

# Study of Women Empowerment in Terms of Income Generating Activities in Self Help Groups Through Krishi Vigyan Kendra, In Khargone District (M.P.)

<sup>1</sup>Ms. Deepika Chouhan, <sup>2</sup>Dr. Sandhya Choudhary, <sup>3</sup>Dr. Abhay Wankhede,  
<sup>4</sup>Dr. V.K. Swarnakar

<sup>1</sup>M.Sc. Extension Education Final Year Student 2017, <sup>2</sup> Associate Professor, <sup>3</sup>Assistant Professor, <sup>4</sup>Professor & Head, Extension Education, College of Agriculture, Indore

---

**Abstract:** The empowerment of women has become one of the most important concerns of 21<sup>st</sup> century, not only at national level but also the State level. Efforts by the government are on to ensure gender equality but government initiatives alone would not be sufficient to achieve this goal. The KVKs also play vital role enhance the economic independency through the income generating activities. In order to ascertain the status of Self Help Groups formulated in rural area of Madhya Pradesh, there were 160 women members of the Khargone district was selected randomly for this study. The study revealed that out of the total women of SHGs members, higher number of them found to medium overall economic empowerment group (40.63%) followed by high overall economic empowerment group (33.75%) and low overall economic empowerment group (25.62%) respectively.

**Keywords:** KVKs, Women Empowerment, Krishi Vigyan Kendra.

---

## 1. INTRODUCTION

Empowerment as a concept was introduced at the International Women's Conference in 1985 at Nairobi. The Conference defined empowerment as a "redistribution of social power and control of resources in favour of women". Women development in recent years emphasized on providing equal opportunities to women by removing gender bias, empowering women and creating self-reliance among them.

In the recent years empowerment of women has been recognized as a central issue in determining the status of women. The participation of women in SHGs have made a significant impact on their empowerment both in social and economic aspects. Empowerment of women is essential for development of full potential of our total human resources. If half of our population remains weak and dependent, development of the nation would only be half-hearted.

Empowerment of women is therefore the pressing need of the day. Various dimensions of empowerment include psychological, cultural, social, political, and economic empowerment. Psychological empowerment means to establish individual identity, self-image, increasing self-esteem and developing capabilities. Cultural empowerment will entail redefining gender rules and norms and recreating cultural practices. Social empowerment includes literacy, social leadership, community action and social inclusion. Political aspects include participation in Panchayat Raj Institutions, negotiating political power and then accessing it. Economic empowerment occurs when income security is attained, productive assets are owned and entrepreneurial skills are possessed. All the dimensions are very important for empowerment to occur in a holistic manner. Women now-a-days are relatively empowered than their predecessors.

Women empowerment, leads to a silent revolution in the total socio-economic scenario of the nation. The empowered woman is able to exercise her judgments independently and correctly in democracy. Empowerment is expected to develop confidence in one self and have faith in one self. Empowerment directly affects the life of women positively. The life style, social status, struggle against injustice, opposition to various kinds of harassment in the society etc are the in built qualities of women empowerment. In the light of the above facts, in an enlightened society both the government and non-governmental organizations are playing a meaningful, fruitful and effective role in undertaking various activities for women's empowerment. On the basis of above discussion and in order to ascertain the status of SHGs in Madhya Pradesh, particularly in district Khargone the present study was planned with the following objective

### Objective:

Study of economic empowerment of women SHG members in terms of income generating activities

## 2. REVIEW OF LITERATURE

Grover (2002) defined empowerment as a process both individualistic and collective since it is through self and then involvement in groups that people most often begin to develop their awareness and the ability organize to take action and bring about change. For the present study, investigator defined empowerment in the following limited context:

(a) It implied women's membership of the SHG and not in the larger context of her being a member of the society. (b) It included women hailing from the weaker section of the society those engaged in predictable range of occupational categories, and not from a wide range of socio economic strata. Therefore, empowerment has been defined as a process that develop the capacities and capabilities of women so that they have increasing control over their lives through economic independence and social participation as illustrated in below:

I WANT TO DO + I CAN DO = I WILL DO    (Motivation)            (Enabling)            (Empowerment)

(b) To further crystallize empowerment has been considered as a multifaceted concept that extended to the economic, social, cultural, political and psychological aspects of women's life. These components have been measured to assess the empowerment status of women for the present study a operational below:

