CHAPTER – I

INTRODUCTION AND DESIGN OF THE STUDY

1.1 INTRODUCTION

Women constitute around half the total world population of the world. In traditional societies, they were confined to the four walls of houses performing household activities. In modern societies, they have come out of the four walls to participate in all sorts of activities. The global evidences buttress that women have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on. Now, they have started plunging into industry and running their enterprises successfully[1].

The Phenomenon of women entrepreneurship is largely confined to metropolitan cities and big towns in India. Most of the women entrepreneurs operate small scale units. However, women entrepreneurs are found in rural areas also.

Mostly, the rural women entrepreneurs are engaged in home-made articles such as candle making, handicrafts, handloom (weaving) textiles, pickles, masala powder, agarbati, pappad, tailoring, pottery, petty shops, tiffin center, snack bars, street vending(vegetables, flowers, fruits, etc.), packaging materials, milk items such as curd, butter milk, ghee, etc.

Women have the potential and the will to establish and manage business of their own. What they need is encouragement and support in the form of various self employment generation programmes. There are different types of

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[1] Kanka.S.S, "Entrepreneurial Development", Sultan Chand and Sons, New Delhi,1996,p.19.

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women entrepreneurs in rural areas with a very small investment. This helps them to have a regular and satisfied living with a small profit to manage the families on their own.

Every village has different types of entrepreneurs and these entrepreneurs operate in their own villages and also move out of their villages in search of potential buyers in other villages. This mobility provides greater amount of satisfaction to the people of other villages also.

1.2 ENTREPRENEURSHIP DEVELOPMENT IN INDIA

Any country, particularly a developing one, depends to a great extent on industrialization for its progress. The small scale sector which is relatively labour intensive and has a short gestation period, play a vital role in the process, in achieving national objectives like increasing production, providing more employment opportunities, minimizing regional disparities and reducing inequalities in income distribution.

In India, the emphasis on the small scale industry has grown with the introduction of each five year plan. A large number of innovative fiscal incentives and concessions and other supporting facilities are being provided to small entrepreneurs for strengthening the economic base, leading thereby to more intensive industrialization. Such provisions include subsidies; credit on easy terms, planned training programmes, supply of machinery on hire purchase facility and technical counseling through the Small Industries Service Institute (SISI).

The National Institute of Small Industry Extension Training (NISIET, Hyderabad) conducts various motivation training programmes for potential entrepreneurs. The establishment of the National Science and Technology Entrepreneurship Development Board (NSTEDB), the setting up of the Entrepreneurship Development Cells (EDCs) in Engineering Colleges and Indian Institute of Technology, the creation of Science and Technology entrepreneurs Parks (STEP), the programme of Training of Rural Youth for Self Employment (TRYSEM), the Self Employment Programme for the Urban Poor (STEPUP), the Development of Women and Children in Rural Areas (WCRA) and the establishment of industrial estates are some of the very important measures introduced for the development of entrepreneurship.

1.3 WOMEN ENTREPRENEURSHIP

Women entrepreneurship is a recent phenomenon in India which came into prominence in late 1970's. Now we see that more and more women are venturing as entrepreneurs in all kinds of business and economic activities. Though at the initial stage, women entrepreneurship developed only at urban areas, in recent times, it has extended its wings to rural and semi-urban areas too.

In the seventies, women concentrated much on traditional activities only. But due to the spread of education and favourable government policies towards development of women entrepreneurship, women now, have changed their attitudes and diverted towards non-traditional activities too. They show favourable response to changing situations and get adjusted to them and have improved their position.

The Government and Non-government organizations are giving more prominence in promoting self-employment among women and building up women entrepreneurship. Special financial assistance is provided and training programmes are organized for women to start their ventures[2].

1.4 RURAL ENTREPRENEURSHIP DEVELOPMENT IN INDIA

The Rural Entrepreneurship Development Programmes (REDPs) in India have been institutionalized by the Entrepreneurship Development Institute of India, Ahmedabad. The civil society institutions, particularly the Non Governmental Organisations (NGOs), are seen as agents who help state agencies in implementing the programmes. The motivation, training and the follow up component is the role state expects NGOs to undertake[3]. EDP's are designed to support a person or group wishing to start a business. It inculcates in the entrepreneur the necessary entrepreneurial traits that develop the personnel, financial, technical, managerial and marketing capabilities and skills.

The Government acts as a catalytic force of the emergence of new entrepreneurs through provision of infrastructural and other facilities. India has diversified multi agency institutional credit structure comprising of commercial banks, co-operative banks and regional rural banks for the development of micro entrepreneurs.

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[2]Verma. S.B, "Entrepreneurship and Employment", Deep and Deep publications Pvt Ltd, New Delhi, 2005,p.37,38.
[3] Vasant Desai, "Entrepreneurial Development: Principles, Programmes and Policies", Himalaya Publishing House, 1991, vol.1,pp.42.

1.5 RURAL ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES (REDPs)

Under this programme, grant assistance is sanctioned to reputed Voluntary Agencies (Vas) and professional agencies for conducting REDPs. It envisages the agency to provide 2 years escort and follow-up support to the trained women. In addition to REDPs, master-craftswomen also sanction special training programmes covering skill up gradation, market-oriented training programmes and training of and by master-craftswomen.

The main objective of integrated rural development programmes is to increase the income generating power of the family who are below the poverty line to alleviate the poverty. 30 percent women should be the beneficiaries in rural development programmes run by the government. The rural development programmes are

1.5.1 Integrated Rural Development Programme (IRDP)

The Integrated Rural Development Programme (IRDP) was launched on 20th October 1980, as a major credit linked self employment programme for poverty alleviation. The objective of the programme is to identify rural poor families, to augment their income and to enable them to cross the poverty line through acquisition of employment on a sustainable basis. Assistance is given in the form of subsidy by the Government and credit advances by financial institutions for income generating activities in the rural areas.

1.5.2 Development of Women and Children in Rural areas (DWCRA)

DWCRA, a sub-component of IRDP was launched as a pilot project in 1982-83 in selected districts throughout the country. The objective of the program is to organize women in socio-economic activity groups with the dual objective of strengthening them.

Groups of 15 to 20 women are formed and a grant of Rs.15,000 given to them as a revolving fund for purchase of raw materials, marketing, childcare, etc. Multipurpose community centres are constructed for the women to carry out their economic activities. DWCRA also aims to increase these women's access to other government programs and welfare services.

1.5.3 Training of Rural Youth for Self Employment (TRYSEM)

TRYSEM is a supporting component of the IRDP. The main objective of this scheme is to equip rural youth with the necessary technical and entrepreneurial skills through a training institution or a master craftsman, so as to enable them to take up income generating activities. Out of the total number of beneficiaries under the scheme, at least 40 per cent should be women. To enable the participants to take up employment, a suitable tool kit costing more than ₹ 800 is also provided. The scheme aimed at training about two lakhs rural youth in the country every year in various skills. Training of rural women is also given due consideration.

1.5.4 Socio Economic Programme (SEP)

The Central Social Welfare Board had started the SEP in 1958. Under this programme, financial assistance is extended to voluntary organizations to undertake a wide variety of income generating activities providing opportunities for work and wage to needy women like widows, destitute and disabled particularly those coming from economically backward and underdeveloped areas. The programme supports the setting up of industrial units, handlooms and handicrafts units, diary units and other allied economic activities like piggeries, sheep and goat-rearing, poultry, etc.

1.5.5 Rashtriya Mahila Kosh (RMK)

RMK was set up as a registered society in March 1993. It is intended to meet the credit needs of poor women particularly in the informal sector. It is being managed by a governing board which has approved the policies and procedures for lending to women borrowers through the intermediation of NGOs and other women's organizations like co-operative societies, women development corporations, etc., for which suitable eligibility criteria such as lending and credit management experience and sound financial management have been prescribed.

1.5.6 Mahila Samriddhi Yojana(MSY)

MSY was launched on 2nd Oct 1993, to promote self reliance and a measure of economic independence among rural women by encouraging thrift. Under the scheme, every adult rural woman is encouraged to have an account in the post

office under the jurisdiction of her village. The scheme has received a very enthusiastic response from both rural and tribal women including from those living in the remote areas of the country as reported by Department of Women and Child Welfare, New Delhi.

1.5.7 Indira Mahila Yojana (IMY)

IMY launched on 20 Aug 1995, is a strategy to co-ordinate and integrate components of all sectoral programmes and facilitate their convergence to empower women. It proposes to bring out a mechanism by which there could be a systematic co-ordination amongst various programmes in a meaningful integration of various streams of funds available under different schemes to meet women's needs and at the same time ensuring that women's interests are taken care of under such schemes.

1.5.8 Prime Minister's Rozgar Yojana (PMRY)

The scheme launched in 1993 has been designed to provide employment to more than one million persons by setting up 7 lakhs micro-enterprises during the Eighth Five Year Plan through industry, services and business routes. Educated unemployed youth within the age group of 18 to 35 years are eligible for a bank loan as well as subsidy from government to set up enterprises under this scheme. Preference is given to weaker sections including women.

1.5.9 Assistance to Women Co-operatives

This is a scheme of central government and it gives 100 per cent financial assistance for organization and development of co-operatives which are exclusively run by women. The financial assistance is provided to the women co-operative societies through the state government. This is provided in the form of share capital amounting to ₹ 40,000 and a managerial subsidy of ₹ 20,000.

1.5.10 Science and Technology projects for Women

This scheme was introduced during the Sixth Plan by the Department of Science and Technology. The broad objective of the scheme is to reduce day-to-day drudgery of women through the introduction of a science and technology component. The projects taken up under the scheme seek to provide opportunities for gainful employment for women, especially those in rural areas; reduce the drudgery in their lives; improve environmental conditions and protect women from occupational hazards.

1.5.11 Employment and Income generating Training cum Production Units for Women

This scheme was started in 1982 by the Department of Women and Child Development in collaboration with the Norwegian Agency for International Development (NORAD). The main aim of the scheme is to extend training and employment opportunities for women in non-traditional and upcoming trades. It is urban slums, school drop outs, weaker sections, war widows and widows of employees of the public; joint and private enterprises.

1.5.12 Trade Related Entrepreneurship Assistance and Development for Women (TREAD)

In 1995, an inter-agency program formulation mission led by the Government of India and comprising the International Trade Centre (ITC), UNDP and ILO was undertaken in preparation for the proposed TREAD program. The program is intended to improve institutional capacities provide trade information, guidance, counseling and follow-up with a view to create a tailor made package for selected product and market development activities and extension activities to transfer marketable designs and production know how together with marketing skills, packaging inputs and tie-ups with marketing organizations. The planned client group comprises women at various levels of entrepreneurial development in rural and urban areas.

1.5.13 Women's Development Corporations (WDCs)

This scheme was sanctioned by the Government of India in 1986-87 for setting the pace for self employment among women and to mainstream them into the development process. The aim of these corporations is to provide technical, managerial, marketing and financial information for the weaker sections of women so that they can generate a sustained income for themselves. The main functions of the corporations are to facilitate the availability of credit through banks and other financial institutions.

1.6 INSTITUTIONS THAT PROVIDE ASSISTANCE TO WOMEN ENTREPRENEURS

There is a variety of specialized organizations which provide different types of support to women involved in economic activities. A few such institutions are profiled below.

   (i) Small Industries Development Organization (SIDO)

   (ii) National Science and Technology entrepreneurship Development Board (NSTEDB)

   (iii) Department of Science and Technology (DST)

   (iv) National Research Development Corporation (NRDC)

   (v) Small Industries Development Bank of India (SIDBI)

   (vi) Industrial Development Bank of India (IDBI)

   (vii) Industrial Finance Corporation of India (IFCI)

   (viii) National Bank for Agriculture and Rural Development (NABARD)

   (ix) National Small Industries Corporation Limited (NSIC)

   (x) Indian Bank

   (xi) State Bank of India, etc.

1.7 AREAS OF MICRO-ENTERPRISE DEVELOPMENT

Depending on number of factors ranging from landholdings, subsidiary occupations, agro climatic conditions and socio-personal characteristics of the rural women and her family members the areas of micro-enterprises also differ from place to place. The micro enterprises are classified under three major heads:

1. **Micro Enterprise development related to agriculture and allied agricultural activities** like cultivating to organic vegetables, flowers, oil seeds and seed production are some of the areas besides taking up mushroom growing and bee – keeping. Some more areas can be like dehydration of fruits and vegetables, canning or bottling of pickles, chutneys, jams, squashes, dairy and other products that are ready to eat.

2. **Micro-Enterprise development related to livestock management activities** like dairy farming, poultry farm, livestock feed production and production of vermi composting using the animal waste can be an important area in which women can utilize both her technical skills and raw materials from the farm and livestock to earn substantial income and small scale agro-processing units.

3. **Micro – Enterprise development related to household based operations** like knitting, stitching, weaving, embroidery, bakery and flour milling, petty shops, food preparation and preservation[4].

1.8 SMALL SCALE INDUSTRIAL POLICY SINCE INDEPENDENCE
1.8.1 INDUSTRIAL POLICY RESOLUTION, 1948

Cottage and Small industries have a very important role in the national economy, offering as they do scope for individual, village or co-operative enterprises and means for rehabilitation of displaced persons. These industries are particularly suited for better utilization of local resources and for the

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[4] Sathiabama. K, "Rural women empowerment and entrepreneurship development", Research papers, Rural Institute, Dindigul, April 2010.

achievement of local self-sufficiency in respect of certain types of essential consumer goods.

