.)	2.55 (1.76)	3.19 (1.42)	4.47 (1.09)	3.28 (1.60)
Information seeking behaviour	Low (<13)	11 (26.19)	21 (24.42)	10 (31.25)	42 (26.25)
	Medium (13-17)	20 (47.62)	57 (66.28)	16 (50.00)	93 (58.13)
	High (>17)	11 (26.19)	8 (9.30)	6 (18.75)	25 (15.62)
	Mean (S.D.)	13.45 (3.44)	14.52 (2.13)	17.63 (2.79)	14.86 (3.04)
Cosmopolitanness	Low (<9)	8 (19.05)	23 (26.74)	9 (28.13)	40 (25.00)
	Medium (9-11)	28 (66.66)	48 (55.82)	13 (40.63)	89 (55.63)
	High (>11)	6 (14.29)	15 (17.44)	10 (31.24)	31 (19.37)
	Mean (S.D.)	8.81 (2.66)	9.93 (0.76)	10.94 (0.93)	9.84 (1.69)
Self confidence	Low (<5)	17 (40.48)	40 (46.51)	6 (18.75)	63 (39.38)
	Medium (5-6)	10 (23.81)	32 (37.21)	6 (18.75)	48 (30.00)
	High (>6)	15 (35.71)	14 (16.28)	20 (62.50)	49 (30.62)
	Mean (S.D.)	3.86 (1.42)	4.60 (1.04)	5.44 (0.79)	4.58 (1.23)

variables; the traits were considered here as presumed cause of entrepreneurial behaviour. It is evident from Table 4 that among small category of farmers, educational qualification, size of land holding, caste, extension contact, mass media exposure, economic motivation, scientific orientation, attitude towards dairy farming and market orientation were found to have positive and significant correlation with entrepreneurial behaviour ( $P \leq 0.01$ ). Furthermore, it was found that dairy farming experience had positive and significant relationship with entrepreneurial behaviour ( $P \leq 0.05$ ). On the other hand, age also showed significant but negative correlation with entrepreneurial behaviour ( $P \leq 0.05$ ). Two variables, namely annual income and social participation had no significant correlation with entrepreneurial behaviour.

In case of medium category of farmers, almost similar results as that in small category of farmers were observed. Only one variable namely age was negatively and significantly correlated with entrepreneurial behaviour of dairy farmers at the same level of significance. Two variables namely educational qualification and dairy farming experience were positively and significantly correlated with entrepreneurial behaviour ( $P \leq 0.05$ ) while annual income and social participation had no significant correlation with entrepreneurial behaviour. Among large category of farmers, all the variables namely, size of land holding, caste, extension contact, mass media exposure, economic motivation, scientific orientation, attitude towards dairy farming and market orientation were found to have positive and significant correlation with entrepreneurial behaviour ( $P \leq 0.01$ ). Whereas, variables namely age, educational qualification, annual income, dairy farming experience and social participation exhibited no significant correlation. Overall only age of the farmers was negatively and significantly correlated with entrepreneurial behaviour while all other variables as mentioned in Table 4 were found to have positive and significant relationship with entrepreneurial behaviour ( $P \leq 0.01$ ). These results of positive correlation was in conformity with the results of Subrahmanyeswari *et al.* (2007), Hajong and Sharma (2010), Lawrence and Ganguli (2012) reported that size of land holding, caste, extension contact, mass media exposure, economic motivation, scientific orientation, attitude towards dairy farming and market orientation had positive and significant correlation with entrepreneurial behaviour. Negative correlation of age with entrepreneurial behavior was in conformity with the results obtained by Hajong and Sharma (2010).

### Regression Coefficients Between Personal Attributes and Entrepreneurial Behaviour of Dairy

**Table 4**  
**Correlation between personal attributes and entrepreneurial behaviour of dairy farmers**

Attribute	r value in different categories			Overall 'r' value
	Small	Medium	Large	
Age	-0.35*	-0.36**	-0.11	-0.28**
Educational qualification	0.65**	0.24*	-0.15	0.40**
Size of land holding	0.46**	0.37**	0.50**	0.46**
Annual income	0.27	0.09	0.22	0.30**
Caste	0.81**	0.63**	0.65**	0.69**
Dairy farming experience	0.32*	0.25*	0.12	0.31**
Extension contact	0.95**	0.81**	0.81**	0.89**
Social participation	-0.04	-0.02	0.10	0.27**
Mass media exposure	0.91**	0.63**	0.90**	0.83**
Economic motivation	0.95**	0.85**	0.92**	0.93**
Scientific orientation	0.96**	0.94**	0.92**	0.94**
Attitude towards dairy farming	0.95**	0.95**	0.95**	0.94**
Market orientation	0.90**	0.85**	0.83**	0.89**