Influence over economic resources of the family-A women member's influence over the economic resources of family has been conceptualized as her improvement in personal financial position, share in family income asset holding patten and role in financial decision. Influence on Women's own development- A women member's influence over her own development as an individual had been defined as her improvement in confidence level in dealing with people/institution, improvement in mobility, improvement in decision about taking loans or starting income generating activity. 3. Influence over decision pertaining to general welfare of the family-A woman member's influence over the decisions pertaining to welfare of the family had been defined as her participation in decision related to general family welfare, decisions regarding education and marriage of the children. Influence over local political activities- A women member's influence over local political activities had been defined as her participation in the SHG selection, participation in the parliamentary elections as a voter and participation in the Panchayat elections as a voter/ candidate.

Lalita and Nagarajan (2002) conducted a critical study of the self help groups functioning in selected district of Tamil Nadu. They found that in case of poor members 35.94 per cent of the members have created assets as against 62.5 per cent in case of non-poor. Apart from asset creation, the loans had also been used for education of children (8.48 per cent), redemption of old debt (13.99 per cent) consumption needs (22.69 per cent) and for meeting emergency needs (6.73 per cent) like medical expenses, social functions, funeral expenses etc. Credit facilities from SHGs had improved the employment status of 12 per cent of women members. Silva and Nagnath (2004) found the public participation in government programme and empowerment of women has been the cornerstone of state policy in Andhra Pradesh, India. The creation of half of million hamlet-level thrift group headed by women, known popularly as self-help groups (SHGs), has empowered local communities and served as an important social instrument in the fight against poverty.

Gangaiah et al. (2005) conducted a study to find out the impact of self help groups on income and employment in Andhra Pradesh and stated that the emerging changes in the values and attitudes of the members of SHG are a clear manifestation of socio-economic empowerment interventions yielding relatively quicker results. The socio economic programme reinforces each other and promotes all round development of the children, the women, the households and the communities. It is a process, which ultimately leads to self fulfillment of each member of the society.

Shrivastava (2005) focused on the role of co-operative and other voluntary institutions (self-help group and non-governmental organizations) in promoting economic empowerment and achieving the goal of social justice and equality in India.

Mehra (2008) reported that empowerment of women was categorized into two categories namely “has improved” and “remained same”. According to the finding study depicted that 57.50 per cent of the women reported that they were empowered after joining the SHGs. Chandravadia et al. (2011) reported that women in the selected area were saddled with a triple burden of home, agriculture and animal husbandry related tasks. Seasonal change and fluctuating economic conditions also had an impact on women participation in agriculture. All activities that were time and labour and relatively fewer inputs of management were being performed by women. The focus must therefore, be on the drudgery reduction and economic empowerment of women with special emphasis on management and marketing skills.

Thakur (2011) revealed that the women in study area under SHGs found to overall 67.37 per cent empowerment. The study shows that among the overall women in SHGs, majority of women found to medium empowerment (40) followed by high (36) and low empowerment group (34) respectively. Bhabar (2012) reported that the overall status of empowerment of women focus upon all the dimensions taken into consideration for study for attention to facilitate meaningful women empowerment, which are ultimately considered to be the key, factors in societal development. The study showed that among the overall women in DPIP, most of 38.33 per cent women have medium empowerment in respect of all avenues followed by high 35.00 per cent respondents and low 26.67 per cent respondents have empowerment in respect of all avenues taken into consideration for study.

### 3. METHODS & MATERIAL

The sample of the study has been selected through multi-stage sampling technique in selection of the study area and women of SHG members. Khargone district has been selected because it has good response of women towards income generating activities. In Khargone district, out of 9 blocks, 1 block i.e. Khargone block was selected purposively since most of the SHGs organized by KVK Khargone are available in this block. In Khargone block there are 76 villages having SHGs organized by KVK. Out of these villages, 8 villages were selected randomly. The SHGs were considered in study in the pattern i.e. from each village, 2 SHGs were selected randomly. Among all selected villages 2 SHGs group have been selected from each village. A list of all the women members of Self Help Groups from each selected SHG groups was prepared and among them 10 members were selected randomly for the study. Finally, there were 160 women members was the universe of this study.