1.8.2 INDUSTRIAL POLICY RESOLUTION, 1956

The role of village and small scale industries in the development of the national economy was stressed once again. The State has been following a policy of supporting cottage as well as village and small scale industries by restricting the volume of production in the large scale sector by differential taxation or by direct subsidies. While such measures will continue to be taken whenever necessary, the aim of state policy will be to ensure that the decentralized sector acquires sufficient vitality to be self-supporting, for its development is integrated with that of large scale industry. The State will, therefore, concentrate on measures designed to improve the competitive strength of small scale producer.

1.8.3 INDUSTRIAL POLICY, 1977

The essence of the industrial policy 1977 was that the prosperity and distribution of income arising from abroad based growth of agriculture and related activities in rural areas can be achieved only when the basic demand for a wide range of industries producing articles of mass consumption is adequately met. The policy objective was to achieve was to achieve through a process of reinforcing the interaction of agricultural and industrial sectors, employment for larger number of the rural population who cannot be absorbed in the agricultural sector. Considering the vast rural manpower and the reservoir of highly technical personnel, the new industrial policy aims at placing man at the centre of planning and implementation of projects and schemes.

1.8.4 INDUSTRIAL POLICY RESOLUTION, 1980

The emphasis is on fostering the complementarily between the small and large sectors so that the dichotomies between the two sectors do not distort the economic pattern. An important element is raising of the investment in plant and machinery and have been fixed at Rupees two lakhs for tiny sector instead of Rupees one lakh, Rupees two lakhs for the small scale sector instead of Rupees ten lakhs and Rupees twenty five lakhs instead of Rupees fifteen lakhs for ancillaries. The basic thrust of this policy is to ensure a continuous growth of the small scale sector without inhibiting the growth of other sectors. In this context, automatic growth for a large number of industries in the medium and large sector has been ensured so that they can grow without hindrance.

1.8.5 POLICY MEASURE, 1991

Over the last few decades, small enterprises emerged as leaders in industrial sector. They also played a more significant role in creating balances for economic and social development in the country. In recognition of their significance and stature, the new government announced Policy Measure on 6th, 1991 for promoting and strengthening of small, tiny and village enterprises. Its objective is

(i)   to impart more vitality and growth impetus to the small scale sector.

(ii)   to decentralize and delicense the sector.

(iii)   to deregulate and debureaucratise the sector.

(iv)   to review all status, regulations and procedures and effect suitable modifications where necessary

(v)   to promote small enterprises especially industries in tiny sector.

(vi)   to motivate small and sound entrepreneurs to set up new green enterprises in the country.

1.9 STATEMENT OF THE PROBLEM

Women entrepreneurs face special problems and constraints like illiteracy, lack of vital information, fear to take risk, lack of experience and training, feeling of insecurity, etc. In addition, there are structural constraints in the form of inequality, limited purchasing power, condemnation by local elite, etc. The rural women entrepreneurs have also face competition from the urban entrepreneurs who make more attractive and cheaper products due to the use of modern technology, commercial production and marketing networks.

India is a country with the blessing of greater amount of human resource with diverse knowledge and skills. The self imbibed knowledge and skills of the human community have contributed a lot to the humanity. The efficiency of the human community with its enormous amount of capability and potentiality brought new products into markets to satisfy the needs of people. The changing situation worldwide has created a gap for the small innovative entrepreneurs to fill in with their important contributions to the society. There is an opinion that the human efficiency is ignored specially in rural areas.

There is a common tendency among women entrepreneurs to act in any given situation with a real entrepreneurial attitude. They are capable of organizing and managing with less resource of theirs or through borrowing. The

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basic qualities of women entrepreneurs are (i) Desire to take up new ventures, (ii) Transforming the desire into a business opportunity (iii) Taking moderate risk.

High potential and productivity capacity of the rural women entrepreneurs is to be strengthened by providing soft loan facilities with low rate of interest to help the rural entrepreneurs to promote and expand their business operations from one part of the village to another village. The entrepreneurial skills, if applied effectively will lead to substantial improvement in the economic and social status of the women entrepreneurs. Women entrepreneurship in turn empowers people through the values of equality, participation, accountability and transparency that lead to benefit not only to the concerned entrepreneur but also to the family and the community as a whole through collective action for development.

In order to improve the existing situation of the rural women entrepreneurs engaged in a particular economic activity within a given geographical area, it is of much importance to study the current status in terms of their living condition, financial soundness, social security, selling process, etc. Moreover, it is also essential to work out an integrated strategy to provide them with self persistence and concern for quality work.

There is an opinion that the human efficiency is ignored specially in rural areas. This study is considered relevant in understanding the socio economic conditions of the rural women entrepreneurs, their entrepreneurial skills, factors influencing them and the problems which affect the progress of women

entrepreneurs and the steps to be taken to face the challenges in the newly emerging scenario.

1.10 OBJECTIVES OF THE STUDY

1. To study the profile of rural women entrepreneurship in Tirunelveli district.

2. To study the various schemes available to rural women entrepreneurs and also the institutional support given to them.

3. To analyze the socio-economic conditions of rural women entrepreneurs in the study area.

4. To assess the entrepreneurial skills essential for rural women entrepreneurs.

5. To identify the factors influencing rural women entrepreneurship.

6. To examine the major problems associated with rural women entrepreneurs.

7. To offer suggestions based on the analysis and interpretations of the study.

1.11 OPERATIONAL DEFINITIONS

The various operational definitions are given below

1.11.1 Entrepreneurship

Entrepreneurship is equivalent to enterprise which involves the willingness to assume risks in undertaking an economic activity, particularly a new one. It may involve risk taking, decision making, although neither risk nor decision making may be of great significance.

1.11.2 Entrepreneur

The entrepreneur is a person endowed with the qualities of judgment, perseverance and knowledge of the world as well as of business; entrepreneur is treated as employer, master, merchant and undertaker but explicitly identified him with capitalist.

1.11.3 Women Entrepreneur

The Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a women entrepreneur is defined as "an enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving atleast 51 per cent of the employment generated in the enterprise to women"[5].

1.11.4 Rural Entrepreneurship

Rural Entrepreneurship can simply be defined as entrepreneurship emerging in rural areas. In other words, establishing industrial units in the rural areas refers to rural entrepreneurship.

1.12 SCOPE OF THE STUDY

In order to improve the existing situation of the rural women entrepreneurs engaged in a particular economic activity within a given geographical area, it is of much importance to study the current status in terms of their the socio economic conditions of rural women entrepreneurs and the steps to be taken to face the challenges in the newly emerging scenario. Moreover, it is

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[5] Kanka.S.S, "Entrepreneurial Development", Sultan Chand and Sons, New Delhi,1996,p.18.

also essential to work out the skills which provide them with self persistence and concern for quality work. The entrepreneurship is generally understood as a pursuit of opportunity without limiting oneself to the accepted norms of an organization. The forces which motivate a person to start an enterprise need to be examined. In addition to this, the present study also examines the various skills necessary for the entrepreneurs to perform entrepreneurial activities in a desirable manner. While performing entrepreneurial activities, the factors which influence the entrepreneurs will be assessed to know its influence. The study also focuses the problems faced by the rural women entrepreneurs.

1.13 METHODOLOGY

The methodology adopted in the present study was described through the choice of study area, the collection of data, the sampling technique adopted, the period of study, hypothesis and the tools of analysis.

1.13.1 Choice of the Study Area

The Tirunelveli district was purposively selected as study area by the researcher for the following reasons:

➢ There were no recent exclusive studies about the rural women entrepreneurship in Tirunelveli district.

➢ Familiarity to the culture, local dialect and infrastructural facilities available would help the researcher to develop good rapport with the respondents and hence, the better and valid responses could be received.

➢ Development of women entrepreneurship is increasing nowadays and the number of rural areas is more in Tirunelveli district.

1.13.2 Sampling Procedure

The study is based on proportionate random sampling. The sample size of 300 which consist of 2 per cent of women entrepreneurs were selected giving representation to all the nineteen blocks of the area under study. The list of entrepreneurs maintained by the District Industries Centre, Entrepreneurial Development Centre and the traders association were used to identify the rural entrepreneurs.

TABLE 1.1
BLOCK WISE DISTRIBUTION OF RURAL WOMEN ENTREPRENEURS

S. No	Name of the block	Rural Population	No. of women entrepreneurs
1.	Manur	113283	785
2.	Palayamkottai	130652	2257
3.	Sankarankoil	89171	657
4.	Meelaneellithanallur	84755	322
5.	Kuruvilulam	94891	391
6.	Tenkasi	84526	742
7.	Alangulam	94700	746
8.	Keelapavur	111559	659
9.	Vasudevanallur	62535	649
10.	Senkottai	52752	625
11.	Ambasamudram	66888	645
12.	Cheranmahadevi	47579	889
13.	Pappakudi	55947	946
14.	Kadayanallur	62604	641
15.	Kadayam	84596	645
16.	Nanguneri	86899	492
17.	Kalakadu	44160	679
18.	Valliyoor	95331	1285
19.	Radhapuram	89407	1041
	District average	**1552235**	**15096**

Source: Census of India 2011.

1.13.3 Collection of Data

The present study was based on primary as well as secondary data. Interview schedule was used to collect the primary data from the sample respondents. For this, a pilot study was made and with that response, final interview schedule was prepared to collect the information required for the study. With a view to identify the rural women entrepreneurs, the researcher has made an in-depth review of the previous studies undertaken related to the topic of the present study. Further, the researcher had preliminary discussions with the officials of the District Industries Centre and a few well informed women entrepreneurs registered in the District Industries Centre, Entrepreneurial Development Centre, Other associations, etc. In the light of information gathered, the researcher had prepared the interview schedule and had also identified twenty factors which had influenced the growth of women entrepreneurs.

The secondary data were collected from the published as well as unpublished reports, handbooks, action plans and pamphlets from the office of the Director of Industries and Commerce, various books, journals, magazines, websites, etc.

1.13.4 Period of the Study

The study was conducted during the period 2010 – 2012. The primary data were collected from Jan 2011 to June 2011 to find out number of women entrepreneurs and their location in the district and the remaining period was utilized to study the nature, skills, factors motivating and the problems faced by them.

1.13.5 Hypotheses

- The sources of inspiration of rural women entrepreneurs are independent of socio economic variables.

- The level of entrepreneurial skills of rural women entrepreneurs is independent of their socio economic variables such as age, educational qualification, occupation, income and experience.

- There is no significant difference among the mean scores of entrepreneurial skills and different dimensions of various skills of women entrepreneurs with respect to the social variables such as educational qualification, marital status, nature of family, family occupation, respondent's occupation and years of experience.

- The level of problems of women entrepreneurs is independent of their socio economic variables such as educational qualification, occupation, income and the years of experience.

- There is no significant difference among the mean scores of problems in total and in different dimensions of various problems of women entrepreneurs with respect to socio economic variables such as age, educational qualification, marital status, nature of family, family occupation, respondent's occupation and years of experience.

1.13.6 Tools of Analysis

The collected data were analyzed properly with the help of proper tools for the effectiveness of this study. The tools employed are percentage analysis,

ANOVA, Chi-square test, Co-efficient of Variation, 't' Test for one sample (variable), 't' Test for Independent Sample, Factor Analysis, Scheffe's Test, etc.

Chi-Square Test

Chi-square test was applied to test the effect of various Socio-Economic factors such as educational qualification, occupation of family, occupation of respondents, and family monthly income and level of sources of information to become an entrepreneur, socio-economic factors and level of entrepreneurial skills, and socio-economic factors and problems faced by the entrepreneurs.

χ^2 is useful to establish and measure the existence of the association between any two attributes. This χ^2 takes only positive value and is given by the formulae

$$\chi^2_{(r-1,\ c-1)} = \sum_{i-j} \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$

where O_{ij} – Observed value in the ij^{th} cell

E_{ij} – Expected value in the $(ij)^{th}$ cell.

R = number of rows in the contingency table.

C = number of columns in the contingency table.

On the assumption of independence of attributes,

$$E_{ij} = \frac{(A_i)(B_j)}{N}$$

Where A_i = total of ith row

B_j = Total of jth column.

N = Total number of observations

If $\chi^2_{(calc)} < \chi^2_{(5\%)}$ for (r-1)(c-1) degrees of freedom, then it is accepted that the two attributes A and B are independent or there is insignificant association between them at 5 per cent level. But if $\chi^2_{(calc)} > \chi^2_{(5\%)}$ then it is accepted. There is significant association between them at 5 per cent level.

Factor Analysis

Factor analysis is a technique by which a data set is analyzed by creating one or more factors, each representing a cluster of interrelated variables within a data set. The concentration variables are converted to logarithms and R-mode factor analysis was performed, which involved a comparison of the relations among variables in terms of samples.