\*Significant at 5% level of probability; \*\*Significant at 1% level of probability

**Farmers:** The data of regression analysis as reported in Table 5 revealed that among small category of dairy farmers only one variable, namely economic motivation was found to have positive and significant value of 't' for 'b' while all the 13 antecedent variables had jointly explained approximately 97% of variation towards entrepreneurial behaviour. In case of medium farmers, three additional variables, namely extension contact, attitude towards dairy farming and market orientation were found to have significantly, out of which market orientation had negative and significant partial regression coefficients ( $P \leq 0.05$ ). In case of large category of dairy farmers, scientific orientation and attitude towards dairy farming were found to have positive and significant partial regression coefficient ( $P \leq 0.05$ ).

Overall analysis of entrepreneurial behaviour of the dairy farmers about scientific dairy farming practices revealed that all the 13 antecedent variables accounted for 95.42% of variation towards overall entrepreneurial behaviour of dairy farmers along with highly significant F value while three variables namely educational qualification, mass media exposure and economic motivation have positive and significant value of 't' for 'b'. It implies that these three variables are important to explain the variation towards entrepreneurial behaviour of farmers. It also implies that education of the farmers makes them to think logically and analytically which motivates them to acquire latest knowledge. Due to literate farmers having enough exposure of mass media coupled with personal characteristics of economic motivation resulted in acquisition of more entrepreneurial behaviour.

**Table 5**  
**Regression coefficients between personal attributes and entrepreneurial behaviour of dairy farmers**

Attribute	Category of farmers						Overall	
	Small		Medium		Large		'b' value	't' value
	'b' value	't' value	'b' value	't' value	'b' value	't' value		
Age	-0.05	-0.45	-0.004	-0.103	0.00	0.08	0.03	0.77
Educational qualification	0.57	0.71	-0.189	-0.708	0.56	1.32	0.86	3.51**
Size of land holding	0.73	0.66	0.682	1.487	0.69	1.29	0.21	0.49
Annual income	0.02	0.79	0.003	0.848	0.00	-0.54	0.00	-0.89
Caste	2.46	1.36	0.794	1.433	1.34	2.07	1.96	3.66
Dairy farming experience	-0.09	-0.75	-0.025	-0.969	0.01	0.29	0.00	0.05
Extension contact	0.45	0.23	1.748	3.103**	-0.37	-1.07	0.33	0.79
Social participation	-2.93	-0.56	0.404	0.831	0.43	0.53	-0.26	-0.45
Mass media exposure	2.19	1.67	0.015	0.039	1.21	3.47**	1.13	3.72**
Economic motivation	4.69	4.23**	1.836	4.712**	1.08	2.49	2.49	7.34**
Scientific orientation	1.12	0.68	1.139	1.795	1.19	2.42*	0.92	1.82
Attitude towards dairy farming	-1.19	-1.11	1.603	3.302**	1.04	2.43*	0.45	1.13
Market orientation	-1.28	-1.13	-1.662	-2.446*	0.45	0.71	0.24	0.49
R square	0.96967		0.952524		0.984262		0.954252	
F value	68.86073**		111.1196**		86.59441**		216.0396**	

\*Significant at 5% level of probability; \*\*Significant at 1% level of probability

Lawrence and Ganguli (2012) revealed that education of dairy farmers, economic status, and mass media communication had positive and significant regression coefficients with entrepreneurial behavior and could explain 61.32% variation towards entrepreneurial behavior of dairy farmers in Tamil Nadu.

The findings of the study are in line with that of Lawrence and Ganguli (2012) who reported that education of farmers, mass media communication and economic status were the important factors which influence the entrepreneurial behaviour of dairy farmers. On the basis of results it can be concluded that majority of dairy farmers had medium level of entrepreneurial behaviour. Cosmopolitanism, coordinating ability and achievement motivation were most important components of entrepreneurial behavior. Other variables like educational qualification, size of landholding, annual income, caste, dairy farming experience, extension contact, social participation, mass media exposure, economic motivation, scientific orientation, attitude towards dairy farming and market orientation were also associated with the entrepreneurial behavior. Therefore, it is suggested that extension agencies should take these findings into consideration for encouraging dairy farmers for entrepreneurial projects.

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