### 4. RESULT & DISCUSSION

#### Economic empowerment of women SHG members:

Among the various dimensions of empowerment include economic, psychological, cultural, social and political empowerment, economic empowerment are the main focus on empowerment of women occurs when income security is attained, productive assets are owned and entrepreneurial skills are possessed.

There are constant efforts to put women’s income in order to considerate the position. Women’s economic right is definitely an important indicator for enhancement of their status. The distribution of women of SHGs members as per they perceived economic empowerment through SHGs is presented in table 1.

**Table: 1. Distribution of women of SHGs member according to different segment of economic empowerment. (n=160)**

S.No.	Dimension of economic empowerment	Low	Medium	High	Mean score	Rank
1.	Impact on economic resources	40 (25.00)	58 (36.25)	62 (38.75)	2.14*	I <sup>st</sup>
2.	Education of family members	34 (21.24)	71 (44.38)	55 (34.38)	2.13*	II <sup>nd</sup>
3.	Availability of food material	56 (35.00)	41 (25.62)	63 (39.38)	2.04	V <sup>th</sup>
4.	Generation of new employment	40 (25.00)	68 (42.50)	52 (32.50)	2.08	IV <sup>th</sup>

5.	<b>Farm power</b>	47 (29.38)	64 (40.00)	49 (30.62)	2.01	VI <sup>th</sup>
6.	<b>Farm house</b>	43 (26.88)	67 (41.88)	50 (31.24)	2.04	V <sup>th</sup>
7.	<b>Income generating activities</b>	29 (18.13)	85 (53.13)	46 (28.74)	2.11*	III <sup>rd</sup>
8.	<b>Overall average</b>	41 (25.62)	65 (40.63)	54 (33.75)	2.08	

**Figure in parentheses shows percentage to their relative total \* higher than mean score**

The economic empowerment of women of SHGs members was measured with 7 dimensions of its components. Out of these the most important components was found to be “impact on economic resources” rank I<sup>st</sup>. The result presented in Table: 1 shows that out of the total women of SHGs members, higher number of them were found to be of high economic empowerment group (38.75%) followed by medium economic empowerment group (36.25%) and low economic empowerment group (25.00%) in respect of “impact on economic resources”.

The next important component of economic empowerment was found to be of “education of family members” rank II<sup>nd</sup>. The result presented in Table: 1 shows that out of the total women of SHGs members, higher number of them were found to be of medium economic empowerment group (44.38%) followed by high economic empowerment group (34.38%) and low economic empowerment group (21.25%) with respect to “education of family members”. The other important component of economic empowerment was found to “income generating activities” rank III<sup>rd</sup>. The result presented in Table: 1 shows that out of the total women of SHGs members, higher number of them were found to be of medium economic empowerment group (53.13%) followed by high economic empowerment group (28.74%) and low economic empowerment group (18.13%) in respect of “income generating activities”.

Among the less important component of economic empowerment, the “generation in employment” was important but lower than average value (rank IV<sup>th</sup>). The result presented in Table 1.0 shows that out of the total women of SHGs members, higher number of them were found to be of medium economic empowerment group (42.50%) followed by high economic empowerment group (32.50%) and low economic empowerment group (25.00%) in respect of “generation in employment”.

Among the less important component of economic empowerment, the “availability of food material” was the important but lower than average value (rank V<sup>th</sup>). The result presented in Table: 1 shows that out of the total women of SHGs members, higher number of them were found to be of high economic empowerment group (39.38%) followed by low economic empowerment group (35.00%) and medium economic empowerment group (25.62%) in respect of “availability of food material”.

Among the less important component of economic empowerment, the “farm house” was the important but lower than average value (rank V<sup>th</sup>). The result presented in Table 1.0 shows that out of the total women of SHGs members, higher number of them were found to be of medium economic empowerment group (41.88%) followed by high economic empowerment group (31.24%) and low economic empowerment group (26.88%) in respect of “farm house”.

Among the all component of economic empowerment, the “farm power” was found to the least important (rank VI<sup>th</sup>). The result presented in Table: 1 shows that out of the total women of SHGs members, higher number of them were found to be of medium economic empowerment group (40.00%) followed by high economic empowerment group (30.62%) and low economic empowerment group (29.38%) in respect of “farm power”.

In study it was the important objective to evaluate overall economic empowerment of women SHG members. The study revealed that out of the total women of SHGs members, higher number of them found to medium overall economic empowerment group (40.63%) followed by high overall economic empowerment group (33.75%) and low overall economic empowerment group (25.62%) respectively.