Co-efficient of Variation

The arithmetic mean was found out by adding the individual scores for all the respondents for each variable and the sum was calculated by the number of respondents. The standard deviation was only the square root of ratio between the sum of squares of deviation and the number of observation.

$$\text{Co-efficient of variation} = \frac{\sigma}{\overline{X}} \times 100$$

Where σ = standard deviation

$\overline{X}$ = Arithmetic mean

't' Test for one sample (variable)

$$t = \frac{\overline{X} - \mu}{\left(\dfrac{\sigma}{\sqrt{n}}\right)}$$

Where $\overline{X}$ = Arithmetic mean

σ = standard deviation

μ = neutral value

n = Number of sample

't' Test for Independent Sample

$$t = \frac{\left| \overline{X}_1 - \overline{X}_2 \right|}{\sqrt{\dfrac{\sigma_1^2}{n_1} + \dfrac{\sigma_2^2}{n_2}}}$$

Where $\overline{X}_1$ = Mean of the first group

$\overline{X}_2$ = Mean of the second group

σ_1 = standard deviation of the first group

σ_2 = standard deviation of the second group

n_1 = Number of sample in the first group

n_2 = Number of sample in the second group

Analysis of Variance

Analysis of Variance (ANOVA) is a mathematical technique for partitioning the total variation of a set of data in such a manner that it identifies the component sources of variation. This technique enables the researcher to test the hypothesis concerning the equality of more than two population means. The objective of the analysis of variance is to locate important independent variables in a study and to determine how they interact and affect the response. ANOVA test is used to test whether there is any significant difference in the level of entrepreneurial skills of the respondents and the socio and economic factors.

$$F = \frac{MeanSquares(Between)}{MeanSquares\ (Within)}$$

Scheffe's Test

Whenever "F" ratio is found to be significant for the means scores, Scheffe's test is followed as a post-hoc test to determine which of the paired mean differences is significant.

$$CI\ (Confidential\ Interval) = \sqrt{(k-1)F_{table}} \times \sqrt{MSW_{value} \times \left(\frac{1}{n_1} + \frac{1}{n_2} \right)}$$

Where   k = Number of groups

F_{table} = Table value of F-ratio

MSW_{value} = Mean of Squares (Within) value

n_1 = no. of sample in the first group

n_2 = no. of sample in the second group

1.14 LIMITATIONS OF THE STUDY

The present study was based mainly on the information given by the sample rural women entrepreneurs. The sample respondents were not having any proper records. Hence, the extent of the reliability of the financial data provided by rural women entrepreneurs may be subjected to personal bias.

1.15 CHAPTER FRAMEWORK

The present study "A Study on Rural Women Entrepreneurship in Tirunelveli District" is presented in seven chapters.

Chapter I 'Introduction and design of the study' deals with rural women entrepreneurship, rural women entrepreneurial development programmes, institutions providing assistance to women entrepreneurs, need for the study, statement of the problem, objectives of the study, scope of the study, methodology and the scheme of the report.

Chapter II 'Review of Literature' reveals the views of the different authors relevant to the study.

Chapter III 'Profile of the study area' consists of the origin of the district, population, administrative set up of Tirunelveli District, list of villages, rural industries, block wise distribution of rural women entrepreneurs and cluster of industries in the Tirunelveli District.

Chapter IV 'Socio-Economic Profile of the rural women entrepreneurs' presents the personal and the company profile of the respondents.

Chapter V 'Entrepreneurial skills of rural women entrepreneurs' deals with technical, business management, personal entrepreneurial, enterprise, behavioural, communication, soft skills of the rural women entrepreneurs and also the factors influencing entrepreneurship.

Chapter VI 'Problems associated with rural women entrepreneurs' consists of entrepreneurial, general, knowledge, economic, social and psychological problems faced by the respondents.

Chapter VII 'Summary of Findings and Suggestions' presents the findings of the study and suggestions based on the findings.

CHAPTER – II

REVIEW OF LITERATURE

2.1 INTRODUCTION

In India women entrepreneurship started only after the 1970's and it picked up in the late 70's and 80's. This was particularly visible only in the metropolitan and state capitals in India. It took much longer time to percolate to the other cities and towns. Hence, research and publications in India in rural women entrepreneurship are not available. The little that is available is the pioneering work done by certain organizations and institutions engaged in the promotion of entrepreneurship. While much research work has been done on the subject of self-employment and small business ownership from different perspectives, studies on rural women entrepreneurship was not given much thrust. In this section, an attempt has been taken to review the previous studies carried out in relation to women entrepreneurship.

2.2 WOMEN ENTREPRENEURSHIP

In most countries, regions and sectors, the majority of business owner/managers are male. However, there is increasing evidence that more and more women are becoming interested in small business ownership and/or actually starting up in business. One consequence of this is that women are a relatively new group of entrepreneurs compared with men, which means that they are more likely to run younger businesses. However, improvements need to

be realized in the rural areas where women still lag behind due to the lack of awareness to engage themselves in other activities.

Debal. K. Singharoy and Parava Agarwal (1987)[6] in their study on self-employment for women have emphasized that self-employment are required for the best utilization of the available but unexploited human resources. He also stressed that the spread of literacy and technical knowledge in rural areas will attract more and more women to self-employment projects and such a situation is bound to bring a sense of pride and dignity in the rural population.

Amitabh Kundu (1996)[7] analyzed the trend and found that a more or less stable worker population ratio implies an increase in employment of women at the rate similar to growth of female population. According to the census, employment growth for women was as high as 4.04 per cent per annum during 1981-1991.

Kumar.D (2004)[8] in his article says that global evidences suggest that women have been performing exceedingly well in different spheres of activities like academics, politics, administration, social work and so on. Now they have started plunging into industry and also running enterprises successfully.

Archana Sinha (2004)[9] talks about women's participation and she amply reveals that women constitute half of our population and play a vital role in the development of the family, the community and the nation. It has been widely recognized that unless women's potential is properly developed, no

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[6] Debal K. Singharoy and Parava Agarwal (1987), **"Self-employment for rural women",** Yojana 33, 24-26.

[7] Amitabh Kundu, **"Trends and Pattern of Female Employment: A case of organized informalisation", Gender and Employment,** Vikas publishing house, New Delhi.

[8] Kumar.D, **"Status of Women in India",** Kisan World, Vol.31, No.1, Jan 2004, p. 26.

[9] Archana Sinha, **"Rural women in Dynamics of Agriculture and food security",** Kurukshetra, Vol.52, No.9, July 2004, p. 10.

transformation and economic development is possible. Therefore, to accelerate the growth of the nation, it is very important to create opportunities for socio-economic development of women in rural India.

Revathy. K (2004)[10] analysis a study on economic development of women and reveals the fact that women's empowerment and their full participation on the basis of equality in all spheres of society are fundamental for the achievement of equality, development and peace.

Ganapathi. R and Sannasi. S (2008)[11] says that it is imperative to note the participation of women in economic activities as self-employed individuals. Many of the traditional occupations open to women were mainly based on creed and the nature of self-employment was based on the standard of living. The country needs to mobilize and utilize fully all its resources including human resources. It is essential even for the objective of raising the status of women which is now accepted as an indicator of a society's stage of development.

2.3 SOCIO ECONOMIC PROFILE OF WOMEN ENTREPRENEURS

Rural women increasingly run their own enterprises, yet their socio-economic contributions and entrepreneurial potential remain largely unrecognized and untapped. They are concentrated in informal, micro-size, low productivity and low-return activities. Enabling and gender responsive policies, services and business environments are crucial to stimulate the start up and upgrading of women's businesses and thereby help them to generate decent and

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[10] Revathy.K (2004), **Economic empowerment of Women"**, Kisan world, Vol.43, No.8, p.32.
[11] Ganapathi.R and Sannasi. S, **"Women Entrepreneurship – The Road Ahead",** Southern Economist, Jan15,2008, p.36.

productive work, achieve gender equality, reduce poverty and ensure stronger economies and societies.

Sharma (1965)[12] considered increased investment of human capital especially education, a source for successful and good entrepreneurs who were aware of their social responsibilities.

Bhatia (1974)[13] came out with a conclusion that people from various castes and occupation participated in manufacturing and succeeded in it. Capital and experience in trading were reported to have accounted for their transition and success.

Rani(1978)[14] found that women had additional income. Some women considered it as a career oriented and innovative; some were not very highly educated or well to do women entrepreneurs considered it as a source of revenue. Some women considered entrepreneurship as a hobby and ventilator for their psychological independence.

Desphande (1982)[15] observed that the political system was responsible for dormancy of entrepreneurship. Financial help from family and father's occupational status were significantly related to entry. Industrial entrepreneurship was a result of collective ambitions and aspirations of the family.

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[12] Sharma. S.P, "The emergence of Industrial Entrepreneur: A Sociological Process", **Indian journal of Commerce,** 18(65), December, 1965, pp.369-373.
[13] Bhatia. B.S, "New Industrial Entrepreneur: Their Argues and Problems", **Journal of General Management,** 2(1), August 1974, pp.69-70.
[14] Rani. C, "Potential Women Entrepreneurship-A Study", **Sedme** Vol.XII, No.3,1978.
[15] Desphande.M.V, **Entrepreneurship for Small Industries,** Deep & Deep Publications, New Delhi,1982.

Archana and Rehana (1985)[16] noted that women in typical careers have acted as high as men in the same careers, while women who belonged to traditionally feminine professions scored low. The most important reason for low need for achievement among women is fear of success.

Hadiman (1985)[17] realized that castes with traditions of manufacturing cloths either failed or remained static, while castes with entrepreneurial traditions succeeded in becoming entrepreneur.

Subbi and Shobha Reddi (1985)[18] stated that the reasons for their high success are they are at the age of 50 years, having technical education from agricultural background, having investment more than ten lakhs of rupees, having previous experience in service and employing limited company type of ownership.

Mathur and Anamika (1987)[19] found that men and women do not differ significantly with regard to innovative trait and internal control. They also found that women are in no way inferior to men in terms of intelligence, foresight, curiosity and healthy sense of self.

Nandi (1973)[20] observed that while some necessary traits of good entrepreneur were generally found in all regions and cultures, some other traits varied from region to region and culture to culture in their importance.

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[16] Archana. T.K and Rehana. G, "Achievement, Motivation and Job Satisfaction", **Productivity,** 24(3), 1985,pp.231-287.

[17] Hadiman, "**Dynamics of Industrial Entrepreneur",** Asish Publishing House, New Delhi, 1985, p.155.

[18] Subbi and Shobha Reddi (1985), " Successful Entrepreneurship-A Study", **Productivity,** 26(1), 1985, pp21-27.

[19] Mathur. P and Anamika, "Difference of Personality Traits among Male and Female Successful Entrepreneurs" Paper presented at the 29th Annual Conference of Indian Academy of Applied Psychology , Walatin, March 2-25, 1987.

[20] Nandi Asish, "Entrepreneurial Cultures and Entrepreneurial Men", **Economic and Political Weekly,** 8(47), November 1973, pp.98-106.

Annadurai, et al., (1991)[21] pointed out that 47 per cent of the rural people had shown interest in developing new skills or improving their skill status, more than that significantly about 30 per cent of them had shown their interest in becoming entrepreneurs. Majority of the rural people who fell in 18-30 years of age group and those who engaged in non-agricultural activities and business were found to be interested in becoming entrepreneurs.

Rani (1992)[22] mentioned that there is a significant association among economic status and the time spent towards managing the enterprise as well as on training. The high and middle income groups received a better training compared to low-income group.

Sharma and Singh (1994)[23] revealed that education, social participation, farm mechanization and socio-economic status of marginal farmers were significantly correlated with the level of knowledge and extent of adoption as well. The farm mechanization and socio-economic status were unequally the key determinants of farm entrepreneurship.

Patel (1995)[24] indicated that the farmers with high entrepreneurial behaviour adopted new practices in agriculture and related fields. The farmers with high entrepreneurial behaviour adopted new practices in agriculture and related field earlier than farmers with low entrepreneurial behaviour.

[21] Annadurai. M, Dil Bagh Kaur and Sharma. V.K, "Rural Entrepreneurship: A Study among Rural People in Tamil Nadu", **Ashigam,** 15(122), 1994, pp.53-62.
[22] Rani. C, "Potential Women Entrepreneurs" in Kalbagh, (ed.), **Women in Enterprise and Profession,** Discovery Publishing House.
[23] Sharma. R.C and Singh. A.K, "Determination of Entrepreneurship in Agriculture", **Productivity,** 35(3), October-December 1994, pp.536-539.
[24] Patel. M.M, "Role of Entrepreneurship in agricultural Development", **Kurushetra,** 43(1), 1995, pp.41-44.

Nanda (1999)[25] conducted impact studies of Self Help Groups and found that the outstanding impact of the linkage programme could be the socio-economic empowerment of the poor more particularly the women.

Sameer Gupta et al., (1999)[26] identified that the reason for lack of entrepreneurship in the State of Jammu and Kashmir is lack of proper entrepreneurial education and training at graduate level. They observed that there is a close relationship between behavioural rigidity and entrepreneurial bent.

Sekhar (1999)[27] identified that the youth in general are choosing or emulating wrong examples in their lives. The mass media whose influence on social behaviour is quite significant should be prevailed upon to increase their focus on developmental issues and social concerns related to human resources development. Non-Governmental Organizations must train the youth, employ them and ensure that there is differentiation of occupations.

Kamar Jahan et al., (2000)[28] found out that the women entrepreneurs in Tamil engaged in three important activities namely manufacturing, trade, commerce and services. The manufacturing include food-based, cloth-based, etc. The trade and commerce include retail trade in food items, fruits, vegetables, flowers, etc. The services include community, social and personal repair services like beauty parlour, tailoring, money lending and pawn broking, etc.