### Role of KVK in functional promoting behaviour, micro saving, inter-loaning and credit operations of women SHG members:

The role of KVK in functional promoting behaviour, micro saving, inter-loaning and credit operations of women SHG members was analyzed by considering the criteria of enhancement in family prosperities as functional promoting behaviour, micro saving, inter loaning and credit operations in SHGs after the training organized by KVK. Hence, it is the status of SHGs before and after undertaking various training programme by KVK. The role of KVK in different intercept of promoting behaviour of women of SHGs is presented in different tables.

#### Functional promoting behaviour:

The distribution of women of SHGs members as per their status of functional promoting behaviour after and before the training received by KVK is presented in table 1.1.

**Table: 1.1 Distribution of the women of SHGs members according to their status of functional promoting behaviour before and after the training perceived by KVK.**

S.No.	Functional promoting behaviour	Before project			After project		
		Low	Medium	High	Low	Medium	High
1.	Total annual family income	43	70	47	36	52	72
2.	Total annual employment days	53	77	30	41	50	69
3.	Member of social organization	51	66	43	28	50	82
4.	Personnel of social organization	49	63	48	40	53	67
5.	Participation in Self Help Group	49	59	52	42	49	69
6.	Overall average	49 (30.63)*	67 (41.88)*	44 (27.50)*	37 (23.12)*	51 (31.88)*	72 (45.00)*
	Mean score	1.97			2.22		

\*given in parenthesis indicate percentage

The Table 1.1 vividly explains that, the percentage of women of SHGs members with high “functional promoting behaviour” was found to be 27.50 per cent before perception of training through KVK, which increased and become 45.00 per cent after undertaking the training.

Again, the percentage of women of SHGs members with medium “functional promoting behaviour” was found to be 41.88 per cent before perception of training through KVK, which decreased and become 31.88 per cent after undertaking the training.

On the other hand, the percentage of women of SHGs members with low “functional promoting behaviour” was found to be 30.63 per cent before perception of training through KVK, which decreased and become 23.12 per cent after undertaking the training.

On the basis of above fact and findings, one of the most notable differences seen after training that the women of SHGs members with high level of “functional promoting behaviour” had been increased by 17.50 per cent. On the other hand, the women of SHGs members with medium and low level of “functional promoting behaviour” had been decreased by 10.00 per cent and 7.51 per cent and they are upgraded into high category of “functional promoting behaviour”. The mean score of “functional promoting behaviour” also clearly indicated high value after training i.e. 2.22, while it was 1.97 before the training. Thus, it may be concluded that there are positive role of KVK in “functional promoting behaviour” of women of SHGs members.

#### Micro saving:

Saving referred to process of regularly pooling small amount of money to the group found as per decided by the group members. The distribution of women SHGs members as per their status of micro saving after and before the training perceived by KVK has been presented in Table 1.1

**Table: 1.2 Distribution of the women of SHGs members according to their status of micro saving after and before the training perceived by KVK.**

S.No.	Micro saving	Before project			After project		
		Low	Medium	High	Low	Medium	High
1.	Average monthly micro saving in first year	55	59	46	45	54	61
2.	Average monthly micro saving in second year	50	76	34	44	53	63
3.	Average monthly micro saving in third year	52	68	40	42	59	59
4.	Overall average monthly micro saving	47	84	30	34	51	75
5.	Growth in saving during differential time	48	74	38	31	43	86
6.	Overall average	50 (31.25)	72 (45.00)	38 (23.75)	39 (24.38)	52 (32.50)	69 (43.13)
	Mean score	1.93			2.19		

The Table 1.2 vividly explains that, the percentage of women of SHGs members with high “micro saving” was found to be 23.75 per cent before perception of training through KVK, which increased and become 43.13 per cent after undertaking the training.

Again, the percentage of women of SHGs members with medium “micro saving” was found to be 45.00 per cent before perception of training through KVK, which decreased and become 32.50 per cent after undertaking the training.

On the other hand, the percentage of women of SHGs members with low “micro saving” was found to be 31.25 per cent before perception of training through KVK, which decreased and become 24.38 per cent after undertaking the training.