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[25] Nanda. Y.C, " Linking banks and Self Help Groups in India and Non-Governmental Organisation:Lesson Learned and Future Prospects", **National Bank News Review,** 15(3), 1999, pp.1-9.
[26] Sameer Gupta and Neeru Rohmetra, "Behavioural Rigidity and Entrepreneurial Justifications of Potential Entrepreneurs", **Indian Management,** 38(11), November 1999, pp.37-39.
[27] Sekhar. K, "Indian Rural Youth some issues", **Kurushetra,** 47(7), April, 1999, pp.36-41.
[28] Kamar Jahan. K and Veerasekaran. R, "Women Entrepreneurs in Urban Informal Sector", **Rural India,** October 2000,pp.199-201.

Neelaveni, et.al., (2000)[29] found that the age as a significantly and negatively associated variable with developmental priorities. As age increases, their energy declines and hence their attention in management of activities in agribusiness declines. This might be the possible reason for the above trend. As mass media consumption and extension contact increase, their exposure to new technology in agribusiness management increases thereby their attention in management of activities of agribusiness similarly increased.

Sarwade et al., (2000)[30] found that the rural entrepreneurs started their enterprises as a part time activity in small villages while it is a main business in the large villages. The fathers of the most rural entrepreneurs were businessmen and they are engaged in the same line of business or allied line of business. Majority of the rural entrepreneurs purchase their materials once in a month. The major problem of the rural entrepreneur is credit sale because the demand characteristics for a product are closely connected with agricultural income.

Vibha Sinha (2000)[31] revealed that the hand of women burning to entrepreneurship has been growing many-fold in the region. Most of the women who entered this were first generation women entrepreneurs who joined this field primarily to remain busy and fulfill ambition. Women have shown to have high single-mindedness of purpose to achieve perfection in quality of their products and services and establish their business well.

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[29] Neelaveni. S, Rambabu. P and Venkataramaiah. P, "An analysis of the Developmental Priorities of Farm Women in Agribusiness Management (ABM)", **The Andhra Agriculture Journal,** 47 (3 & 4), 2000, p.245-248.
[30] Sarwade. W.K and Balasheb Ambedkar, "Retail Trade Structure in Rural Area", **Indian Journal of Marketing,** Vol.30(8-10), August-October 2000, pp.26-36.
[31] Vibha Sinha, "Emerging Socio-Psychological Profile of successful of Women Entrepreneurs-A case of Jammu and Kashmir", **Sedme,** 27(2), June 2000, pp.29-40.

Surapa Raju (2000)[32] revealed that the pull category of women entrepreneur is younger than the push category. Most of the pull category women are upper caste and in push category most of them are BCs and SCs. The average monthly incomes of pull and push entrepreneurs are increased before and after starting the enterprises 4.0 and 1.2 times respectively. The percentage contribution of push entrepreneur's income is nearly 69 per cent whereas in the case of pull category it is only 34 per cent.

Thangamani and Umapriya (2001)[33] identified that 56 per cent women obtained a profit of ₹ 500 and below 34 per cent of women gained ₹ 501 to ₹ 1,000/- Only 10 per cent of women had a profit of ₹ 1,001 to ₹ 1,500. In total 88 per cent of the women expressed that they had gained profit of ₹ 500/- and below. It was found out that sixty two per cent utilized the profit for the expansion of business by investing more on the purchase of raw-materials whereas 24 per cent women utilized for the family expenditure and 14 per cent utilizing the profit for the education of their children.

Gayatridevi Patil and Uma Gaurmath (2002)[34] found that an educated women would be in a better position to collect, interpret utilize and relate information in day to day life. Though their participation in social institutions was very low, their indirect participation either as a member or office bearer might have contributed to gain knowledge. Mass media are important sources of information. Women who were exposed to mass media gained better knowledge.

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[32] Surapa Raju. S, "Pull Vs Push Women", **Indian Economic Panorama,** 10(3), October 2000, pp.40-45.

[33] Thangamani. K and Umapriya. V, "Impact of Micro Enterprises Undertaken by Women Beneficiaries of Loan Fund Scheme of Avinashilingam Trust", **Journal of Extension Education,** 12(1), January-March,2001, pp.3048-3055.

[34] Gayatridevi Patil and Uma Gaurmath ," Rural Development Programmes: A Study of Women Beneficiaries", 32(4), October-December 2002, pp.87-94.

Kalyani and Chandralekha (2002)[35] observed that the socio-economic and demographic characteristics have a significant impact on the involvement of women entrepreneurs particularly when it comes to enterprise management. Many of them do receive help from their family members in carrying out various kind of work.

Manimekalai (2002)[36] mentioned that the significant correlation between women's education and their role in decision-making are identified in the area of child care, respondent's education, recreation, dress and family savings. Similarly, there is significant correlation between women's contribution to household income and their role in decision making regarding child care, respondent's education, recreation, dress and family savings.

Nomesh Kumar and Narayanasamy (2002)[37] identified that the farmers who adopted sustainable agriculture had high entrepreneurial behaviour like innovativeness, decision making ability, achievement motivation, risk taking ability, information seeking ability, co-ordinating ability and leadership ability. Because of this, high entrepreneurial behaviour farmers adopted sustainable agriculture practices.

Raveendran, et al., (2002)[38] revealed that the dummy variable of state was significant to determine annual savings of the group. Age of the groups in months had an interesting influence on the savings of the group and it influenced

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[35] Kalyani. W and chandralekha. K, "Association between Socio-economic Demographic Profile and involvement of Women Entrepreneurs in the Enterprise Management", **The Journal of Entrepreneurship,** 11(2), 2002, pp.219-245.

[36] Manimekalai.N, "A Comparative Study of Working Women and Housewives", **Social Welfare,** 49(5), August 2002,pp.29-38.

[37] Nomesh Kumar. N and Narayana swamy. B.K, "Entrepreneurial Behaviour of Farmers Adopting Sustainable Agriculture in India", **Mysore Journal of Agriculture,** 36(1), January-March 2002, pp.87-90.

[38] Raveendran. N, Snehalatha Mathew, Ajjan. Nroups in Tamil Nadu and Kerala", **Indian Journal of Training and Development,** 32(3), July September,2002, pp.133-137.

negatively. The significantly influencing variable on the annual savings of the SHG are annual loan disbursement, age of the group and average annual saving.

Ajit Singh, et al., (2003)[39] found that the participation of rural youth is highest in terms of vegetable growing / kitchen gardening, growing of fruit plants, growing of ornamental plants, fodder chaff cutting and feeding and watering the animals. The participation of rural youth is high in agricultural and social activities. The important reason for their active participation is to enrich their knowledge and keeps them as healthy.

Mythili (2003)[40] concluded that the successful women entrepreneurs become inspiration to others. They can become big industrialists and participate in global economy. They can help the charity trust and patronize them. The social inequalities are mitigated by keeping a good relationship with the surroundings. The economic prosperity that they are going to bring out is from the socialistic pattern of society.

Rajesham C.H and Raghava .D(2003)[41] concluded that the promotion entrepreneurship for women will require even greater reversal of traditional attitudes than the mere creation of jobs for women. This means that we should first wait for society. But it implies that the programme should go beyond subsidies and credit allocation to attitudinal range, group formation, training and other support services but also practical application of the academic knowledge regarding management like marketing and finance of a business enterprise.

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[39] Ajith Singh, Amandip Kaur and Anjana Kabra, "Participation of Rural Youth in Agricultural and Allied activities", **Rural India**, 66(9), September 2003.

[40] Mythili. S, "Women Entrepreneurs: A New Social Order", **HRD Times,** 5(8) 2003, pp.14-16.

[41] Rajesham. C.H and Raghava. D, "Emerging in Women Entrepreneurs in India – some observations", **Indian Journal of Marketing**, pp.22 &25.

Manipal (2004)[42] in his article "Social Development of Rural Women in India" discusses the social development status of women particularly in terms of their general health and nutrition, sex ratio, education and physical quality because the aspects of their development and capacity building are reproductive actors in Indian society and economy.

2.4 ENTREPRENEURIAL SKILLS AND MOTIVATING FACTORS

The society of women is the foundation of good manners; of course a pre-requisite to achieve brilliant results especially for success in business. The increasing trend developed among the women to be self-employed suggests that time is not far away when women factor would also have an important role in the economic growth of the country. Possessing the natural gift of politeness, women entrepreneurs, and if provided the level ground, are expected to bring new milestones to this country. Women entrepreneurs in the developing world make a large and often unrecognized contribution to their countries' economic development. They employ other people, provide valuable services, and play a vital role in the development of emerging market economies worldwide. In the developing economies women entrepreneurs is a diverse group ranging from those who manage large conglomerates to those who operate roadside restaurants.

Characteristics reflected in research of women entrepreneurs show a woman who is highly motivated, initiates action and activity without direction has a high internal focus of control, and propensity toward achievement.

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[42] Manipal "Social Development of Rural Women in India", **Kurukshetra,** Vol.52, No.9, July 2004.

Women's decision processes indicate a highly personal, subjective process. Studies reveal that there are multiple general individual characteristics of women business owners that promote their creativity and generate new ideas and ways of doing things.

It is quite well known that women have certain natural skills that are beneficial to companies they work for. Some of these include: ability to organize, risk taker, innovative, being team leader, being empathetic, thoughtful, supportive, loyal, consensus building and compassionate. These are the skills that any leader should possess.

According to Marshall (1949)[43] the factors influencing entrepreneurship are ready to take venture, undertake its risks, bring together the capital and the labour required, arrange or engineer its general plan and superintendent its minor details.

Knight (1957)[44] pointed out that the entrepreneurship involves three factors, ability, willingness and power to give such guarantees. According to him, the entrepreneur is the economic functionary who undertakes responsibility as by its very nature cannot be insured, non-capitalised and non-salaried.

Sharma (1970)[45] stated that people with higher level of motivation work harder, learn faster and are more self-reliant. They manipulate environment to suit their own needs. They have high aspirations and are very mobile when considering economic opportunities. These people are oriented towards saving

[43] Marshall. A, **Principles of Economics,** 8th Edition, McMillan Co, New York, 1949.
[44] Knight. H.F, **Risk Uncertainty and Profit,** 8th Edition, Impression Heighten Mifflin Co., New York,1957.
[45] Sharma. K.N, "A Study of Entrepreneurs in Kanpur City", **Research Cell Bulletin,** A.No.4,1970.

and investing for the future. They are like to be entrepreneur, risk takers and innovators with desire to excel personal accomplishment.

Rao (1983)[46] stated that most of entrepreneur started their enterprises on their own initiative and were motivated by their familiarity with the industry and expectation of high profits which guided them in choosing the line of manufacture.

Khan (1985)[47] concluded that in the long run, economic growth is more likely to be determined by motivation, attitudes and skills of local entrepreneurs than by any other support factors.

Govindappa et al., (1996)[48] inferred that better economic background, previous experience, conductive government policy and availability of infrastructure facilities were the important factors for growth and development of entrepreneurship in rice milling industry.

Aravindha and Renuka (2002)[49] revealed the important factors which motivated the women towards entrepreneurship are self-interest and inspiration. The identified facilitating factors are self-experience, interest, family's help and support. The main conflicts in work role pertained to inability to expand the enterprise and optimum utilization of available skills non-availability of time to spend with family and being a good spouse were the conflict areas faced in the performance of the home role.

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[46] Rao, "Entrepreneurship Development among Technical Personnel: A Few Observations", **Sedme,** 10(3), September 1983, pp.33-36.

[47] Khan. R.R, Entrepreneurial Management School of Management Studies , Paramakudi Taluk.

[48] Govindappa G. T, Manojkumar and Halasagi. S, "Entrepreneurship in Agro-processing Industry- A Case Study", **National Bank News Review,** 12(4), January-March, 1996, pp.26-34.

[49] Aravindha and Renuka, "Women entrepreneurs – an Exploratory Study", **Public Opnion,** 47(5),Feburary 2002, pp.27,28.

Rachana and Anjali (2002)[50] concluded the achievement value along with entrepreneurial success is the most essential predictor variables in predicting entrepreneurial success. The study has identified some psychological and socio-cultural variables that are highly correlated with entrepreneurial success. The significant positive correlation is identified between the basis of profit with individualism and achievement value whereas negative correlation is indentified with collectivism and the focus of control.

Dil Bagh Kaur, et.al., (2003)[51] concluded that besides providing technical and financial assistance, it is essential to educate rural women and to extend entrepreneurial management and marketing skills also, to enhance their confidence and competence so that they would become self-reliant.

Poonam Sinha (2003)[52] concluded that there are several factors for the emergence of women entrepreneurship in the north east such as family background, motivating and facilitating factors, ambition, attitudes of family/ society, etc. Women of the region have enough potential to take up entrepreneurship as a career. There is a strong need of support to be given by the organization working for promotion of entrepreneurship in general and women entrepreneurship in particular. Determined efforts from women entrepreneurs supported by congenial climate can bring about substantial results. This can also bring positive change and develop the region. Socio-economically women

[50] Rachana Chattopadhyay and Anjali Ghosh, "Predicting Entrepreneurial Success: A Socio-Psychological Study", **The Journal of Entrepreneurship,** 11(1), January-June 2002, pp.21-31..

[51] Dil Bagh Kaur, Annadurai. M and Sharma. V.K., "Rural Women Entrepreneur", **Abhigyan,** 20(4), January-March 2003, pp.27-31.

[52] Poonam Sinha, "Women Entrepreneurship in the North East Indian Motivation, Social Support and Constraints", **Indian Journal of Industrial Relations,** Vol.38, No.8, April 2003.

entrepreneurship can go a long way in speeding up industrialization of rural areas and small towns.

Archana Sood (2004)[53] in her study concludes that women empowerment particularly as applicable to rural women has a much greater positive influence in factors governing sustainable development. Women play a direct and exclusive role in child and family care, general health and sanitation, agriculture, articulture, forestry, animal husbandry, food, fuel and water.

2.5 ENTREPRENEURIAL PROBLEMS

Barriers, some real, some perceived and some self-imposed, confront women entrepreneurs. In the area of international business obstacles include limited business experience, inadequate education and lack of access to international networks. Societal, cultural and religious attitudes also impede women in business. Other challenges faced by all enterprises and women in particular are; financing, globalization of social and economic environments, marketing, and management. Transition economies can pose difficult hurdles such as banking, legal aspects, political contacts, customs tariffs, bureaucracy that daily invents new mechanisms for the simplest procedures, and extortion.

Kaplan. S.S (1990)[54] mentioned the plight of women workers over the years has staggered from bad to worse with social conditions continuing to be conservative, exploitative and anti-women in character.

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[53] Archan Sood (April 2004), "Sustainable rural development – Focuses in Women", **Kurushetra,** Vol.52, No.6, pp.30.
[54] Kaplan. S.S, "The Income, Wages and Working Conditions of Women Worker in Unorganised Sector", **Social Welfare,** 36(2), 1990, pp. 29-35.

Murty and Purnachandra Rao (1990)[55] mentioned the issues in small business sector are in three dimensions namely financing, accounting and behavioural. The financing issues includes the provisions of capital access to credit facilities, non-availability of capital from any dependable outsider source, self financing and credit through public banking whereas the accounting issues are related with score-keeping activity of every financial decision or transactions. The behavioural dimension focus on lack of access to resources and exploitation by large business units, group solidarity, flexibility, etc.

Wagh (1997)[56] found the dual responsibility of women was one of the major constraints for women entrepreneur as they had to look after their families as well as enterprises. Lack of motivation from family, society and less social contact also affected the development of women entrepreneurs.

Neelam Yadav, et al., (1998)[57] mentioned the lack of security, maternity and medical leave facilities, job guarantee, cuts in wages if absent from job, seasonal nature of employment, long hours of work were major constraints. Limited mobility in women is the greatest handicap of female labour. The self-employed women suffer from lack of finances, a fixed place for business and a stable market for their products.

Lalitha Rani (2000)[58] identified the two major problems faced by the women entrepreneurs are dual career and wrong evaluation of the product by the customers. Securing financial aid, marketing have also been listed as other

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[55] Murthy. M.S.G.K and Purnachandra Rao. R, "Business Sector, Entrepreneurship and Economic Development – A Policy Framework", **Indian Economic Panorama** 9(2), July 1999, pp.26-28.

[56] Wagh. S.P, "Entrepreneurs Club: A Movement of New Industrial World", **Sedme,** 24(4), December 1997, pp.55-59.

[57] Neelam Yadav, Saroj Kashyap and Asha Rani, "Working Women and their Constraints – A Comparative Study", **Indian Journal of Social Research,** 39(1), January-March 1998, pp. 41-51.

[58] Lalitha Rani, "Enterprise Development: Employment Avenues for Women", **Monthly Public Opnion Survey,** 45(12), September 2000, pp. 26-27.

issues which posed a problem for the women entrepreneurs. The social barriers like comments by husbands, relatives and criticism by the immediate society are the societal barriers for women entrepreneurs.

Shailendra Singh and Saxena (2000)[59] revealed that the women entrepreneurs operate in an environment characterized by a relatively traditional culture, low economic opportunity and low spatial accessibility. Added to that, their personal characteristics and social factors also pose challenges. These include shyness, lack of achievement, lack of motivation, low risks-taking, low educational level, unsupportive family environment being a woman, lack of information, and experience and problem of liquidity and finance.

Sivaloganathan (2000)[60] identified the problems faced by women entrepreneurs in India are inequality, family background, low wages, inadequate training, Government policies, exploitation of middlemen, problem of finance scarcity of raw materials, stiff-competition, high cost of production, low mobility, social attitudes, low ability to bear risk, lack of education, low need for achievement, project related problems, family ties, shortage of power, inadequate infrastructure facilities and socio-economic constraints.

Ajantha Borgohain Raj Kowar (2001)[61] found the entrepreneurs taking up industry form of entrepreneurship in large number. The highest number of entrepreneurship under the group of activities allied to Agriculture is in Poultry farming and lowest in Dairy. Under the group of activities allied to industry, the

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[59] Shailendra Singh and Saxena. S.C, "Women Entrepreneurs of Eastern U.P – Challenges and Strategies of Empowerment", **Indian Journal of Industrial Relations,** 36(10), July 2000, pp. 67-77.
[60] Sivaloganathan. K, "Women trepreneur: Problems and Prospects", **Indian Economic Panorama,** 12(2), July 2002, pp. 40-41.
[61] Ajantha Borgohain Raj Kowar, "A Study on Development of Rural Entrepreneurship with reference to the Dibrugarh District of Assam", **Finance India**, 15(1), March 2001, pp.195-200.

highest number of entrepreneurship is in knitting and embroidery and the lowest is in crusher plant and phenyl manufacturing. The main problems faced in the development of rural entrepreneurship are illiteracy of the people and inadequate infrastructure facilities.

Shilla Nangu(2001)[62] identified the general problems faced by the micro enterprises (SMEs) are low demand for SMEs goods and services, lack of tools and equipment for production, uses of outdated technology and lack of credit facilities. The results show that there is great gap between the non-financial services required by SMEs and the actual services received or given.

Archana Sinha (2002)[63] in her study stated that, in India, women constitute a sizeable section of rural work force. The realization of women's full potential is crucial to the overall socio-economic development and growth of a society. However, this realization will require a real revolution in people's attitudes and behaviour. It will be a revolution that place gender at the heart of policy making and planning in all areas of development and that will awaken the full awareness among the people. With regard to their multi-dimensional responsibilities, it is required to strengthen the status of rural women economically to enable them to stand in society on their own with confidence.

Dil Bagh Kaur, et al., (2003)[64] observed that much of the enterprising spirit is being dampened by the social factors prevailing in rural society. Some common factors identified in rural Tamil Nadu are prevailing conventional

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[62] Shilla Nangu and Chawla. A.\S, "the Non-financial Services required by Small and Micro-Enterprises (SMEs)", **Indian Management Studies,** 5(2),October 2001, pp.53-69.

[63] Archana Sinha, "Types of SHGs and their work", **Social Welfare,** February 2002, p.14.

[64] Dil Bagh Kaur, Annadurai. M and Sharma. V.K, "Rural Women Entrepreneurs: A Study in Rural Tamil Nadu", **Abhigyan**, 20(4), January-March 2003, pp.27-31.

customs, norms of modesty, norms of male dependents, illiteracy, lack of knowledge and inadequate information in de-motivating to start their own new venture.

Vasumathi, et al., (2003)[65] highlights two important matters. First, small entrepreneurs are affected by stress caused by achievement and affiliated need related stressors. Power-need related stressors were not significant to affect them. Second, entrepreneurs adopt silent, less-expensive, tradition bound stress reduction strategies in preference to other types of copying styles.

Ponnarasu. S (2004)[66] attempts to touch upon certain aspects of women and explained that the holistic concept of development should perceive women as an integral part of development. He highlights that we need to realize that women is issues cannot be compartmentalized and isolated as secondary issues in development as the feature of development and society lies in the future of women, of course, equally with men.

Gandhan Siva Ramakrishna, et al., (2007) [67]made a comprehensive study and observed that the future development of society lies in the status of women. One reality is that women of the society not only form a major section of the society but also hold greater responsibilities than men. Hence, it is the women who matters because if one woman is empowered through education, health and information then the whole family recognize these benefits spread over the

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[65] Vasumathi. A, Govindarajalu. S, Anuradha. E.K and Amutha. R, "Stress and Coping Styles of an Entrepreneur: An Empirical Study", **Journal of Management Research,** 33(1), April 2003, pp.43-50.

[66] Ponnarasu. S (Dec 2004), "Women Empowerment: A Success in twenty first century", **Kisan World,** Vol.31, No.12, p.13.

[67] Gandhan Siva Ramakrishna, Kotta Ramesh and Kolla Siva Ramakrishna, **"Marginalised Women and Economic Development – Empowerment of Agricultural Labour",** A.S. Saini Publishers, New Delhi.

world. Thus, the empowerment of women is a part of human resource department and cannot be treated independently.

Kanka. S.S. (2007)[68] stated that the women entrepreneurs face two types of problems one, general problems faced by all entrepreneurs such as finance, scarcity of raw materials, stiff competition, etc. and second, problems specific to women are male dominating society, family ties, lack of need achievement, education, risk bearing abilities, etc.

2.6 CONCLUSION

The above said reviews show the clear-cut picture of the relationship between profile of entrepreneurs and their involvement and performance in enterprising. Apart from that, it provides more information on the skills and constraints faced by the entrepreneurs. Even though there are so many studies related to entrepreneurs, only few studies are focusing women entrepreneurs. So that, the present study focus on various aspects of rural women entrepreneurs, their skills and also the problems encountered by them.

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[68] Kanka. S.S, **"Entrepreneurial Development",** S. Chand Publications, New Delhi, 2007.

CHAPTER III

PROFILE OF THE STUDY AREA

3.1 INTRODUCTION

Tirunelveli the penultimate southern most district of Tamil Nadu, is described as mosaic and diverse geographical and physical features such as lofty mountains and low plains, dry structures, rivers and cascades, seacoast and thick inland forest, sandy soils and fertile alluvium, a variety of flora, fauna, and protected wild life.

Thenpandiyanadu of the early Pandyas, Mudikonda Cholamandalam of the Imperial Cholas, Tirunelveli Seemai of the Nayaks, Tirunelveli district of the East India Company and the British administration and Tirunelveli district of Independent India was bifurcated on 20th October 1986. The divided districts are called as Nellai-Kattabomman district and Chidambaranar (Tuticorin) district. Subsequently the district name was christened as Tirunelveli-Kattabomman district. As per the decision of the Government of Tamil Nadu to call all the districts by the name of the headquarter town, Tirunelveli-Kattabomman district is now Tirunelveli district. Chidambaranar district is now called as Thoothukudi district.

3.2 MYTHOLOGICAL ASSOCIATION

The Tirunelveli Sthalapurana prescribes a tradition for the origin of the name Tirunelveli. The mythological version goes that one Vedasarma, a staunch devotee of Shiva, on his pilgrimage from the North to the South was invited by

Lord Shiva in his dream to his abode on the banks of the sacred river, Tamiraparani.

The delighted devotee came to 'Sindupoondhurai on the banks of the river and stayed there with his family. Once there was a famine which forced Vedasarma to collect paddy by way of begging and continued his daily prayers. One day he spread out the paddy to dry under the Sun before the Lord, and went for his ablutions in Tamiraparani. He prayed to the Lord for rain which he thought could be a remedy for the famine. His prayer was answered and when he was taking bath a thunder storm broke-out and it rained heavily. Vedasarma rushed to the place where he had spread the paddy. He witnessed a miracle. Despite rain around the area, the paddy that he had spread did not receive even a single drop of rain and did not get wet. Since then according to the purana the Town is called as "Tiru-nel-veli" (Sacred hedged paddy).

3.3 ORIGIN OF THE DISTRICT

On acquisition from the Nawab of Arcot in1801, the British named it as Tirunelveli district though their headquarters was first located in Palayamkottai the adjacent town, where they had their military headquarters during their operations against the Palayakars. Two reasons may be attributed for naming it after Tirunelveli. One is because, it was and is the chief town of the district and the other is that it was already called as Tirunelveli Seemai under the Nayaks and Nawabs. Both Tirunelveli and Palayamkottai grew as the twin towns of the district.

3.4 GEOGRAPHICAL DATA

The Tirunelveli District is located in the world map, between 08º 8' and 09º 23' latitude and 77º 09' and 77º 54' longitude. The total geographical area of the district is 6,823 sq. km.

3.5 BOUNDARIES

The district is surrounded by the State of Kerala, Gulf of Mannar and the districts of Virudhunagar, Thoothukudi and Kaniyakumari.