On the basis of above fact and findings, one of the most notable differences seen after training that the women of SHGs members with high level of “micro saving” had been increased by 19.38 per cent. On the other hand, the women of SHGs members with medium and low level of “micro saving” had been decreased by 12.50 per cent and 6.87 per cent and they are upgraded into high category of “micro saving”. The mean score of “micro saving” also clearly indicated high value after training i.e. 2.19, while it was 1.93 before the training. Thus, it may be concluded that there are positive role of KVK in “micro saving” of women of SHGs members.

#### Inter loaning:

Inter loaning refers to process of lending money to the needy group members from their own group saving with predicated interest on term for return by the group jointly. The distribution of women of SHGs members as per their status of inter loaning after and before the training perceived by KVK has been presented in Table bellow

**Table: 1.3 Distribution of the women of SHGs members according to their status of inter loaning after and before the training perceived by KVK.**

S.No.	Inter loaning	Before project loan taken from other sources			After project		
		For social status	Family requirement	Productive purpose	For social status	Family requirement	Productive purpose
1.	Inter loan providing by them	46	90	24	39	45	76

2.	Inter loan taken by them	53	64	43	25	52	93
3.	Overall average inter loaning	50 (31.25)	76 (47.50)	34 (21.25)	33 (20.64)	49 (30.63)	85 (53.13)
	Mean score	1.90			2.41		

The Table 1.3 vividly explains that, the percentage of women of SHGs members with productive purpose “inter loaning” was found to be 21.25 per cent before perception of training through KVK, which increased and become 53.13 per cent after undertaking the training.

Again, the percentage of women of SHGs members with family requirement “inter loaning” was found to be 47.50 per cent before perception of training through KVK, which decreased and become 30.63 per cent after undertaking the training.

On the other hand, the percentage of women of SHGs members with for social status “inter loaning” was found to be 31.25 per cent before perception of training through KVK, which decreased and become 20.64 per cent after undertaking the training.

On the basis of above fact and findings, one of the most notable differences seen after training that the women of SHGs members with productive purpose level of “inter loaning” had been increased by 31.88 per cent. On the other hand, the women of SHGs members with family requirement and for social status level of “inter loaning” had been decreased by 16.87 per cent and 10.61 per cent and they are upgraded into high category of “inter loaning”. The mean score of “inter loaning” also clearly indicated high value after training i.e. 2.41, while it was 1.90 before the training. Thus, it may be concluded that there are positive role of KVK in “inter loaning” of women of SHGs members.

#### Credit operations:

Credit operations may be referring the pattern by which the women group members organized the money requirement for business and the saving settlement through institutional sources. The distribution of women of SHGs members as per their status of credit operations after and before the training perceived by KVK has been presented in Table 1.4

**Table: 1.4 Distribution of the women of SHGs members according to their status of credit operations after and before the training perceived by KVK.**

S.No.	Credit operations	Before project			After project		
		Low	Medium	High	Low	Medium	High
1.	Lending the money from institutional sources for productive purpose	48	77	35	37	60	63
2.	Saving being kept with institutional sources for further investment	53	70	37	39	45	76
3.	Inter loaning money to the needy woman members	59	63	38	32	47	81
4.	Overall average	53 (33.12)	70 (43.75)	37 (23.13)	36 (22.50)	51 (31.88)	73 (45.62)
	Mean score	1.90			2.23		

Figure in parentheses shows percentage to their relative total

The Table vividly explains that, the percentage of women of SHGs members with high “credit operations” was found to be 23.13 per cent before perception of training through KVK, which increased and become 45.62 per cent after undertaking the training.

Again, the percentage of women of SHGs members with medium “credit operations” was found to be 43.75 per cent before perception of training through KVK, which decreased and become 31.88 per cent after undertaking the training.

On the other hand, the percentage of women of SHGs members with low “credit operations” was found to be 33.12 per cent before perception of training through KVK, which decreased and become 22.50 per cent after undertaking the training.

On the basis of above fact and findings, one of the most notable differences seen after training that the women of SHGs members with high level of “credit operations” had been increased by 22.49 per cent. On the other hand, the women of SHGs members with medium and low level of “credit operations” had been decreased by 11.87 per cent and 10.62 per cent and they are upgraded into high category of “credit operations”. The mean score of “credit operations” also clearly indicated high value after training i.e. 2.23, while it was 1.90 before the training. Thus, it may be concluded that there are positive role of KVK in “credit operations” of women of SHGs members.