FIGURE 3.1

3.1 DISTRICT MAP
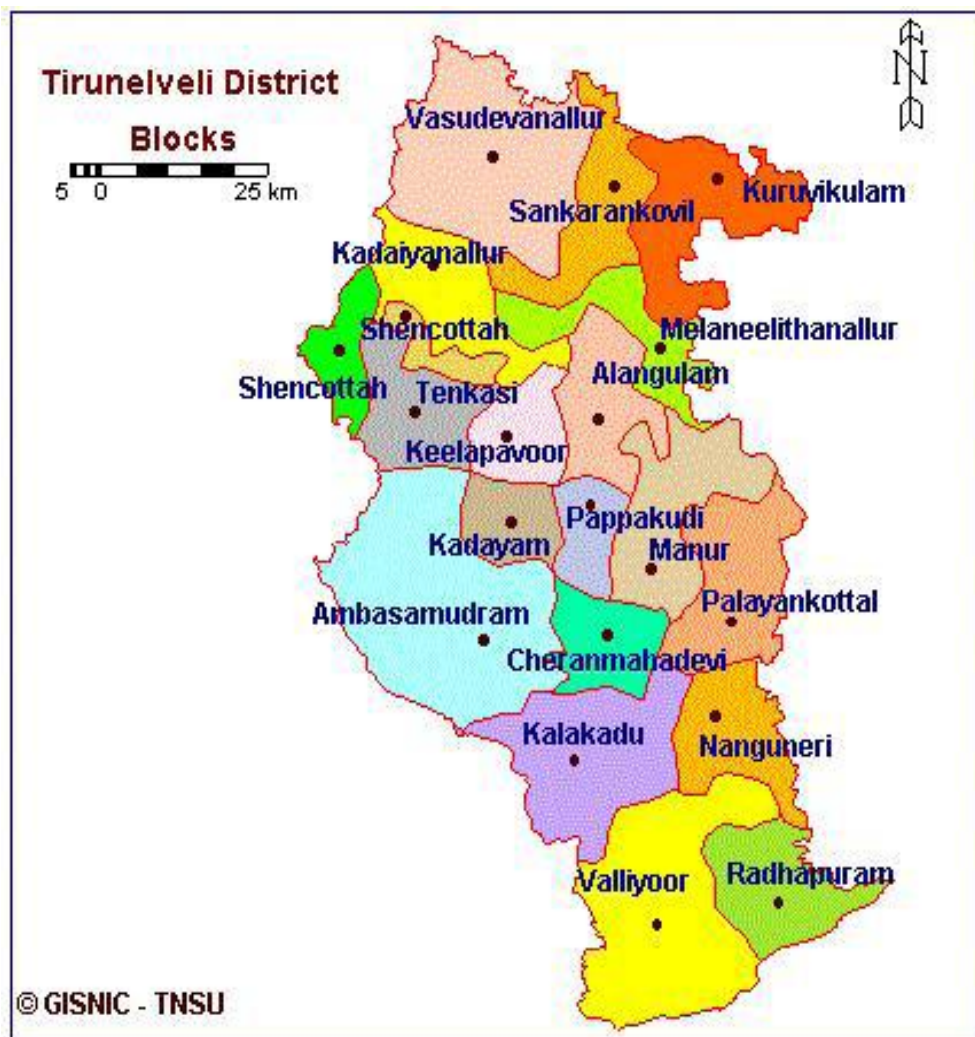
3.5.1 LAND

The district is surrounded by the State of Kerala, Gulf of Mannar and the districts of Virudhunagar, Thoothukudi and Kanniyakumari.

TABLE 3.1
DETAILS OF LAND

Land	Area in Hectares
Wet	79,668
Dry	3,58,151
Assessed Waste	39,274
Unassessed Waste Dry	57,696
Poramboke	25,456
Forest lands	1,22,055
Total	**6,82,300**

Source: Unpublished records of district statistical office, Tirunelveli

3.6 CLIMATIC CONDITION

3.6.1 Temperature

In the day time the coastal regions are cooler than the interior parts by about a degree in summer and southwest monsoon seasons and warmer by one to two degrees during the rest of the year. From about the middle of February, temperature increases steadily. In May which is usually the hottest month in the interior, the mean daily maximum temperature is 37.1 degree Celsius. The weather is quite hot in May and June and the maximum temperature sometimes reaches 45 degree Celsius. With the onset of the southwest monsoon by the end of May or beginning of June, there is some drop in temperature. By about the middle of October, both day and night temperatures decrease appreciably. The period from November to January is the coolest part of the year with the mean daily maximum temperature of about 30 to 31 degree Celsius in the interior parts.

The mean daily minimum in these months is about 22 to 23 degree Celsius in the district in general.

3.6.2 Humidity

The relative humidity in general, during the year, is between 55 and 65 percent in the interior parts of the district, except during the northeast monsoon season, when it is over 65 per cent. The coastal parts are comparatively more humid.

3.6.3 Cloudiness

During the months of April and May, the skies become heavily clouded and threatening in the afternoons on many days when thunderstorms follow. In the southwest and northeast monsoon seasons, the sky is heavily clouded or overcast.

3.6.4 Winds

- Generally light to moderate in strength.

- Between May and September winds are mainly north Westerly or Westerly

- From October to February winds are mainly north Easterly or Northerly

3.6.5 Rainfall

- Main rainy season is from October to the middle of January.

- During this southwest monsoon season, the rainfall is pronounced in the western parts of the district.

- November is generally the rainiest month.

- The heaviest rainfall in 24 hours recorded in the district was 371.5 mm at Sivagiri on 29/10/1929.

- The average rain fall in the district is 814.8 mm per annum.

3.7 MINERAL RESOURCES

3.7.1 Limestone

It is available at several places in the district. The major part comes from the crystalline limestone deposit occurring near Ramayanpatti, Talaiyuthu and Padmaneri. A total reserve of 4.06 million tonnes limestone up to a depth of 15.2 meter in Ramayanpatti band and 5.08 million tonnes up to a depth of 15.25 meter in Talaiyuthu band has been estimated. The limestone available here contains Calcium Oxide (Ca O) from 34.97 to 55.49 percent, Magnesium Oxide (Mg O) from 0.31 to 7.24 per cent.

The Padmaneri band consists of six limestone lenses with an aggregate strike length of about 800 meter. The average width is 4.75 meter   0.199 million tonnes of cement grade limestone is estimated from this band. The Singikulam band extends over a strike length of 17 km. It contains seven limestone lenses with an aggregate strike length of about 6.4 km. and average width of 13 meter. About 3.160 million tonnes of cement grade limestone is estimated from this band.

Six bands of good quality limestone occur near Pandapuli and 4,34,000 tonnes of limestone suitable for the manufacture of cement and chemical industries have been estimated .

3.7.2 Sulphides

Light traces of sulphides occur in and around Pattankadu and Munradaippu. This mineral is of no economic importance.

3.7.3 Ilmenite – Garnet Sands

Occurrence of red garnet sands in the beds of the river Nambiar and Uvari has been recorded. The proportion of garnet is 75 per cent in the rich deposits and 45 per cent in the surface sands. Local concentration of illmenite sands are noticed near Vijayapatti and Kuttankuli.

3.7.4 Forests

The total area of the forest of the district is 1,22,055 ha. Of which 81700 ha, is set apart for Tiger reserve of Mundanthurai and Kalakadu. The entire forest of the district stretches along the Western ghats.

Various types of forests from luxuriant tropical wet evergreen forests to southern thorn scrub forests occur in the district. Owing to its diverse geographical factors, the forests in the district are technically classified as Southern hill top tropical evergreen forests, West Coast tropical evergreen forests, Southern moist mixed deciduous forests, Ochlandra reed forests, Carnatic umbrella thorn forests Southern Euphorsia scrub and Southern thorn scrub.

3.8 RIVERS

The Tamiraparani is a symbol of Tamil culture and civilization and an identity of the far south of India. In Tamil and Sanskrit literature of earlier times, the Pandyas were referred to as the rulers of the land where the Tamaraparani flowed. Tamiraparani is the chief river of the district which has a large network of tributaries which includes the Peyar, Ullar, Karaiyar, Servalar, Pampar,

Manimuthar, Varahanathi, Ramanathi, Jambunathi, Gadananathi, Kallar, Karunaiyar, Pachaiyar, Chittar, Gundar,Aintharuviar, Hanumanathi, Karuppanathi and Aluthakanniar. The two rivers of the district which are not linked with Tamiraparani are the Nambiar and the Hanumanathi of Nanguneri taluk. (There are two Hanumanathis in the district).

3.8.1 The Tamiraparani

Spelt differently as Tampraparani, Tamraparni, Tamiravaruni, etc., the river is mentioned as the Porunai nathi in Tamil poetic literature. It gets recognition and is referred to as the renowned one in Sanskrit literature references to which are as old as that of the Puranas and Epics.

The meaning and origin of the name Tamiraparani is attributed to differently. Bishop R. Caldwell, in his book, A History of Tirunelveli discussed the various interpretations of the word 'Tamiraparani' at length. According to him the meaning of the name Tamiraparani in itself is sufficiently clear, but its application in this connection is far from being self-evident. Tamara means, red, parani means parana, a tree which has leaves. Tamiraparani might, therefore mean a tree with red leaves, but, this is a strange derivation for, the name of a river and the ideas naturally suggest itself that some events or legends capable of explaining the name lies beyond. He further discussed the similarity of the name Tamiraparani and of the old name of the present Sri Lanka which was called in olden days as Tambrabane and tried to find out the political, cultural and anthropological intercourse of the land of the river with that island. He concludes that it seems more natural that Tamiraparani, the tree with the red leaves should

have been first the name of a tree, then of a town, then of a district and then of a river (it being not uncommon in India for villages to adopt their names from remarkable trees).

Some scholars interpret the name Tamiraparani as Tamiram (Copper) + Varuni (stream or river). They ascribe this origin as the bed of the river is of red soil and when the water flows on the red soil it gives a copper like appearance. The Greeks of the Ptolemy's time refer to this river as Solen.

3.8.2 Other Rivers

- Pachaiyar
- Korayar
- Chittar
- Aluthakanniar
- Aintharuviar
- Jambunathi
- Ramanathi
- Gadananathi
- Hanumannathi
- Karuppanathi
- Gundar
- Mottaiyar
- Manimuthar
- Nambiyar
- Karunaiyar
- Vedamaliyaru
- Kottamalaiyaru
- Kothaiyaru
- Rajasingiyaru
- Mundhal Odai

3.9 AGRICULTURE

Tirunelveli district is predominantly an agricultural district. The district has mainly two cropping seasons, viz. Kar, the first crop (June to September) and Pishanam, the second crop (October to February).

3.9.1 Cropping Pattern

Tirunelveli has fertile soils only in scattered regions. Less fertile red soils are found distributed over most of the region. The network of the irrigation system marks full use of the water resources; the natural deficiency has been overcome to a greater extent. The cropping pattern of the district is essentially of the type characterized as dry regions. It normally varies from taluk to taluk. Wet cultivation is essentially paddy cultivation and the major share of the gross cropped area is under one crop. In dry regions, diversified cropping patterns exist and no single crop claims a large share of the gross cropped area. Dry cultivation which characterized these regions is also basically millet and cash crop cultivation. Even in dry regions wherever water is available, it is the paddy crop that is sown by the farmers. Paddy occupies the largest area of cultivation, followed by cotton. Paddy is cultivated mainly in Tirunelveli, Palayamkottai, Tenkasi, Shencottai, Ambasamudram and Nanguneri Taluks.

Other crops grown in the district are cumbu, ragi, pulses, groundnut, gingelly, coconut, chillies and indigo. Portions of Sankarankoil Taluk have the rich, fertile black soil which is highly suitable for cotton cultivation. Factors such as type of soil, climatic conditions, irrigation facilities, etc., determine the cropping pattern in a region. Most of the rain fed areas is cultivated in both the

seasons. Most of the crops are on the ground for three or four months except chillies and cotton which take more than five months.

3.9.2 Irrigation

Tirunelveli District enjoys the benefit of the early showers of south west monsoon and of the later rains of the north-east monsoon. The district is chiefly irrigated by rivers rising in Western ghats. The dams and anaicuts constructed on Tamiraparani and Manimuthar rivers serve both agriculture and power generation. The total fall, though is light, averaging about 814.8 mm per annum, is generally well distributed. The Tamiraparani river affords perennial irrigation to a fairly large area on which two crops are normally raised. Several tanks and wells form part of the other source of irrigation.

3.9.3 Maintenance of Irrigation Sources

Rivers and Major tanks are maintained by the PWD under the control of the Superintend Engineer with headquarters at Palayamkottai. The Executive Engineer, Water Resources Organization (PWD) Tamiraparani basin has his headquarters at Tirunelveli and the Executive Engineer Water Resources Organization (PWD), Chittar Division has his headquarters at Tenkasi. The Executive Engineers are assisted by a number of Assistant Executive Engineers, Assistant Engineers, Junior Engineers, Draughts men and other technical officials.

3.10 POPULATION

Tirunelveli district is populated with 3,072,880 people which includes 1,518,595 males and 1,554,285 females. Details of the population data are given below

TABLE 3.2
POPULATION DATA OF TIRUNELVELI DISTRICT IN 2011

	Rural	Urban	Total
Male	765,687	752,908	1,518,595
Female	786,548	767,737	1,554,285
Total Persons	**1,552,235**	**1,520,645**	**3,072,880**
Sex Ratio(Females per 1000 males)	1027	1020	1024

Source: Census of India 2011

3.11 LITERACY

The Literacy rate is one of the important factors determining socio-economic development of a district.

3.11.1 Literacy and Literacy rate

Literacy is essential to empower individual families and communities to protect, preserve and promote their well-being. Details of literacy and literacy rates are given below.

TABLE 3.3
LITERATES IN TIRUNELVELI DISTRICT

	Rural	Urban	Total
Male	598,201	625763	1223964
Female	511,412	562886	1074298
Total	**1,109,613**	**1188649**	**2298262**

Source: Census of India 2011.

3.11.2 EDUCATION

Tirunelveli district, which is called 'Oxford of South India' has a rich tradition in education. The district has a large number of educational institutions both in the government and the private sector.