#### **Discussion:**

The study revealed that out of the total women of SHGs members, higher number of them was found to be of medium overall economic empowerment group (40.63%) followed by high overall economic empowerment group (33.75%) and low overall economic empowerment group (25.62%) respectively.

On the basis of fact and findings it may be said that the impact of the SHG’s was not only restricted to the economic empowerment, but has also lead to overall development of the personality of SHG members. It was observed during data collection that before the joining of group index of empowerment was found to very low. After joining the group and KVK involvement they have become more economically independent because by taking up income generating activities. But it is also concluded in constraint analysis there are certain factors which become hurdle in improvement. This might be reason for medium economic empowerment of women in SHG. The above results are in line with the findings of Thakur (2011) and Bhabar (2012).

On the basis of above fact and findings, one of the most notable differences seen after training that the women of SHGs members with high level of “functional promoting behaviour” had been increased by 17.50 per cent. On the other hand, the women of SHGs members with medium and low level of “functional promoting behaviour” had been decreased by 10.00 per cent and 7.51 per cent and they are upgraded into high category of “functional promoting behaviour”. The mean score of “functional promoting behaviour” also clearly indicated high value after training i.e. 2.22, while it was 1.97 before the training. Thus, it may be concluded that there are positive role of KVK in “functional promoting behaviour” of women of SHGs members.

One of the most notable differences seen after training that the women of SHGs members with high level of “micro saving” had been increased by 19.38 per cent. On the other hand, the women of SHGs members with medium and low level of “micro saving” had been decreased by 12.50 per cent and 6.87 per cent and they are upgraded into high category of “micro saving”. The mean score of “micro saving” also clearly indicated high value after training i.e. 2.19, while it was 1.93 before the training. Thus, it may be concluded that there are positive role of KVK in “micro saving” of women of SHGs members.

One of the most notable differences seen after training that the women of SHGs members with productive purpose level of “inter loaning” had been increased by 31.88 per cent. On the other hand, the women of SHGs members with family requirement and for social status level of “inter loaning” had been decreased by 16.87 per cent and 10.61 per cent and they are upgraded into high category of “inter loaning”. The mean score of “inter loaning” also clearly indicated high value after training i.e. 2.41, while it was 1.90 before the training. Thus, it may be concluded that there are positive role of KVK in “inter loaning” of women of SHGs members.

One of the most notable differences seen after training that the women of SHGs members with high level of “credit operations” has been increased by 22.49 per cent. On the other hand, the women of SHGs members with medium and low level of “credit operations” has been decreased by 11.87 per cent and 10.62 per cent and they are upgraded into high category of “credit operations”. The mean score of “credit operations” also clearly indicated high value after training i.e. 2.23, while it was 1.90 before the training. Thus, it may be concluded that there is positive role of KVK in “credit operations” of women of SHGs members.



**REFERENCES**

- [1] Bhabar, Ranjeet Singh (2012). A study on empowerment of rural women under district poverty initiatives project (DPIP) in Barod Block of Shajapur district in Madhya Pradesh. *M.Sc. (Ag.) Thesis, Rajmata Vijayaraje Scindia Krishi Vishwa Vidyalyaya, Gwalior.*
- [2] Grover,I. (2002). Empoverment of women: A social orocess. In: Grover I and Grover D (eds) *Empowement of women. SSS Printers New Delhi.* pp 29-37.
- [3] Gangaiah,C.; Nagaraja,B. and Vasudevulu Naidu,C. (2005). Impact of self help group on income and employment: A case study. *Kurukshetra.* pp:18-23.
- [4] Mehra,J. (2008). A study on Self Help Groups (SHGs) for empowerment of rural women in Indore Block of Indore district in Madhya Pradesh. *M.Sc. (Ag.) Thesis, J.N.K.V.V, Jabalpur.*
- [5] Shrivastava (2005). Socio economic evaluation of Self Help Group in Himanchal Pradesh: *Indian J.Agri. Econ.* 56:486-487.
- [6] Thakur, Atul (2011). A study on empowerment of farmwomen under self help group in Sehore block of Sehore district in Madhya Pradesh. *M.Sc. (Ag.) Thesis, Rajmata Vijayaraje Scindia Krishi Vishwa Vidyalyaya, Gwalior.*