The details of Educational Institutions in the district are as follows:

TABLE 3.4

LIST OF EDUCATIONAL INSTITUTIONS IN TIRUNELVELI DISTRICT

S. No	Educational Institutions	No of Institutions
1	University	1
2	Arts and Science Colleges	21
3	Medical Colleges	1
4	Siddha Medical College	1
5	Engineering Colleges	12
6	Law College	1
7	Pre primary Schools	201

3.11.3 Collegiate Education

In 1878, the number of colleges in the district was two and they were the Madurai Diraviam Thayumanavar Hindu College and St. John's College. These are the oldest colleges in the district. The first college for women and third college of the district, Sarah Tucker College came up in 1895. The fourth college started in the district was the St. Xavier's college of Education and St. Ignatious college of Education (both are Training Colleges) that were established in 1950 and 1957 respectively. In the year 1963-64, two more colleges, the Paramakalyani College and the Parasakthi college were added to the list of colleges. Ambai Arts College and Thiruvalluvar College in 1969, Muthuramalinga Thevar College and Government Arts College for Women were in 1970, Sadaktathullah Appa College and T.D.M.N.S. College in 1971 were started in the district. Except for Government Arts College for Women, all other colleges are aided private colleges run by different educational Trusts.

In this district there are three self financing colleges, they are Saratha College for Women (1986), Sattanathakarayalar College (1994-95) and Jayaraj Annapakkiam College (1997-98).

Of the 17 Arts Colleges that exist in the district at present, eight are co-educational institutions, five exclusively for girls and four exclusively for boys. The colleges in Tirunelveli district had been first affiliated to the University of Madras. But on the creation of the Madurai Kamaraj University in 1966, they had their affiliation with that University from 1966 to 1990. Again from 1990 they got their affiliation transferred to the Manonmaniam Sundaranar University on bifurcation.

3.11.4 Legal Education

In Tirunelveli district, a Government Law College was opened on 14th October 1996 with an intake of 80 students for three year (Regular) Law course. At the beginning the college was running at Ponnusamy Pillai Bungalow located on Tiruchendur Road, Palayamkottai. Now the college is functioning in it newly constructed building. Now 5 year B.L course is also offered in this college.

3.11.5 Medical Education

The Tirunelveli Government Medical College and its teaching hospital are located in an extensive area of about 350 acres of land at High Grounds, Palayamkottai. It was started in the year 1965, affiliated to the University of Madras, with an admitted strength of 75 students for the academic year 1965-66. However, these students had to undergo their first year study in the local Arts and Science Colleges. In July 1966, the first batch of second year MBBS students

started attending the classes in the newly constructed Anatomy Block. Other Departments like Pharmacology, Pathology, Microbiology and Social and Preventive Medicine started functioning in the subsequent years and the District Headquarters Hospital was converted into Tirunelveli Medical College Hospital. This college was affiliated to the Madurai Kamaraj University subsequent to its inception in the year 1967. Since 1988, on the formation of Dr. MGR Medical University it has been affiliated to the Medical University.

The college was recognized by the Medical Council of India, New Delhi in 1978. The number of seats for the MBBS Course was increased from 75 to 100 in 1980 and in the same year the State Government accorded sanction for the starting of Post-graduate courses.

The following post graduate degree diploma courses are conducted in the college: M.D. General Medicne-2, M.D. Pathology-1. M.D.MicoBiology-1, M.D.Ortho-2, M.D.Forensic Medicine-1, M.S.General Surgery-2, D.G.O-4. The college celebrated its Silver Jubilee in the year 1990.

3.11.6 Technical Education

The history of technical education in the district can be traced back to 1844 when Mrs. Caldwell, wife of Bishop Caldwell, started a school for girls to teach lace making at Ilyangudi. The Government of Tamil Nadu set up a State Board of Technical Education and Training and a separate Directorate of Technical Education with effect from 1st October 1957. The Directorate of Technical Education has taken over the administration of both engineering colleges and polytechnics since then.

3.11.7 Educational level

Education is source for acquiring skills, developing knowledge and improving productivity. The details regarding education in the district are given below.

TABLE 3.5

EDUCATIONAL STATUS IN TIRUNELVELI DISTRICT

Educational Level	Number of Persons
Below Primary	3,28,745
Primary	8,26,456
Middle	3,24,891
Metric/H.S.C/Diploma	3,14,809
Graduate and above	61,913
Technical Education	6,41,416
Total	**22,98,262**

Source: Census of India 2011

3.12 EMPLOYMENT

Employment is important aspect to decide the socio-economic conditions or the purchasing capacity of people.

3.12.1 Employment data

Type of work is another deciding factor of one's economic conditions. The details of employment are given below.

TABLE 3.6

EMPLOYMENT DATA OF TIRUNELVELI DISTRICT.

Type of workers	Number of Persons
Total Workers	12,81,117
Main Workers	11,20,752
Marginal Workers	1,60,365
Non Workers	14,42,871

Source: Census of India 2011.

3.12.2 Occupation Structure of Labour Force

In Tirunelveli district, the workers can be classified into cultivators, small and marginal farmers, agricultural labourers, artisans, household/ cottage industries, allied agro-activities, etc. The occupational structure of labour force is given in table 3.6.

TABLE 3.7

CLASSIFICATION OF WORKERS IN TIRUNELVELI DISTRICT.

Sl.No	Type of Workers	Number of Persons
1.	Cultivators	2,51,257
2.	Small and Marginal Farmers	2,06,252
3.	Agricultural Labourers	3,49,069
4.	Artisans	23,687
5.	Household/Cottage Industries	1,90,122
6.	Allied agro-activities	7,34,828
7.	Other Workers	3,15,595

Source: District Collectorate Office, Tirunelveli and Census of India 2011.

3.13 ADMINISTRATIVE SETUP OF TIRUNELVELI DISTRICT

3.13.1 District Administration at the district

The district administration is headed by the District Collector with his office at the district collectorate. The responsibilities of the District collector include maintenance of law and order, coordinating various development and welfare activities in the district. A detail of other administrative setup in Tirunelveli District is given below.

TABLE 3.8

ADMINISTRATIVE SETUP OF TIRUNELVELI DISTRICT.

Number of Firkas	61
Number of Villages	628
Number of Village Panchayats	425
Number of Town	38
Number of Municipalities	5
Number of Municipal Corporation	1
Number of Taluks	11
Panchayat Union	19
Revenue Divisions	3

Source: District Collectorate Office, Tirunelveli, 2011

3.13.2 Revenue Divisions

At the divisional level, the Sub collectors/ Revenue Divisional Officers assist the collector in running the administration. In Tirunelveli District, there are three revenue divisions. They are namely

- Tirunelveli
- Cheranmahadevi and
- Tenkasi.

FIGURE 3.2
REVENUE DIVISIONS


```
                    REVENUE DIVISION - 3
        ┌──────────────────┬──────────────────┐
   TIRUNELVELI      CHERANMAHADEVI         TENKASI


                        TALUKS - 11
        ┌──────────────────┬──────────────────┐
   Tirunelveli        Ambasamudram         Tenkasi
   Palayamkottai      Radhapuram           Shencottai, Sivagiri
   Sankarankoil       Nanguneri            V.K.Pudur, Alangulam


                  DEVELOPMENT BLOCKS - 19
        ┌──────────────────┬──────────────────┐
   Palayamkottai      Ambasamudram         Tenkasi
   Manur              Kadayam, Pappakudi   Shencottai
   Melaneelithanallur Cheranmahadevi       Kadayanallur,
   Sankarankoil       Kalakadu, Nanguneri  Vasudevanallur,
   Kuruvikuklam       Radhapuram, Valliyoor Keelapavoor, Alangulam


                  CORPORATION: TIRUNELVELI

                     MUNICIPALITIES - 7
        ┌──────────────────┬──────────────────┐
   Sankarankoil, Puliyangudi,  Ambasamudram   Kadayanallur,
   V.K.Puram                   Tenkasi        Shenkottai
```

3.13.3 Taluks

Tahsildars are the officials-in-charge at taluk level. In Tirunelveli, there are 11 taluks namely Tirunelveli, Palayamkottai, Sankarankovil ,Ambasamudram, Nanguneri, Radhapuram, Tenkasi, Shenkottai, Alangulam, Veerakeralapudur and Sivagiri.

3.13.4 Panchayat Union (Blocks)

Panchayat Union Commissioners at block level are the officers-in-charge for implementing all the developmental activities recommended by the government at the block level. There are 19 Panchayat Unions (Blocks) namely Palayamkottai, Manur, Melaneelithanallur, Sankarankovil, Kuruvikulam, Ambasamudram, Pappakudi, Kadayam, Kalakadu, Nanguneri, Vallioor, Radhapuram, Alangulam, Keelapavoor, Tenkasi, Shenkottai, Kadayanallur, Cheranmahadevi and Vasudevanallur.

3.13.5 Taluk Administration

Tahsildars are in charge of revenue administration at taluk level. He is assisted by Head Quarters, Deputy Tahsildars, Taluk Supply Officers and Zonal Deputy Tahsildars. Each taluk is divided into a number of firkas which comprises a number of revenue villages. Revenue Inspector at firka level and Village Administrative Officer at village level assist the tahsildar. The details regarding taluks, firkas and revenue village are given in the following table.

TABLE 3.9
LIST OF FIRKAS/VILLAGES IN EACH TALUK OF TIRUNELVELI
DISTRICT

Name of Taluks	No of Firkas	No of Revenue villages
Tirunelveli	6	85
Palayamkottai	4	60
Sankarankovil	10	101
Ambasamudram	8	105
Nanguneri	6	81
Radhapuram	7	50
Tenkasi	4	37
Shenkottai	3	20
Sivagiri	4	30
Alangulam	5	35
Veerakeralapudur	4	24
Total	61	628

Source: District Collectorate Office, Tirunelveli and Census of India, 2011.

3.14 RURAL INDUSTRIES

Rural industry is a much wider term on which rural industrialization depends. Rural Industries are those which match the human and natural resources of the area and operate on a scale appropriate to the market to be served. In brief, it is a process of the improvement of industries in the development of area and also of the participation by area and also of the participation by area factors and agents in the growth of industries.

3.15 CLUSTER OF INDUSTRIES IN TIRUNELVELI DISTRICT

3.15.1 RICE MILL CLUSTER

❖ The feasibility study for setting up

Rice Mill Cluster in Alangulam Block is

being carried out by NIMSME, Hyderabad.

❖ This cluster is spreading from

Keelapavoor to Alangulam blocks.

❖ The number of units functioning

in this cluster is about 95.

3.15.2 OTHER POSSIBLE CLUSTERS

COCONUT FIBRE INDUSTRY

❖ Situated in Tenkasi and Shencottai blocks.

❖ The abundant availability of the coconut husk facilitate the flourishing of this kind of cluster.

❖ Coconut fibre conversion, making curled coir rope, twisting into coir yarn are the activities involved.

- ❖ Coir pith – a waste material from coir industry has been now converted into coir pith blocks a foreign exchange earner.

- ❖ About 50 units are functioning.

PATHAMADAI KORAI MAT INDUSTRY

- ❖ Traditional industry in Cheranmahadevi block.

- ❖ About 70 families are engaged in this cluster.

- ❖ International recognition for their silk mat.

POWERLOOM

- ❖ Existing in Sankarankoil and Vasudevanallur blocks.

- ❖ About 300 families are engaged in this cluster.

- ❖ Sarees, Lungies and kada cloth are the main products presently woven.

SAW MILL

- ❖ Existing in Shencottai and Tenkasi blocks.

- ❖ Units numbering about 75.

- ❖ Imported logs are the primary raw material.

- ❖ Now raw material crunch due to non availability and cost escalation are the bottlenecks.

READYMADE GARMENTS

- ❖ The location is Mangudi in Sankarankoil Taluk.

- ❖ Manufacturing Readymade Garments

- ❖ About 50 units are working on Job work basis.

  The other small clusters in cottage and handicrafts sector are the manufacture of Appalam in Kallidaikurichi, Lacquer ware, Brass metal

products in Ambasamudram block, Wet Grinding stone in Vasudevanallur block and Tiles manufacturing in Valliyoor block.

3.16 EXPORT POTENTIALS OF TIRUNELVELI DISTRICT

- ❖ Coir pith block/ Coir Products
- ❖ Processed Gherkins
- ❖ Cashew products
- ❖ Korai Mat
- ❖ Readymade Garments
- ❖ Terry Towels and Lungies
- ❖ Herbal Products
- ❖ Ornamental Wooden Products

3.17 CONCLUSION

The profile of the study area gives detailed information about the administrative set up, revenue divisions, number of blocks, rural industries and the cluster of industries in Tirunelveli district. The population and number of women entrepreneurs in rural areas help the researcher to identify the sample of women entrepreneurs in Tirunelveli district.

CHAPTER IV
SOCIO-ECONOMIC PROFILE OF
RURAL WOMEN ENTREPRENEURS

4.1 INTRODUCTION

Rural women increasingly run their own enterprises, yet their socio-economic contributions and entrepreneurial potential remain largely unrecognized and untapped. They concentrate in informal, micro-size, low productivity and low-return activities. Enabling and gender responsive policies, services and business environments are crucial to stimulate the start up and upgrading of women's businesses and thereby help to generate decent and productive work, achieve gender equality, reduce poverty and ensure stronger economies and societies.

The socio-economic profile of the women respondents shows the personal factors that lead to entrepreneurial development. The social factors related to the family and the community has a bearing on entrepreneurship. The economic factors act as a base for financial support to develop the entrepreneurship. In the present study, the profile of the respondents is taken into account to provide the background of the respondents.

4.2 AGE OF THE RESPONDENTS

The age is one of the important aspects of self-development since the resistance to change is relatively lesser at the young age compared to the older age. The youngsters are generally interested to learn new things and take the risk in thin life which is highly essential for the entrepreneurship. At the same time, the aged are having more knowledge and experience in their own field. Since, the

age of the respondents influences the entrepreneurship; it is included in the present study.

TABLE 4.1

AGE WISE DISTRIBUTION OF RESPONDENTS

S. No	Age (in years)	No of Respondents	Percentage
1.	Upto25	28	9.3
2.	26-35	167	55.7
3.	36-45	72	24.0
4.	Above 45	33	11.0
	Total	**300**	**100.0**

Source: Primary Data

Table 4.1 furnishes the age-wise distribution of respondents. The dominant age group among the respondents is 25 to 35 years and 36 to 45 years which constitute 55.7 and 24 per cent respectively. The number of respondents who are upto25 years of age constitute 9.3 per cent to the total. It is inferred from Table 4.1 that most (80 per cent) of the respondents are in the age group of 25 to 45 years. It implies that the entrepreneurs are involving themselves in the entrepreneurial activities in the age group of 25 to 45 years and the youngsters who are in the age group upto25 years also started involving themselves in entrepreneurship.

FIGURE 4.1

Age Wise Distribution of Respondents
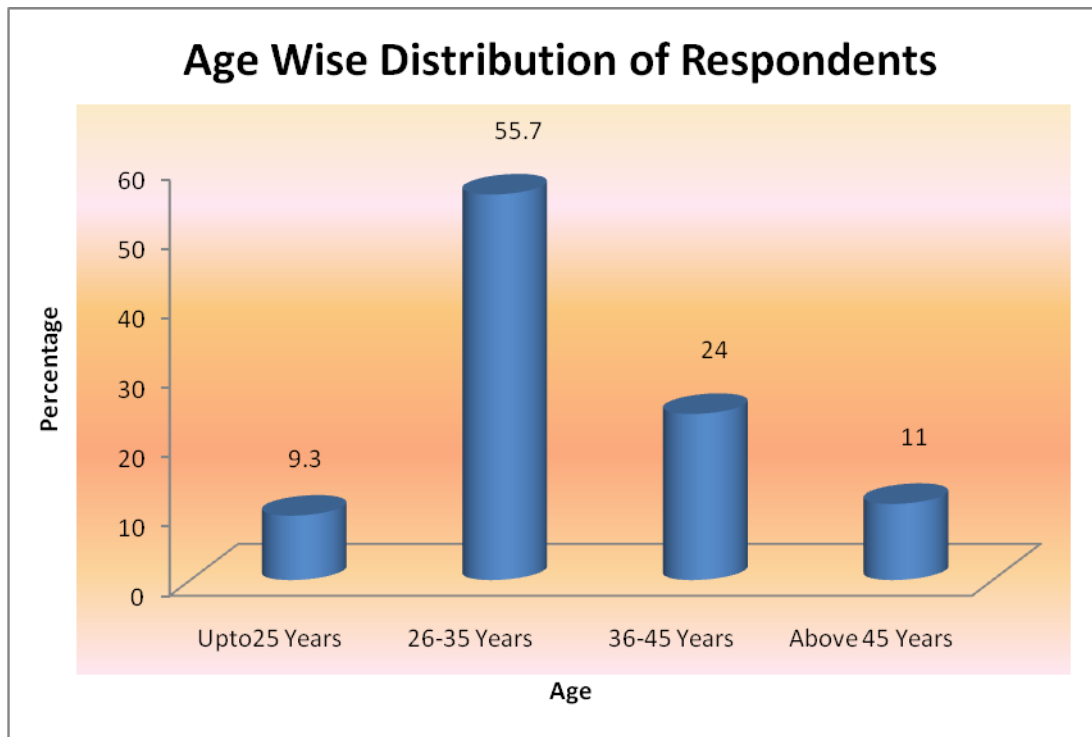
4.3 SOCIAL CLASS OF THE RESPONDENTS

The social class represents the caste of the respondents. The caste is also an important social factor that influences entrepreneurship. The caste of the respondents leads the respondents to have some knowledge on enterprises and willing to start and manage the enterprise. Even though the caste behaviour can be moulded with the help of education, exposure and multi-media development, still it plays its own role towards entrepreneurship. In the present study, the caste is grouped into forward class, backward class, most backward class and scheduled caste/tribe.

TABLE 4.2
COMMUNITY WISE DISTRIBUTION OF RESPONDENTS

S. No	Community	No. of Respondents	Percentage
1.	FC	31	10.3
2.	BC	181	60.4
3.	MBC	52	17.3
4.	SC/ST	36	12.0
	Total	**300**	**100.0**

Source: Primary Data

Table 4.2 represents that 60.4 per cent of the total respondents are belonging to backward class followed by this 17.3 per cent are belonging to most backward class. The number of respondents belonging to Schedule caste/Schedule tribe and FC together constitutes 22.3 per cent. The most dominant class among the rural women entrepreneurs is backward class.

4.4 EDUCATIONAL STATUS OF THE RESPONDENTS

The level of education may facilitate to enrich the personality of the respondents in all aspects. The entrepreneurs are not an exception. By the education, the respondents may wider their scope of operation, aware of the economic opportunities, etc. In the present study, the level of education is confined into high school, higher Secondary, degree and others. The status of education of the respondents is illustrated in Table 4.3

TABLE 4.3
EDUCATIONAL STATUS OF THE RESPONDENTS

S. No	Status of Education	No of Respondents	Percentage
1.	Up to high school	159	53.0
2.	Higher secondary	89	29.7
3.	Degree	28	9.3
4.	Others	24	8.0
	Total	**300**	**100**

Source: Primary Data

Table 4.3 represents that 53 per cent of the respondents have level of education up to high school followed by this 29.7 per cent have higher secondary education. The number of respondents who have degree education constitute 9.3 per cent. Only 3.3 per cent of the respondents have other educational qualification such as diploma and technical education. Thus, it reveals that most (53 per cent) of the rural women entrepreneurs have only high school education.

FIGURE 4.2
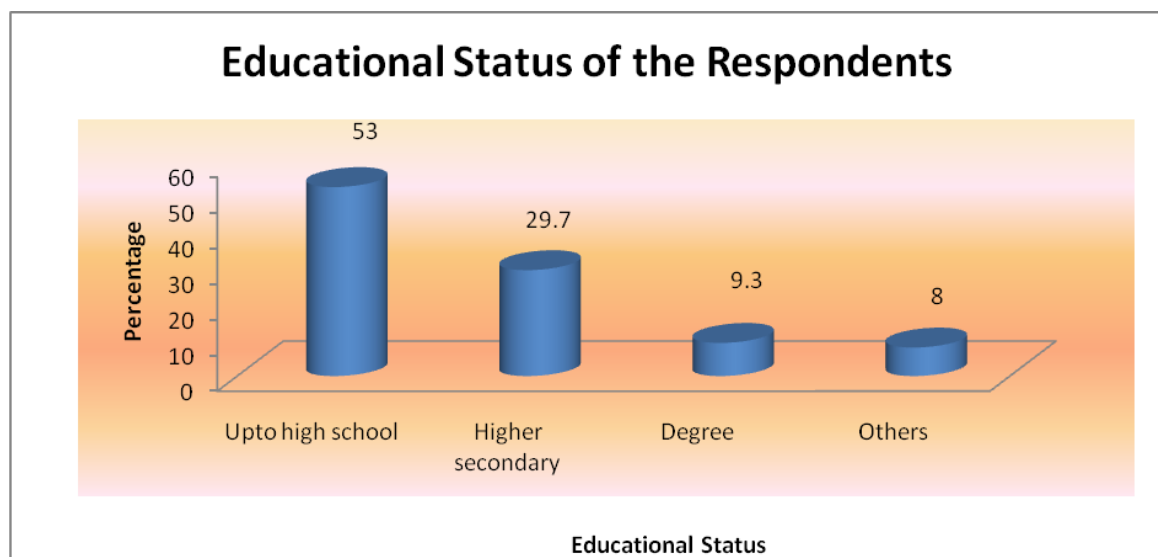
4.5 MARITAL STATUS

The marital status of the respondents reveals the social status of an individual. In general, the need and commitment of the married persons are greater than the unmarried. Similarly, the status like separated and widowed determines different requirements in life. The marital status of the respondents is shown in Table 4.4.

TABLE 4.4
MARITAL STATUS OF THE RESPONDENTS

S. No	Marital Status	No of Respondents	Percentage
1.	Single	35	11.7
2.	Married	221	73.7
3.	Divorced	19	6.3
4.	Widowed	25	8.3
	Total	**300**	**100.0**

Source: Primary Data

Table 4.4 shows that of 73.7 per cent of the respondents are married whereas 11.7 per cent are unmarried. The number of respondents who are widowed constitute 8.7 percent of the total respondents and only 1.6 per cent of the respondents are divorced. The Table 4.4 reveals that most (73.7 per cent) of the rural women entrepreneurs are married. This shows that married women are involved in the entrepreneurial activities.

4.6 RESPONDENT'S CHILDREN

Women entrepreneurs are key players in any developing country particularly in terms of their contribution to economic development. The number of children will also influence women to engage in entrepreneurship. Most of the women has one or two children and very few women have 3, 4 or above 5 children. Thus, in the present study, the number of children of respondents is confined up to 2 children, 3 to 5 children and above 5 children.

TABLE 4.5

RESPONDENT'S CHILDREN

S. No	Number of Children	No of Respondents	Percentage
1.	0-2	167	63.0
2.	3-5	88	33.2
3.	Above 5	10	3.8
	Total	**265**	**100.0**

Source: Primary Data

Table 4.5 furnishes the number of children of the respondents. A maximum of 63 per cent of the respondents are in the category of 0-2 children and 33.2 per cent are having 3-5 children. Only 3.8 per cent of the respondents are having more than 5 children. The Table 4.5 reveals that the maximum number of rural women engaged in entrepreneurship have less number of children.

4.7 NATURE OF FAMILY

The nature of family indicates the family system adopted by the respondents. Both nuclear and joint family system has its own merits and demerits in developing entrepreneurial behaviour. The nuclear family system creates an urge among the people to stand on their own legs whereas the joint family system provides some moral and financial support to promote the entrepreneurial behaviour. The family system of the respondents is presented in Table 4.6.

TABLE 4.6

NATURE OF FAMILY

S. No	Nature of Family	No. of Respondents	Percentage
1.	Nuclear	207	69
2.	Joint	93	31
	Total	**300**	**100.0**

Source: Primary Data

The percentage of women entrepreneurs who belong to nuclear family system is 69 whereas 31 per cent of the respondents belong to joint family system. It indicates that a decline of joint family system even in rural areas.

4.8 RESPONDENT'S FAMILY SIZE

The most important social character of the respondents is the family size. The family size indicates the number of family members living together with respondents. The family size may be an asset or liability which depends upon the earning capacity of the family members. In general, the increase in family size

leads to the financial and the social commitments to the respondents with few exceptions. These commitments may hinder the growth of entrepreneurship among the respondents. The family size is confined into less than 3, 3 to 5, 6 to 8 and above 8.

TABLE 4.7

RESPONDENT'S FAMILY SIZE

S. No	Family Size	No. of Respondents	Percentage
1.	Less than 3	28	9.3
2.	3-5	182	60.7
3.	6-8	73	24.3
4.	Above 8	17	5.7
	Total	**300**	**100.0**

Source: Primary Data

Table 4.7 depicts the family size of the respondents. A maximum of 60.7 per cent of the respondents have a family size of 3 to 5 members followed by 24.3 per cent of them have a family size of 6 to 8 members. The number of respondents who have less than 3 members and more than 8 members in the family constitute 9.3 and 5.7 per cent respectively. The dominant family size of the respondents is 3 to 5 members.

4.9 EARNING MEMBERS IN THE FAMILY OF RESPONDENTS

The earning members of the family earn either daily or weekly or monthly basis. The earning members per family increase the per capita income of the respondent's family. It provides a financial and moral support to the respondents in all respects. The higher the earning members per family, the support of the family members is also higher. Apart from that, the standard of living of the respondents can be increased by more earning members per family which is essential for entrepreneurship.

TABLE 4.8

EARNING MEMBERS IN THE FAMILY OF RESPONDENTS

S. No	Earning Members	No. of Respondents	Percentage
1.	0-1	97	32.3
2.	2-3	177	59.0
3.	4-5	22	7.3
4.	Above 5	4	1.4
	Total	**300**	**100.0**

Source: Primary Data

Table 4.8 illustrates the earning members in the family of the respondents. A maximum of 59 per cent of the respondents have only two or three earning members in the family followed by 32.3 per cent have only one earning member in the family. The number of respondents who have 4 to 5 and above 5 earning members in the family constitutes 7.3 and 1.4 per cent respectively.

4.10 FAMILY OCCUPATION OF THE RESPONDENTS

The family occupation of the respondents represents the occupation of the father or husband of the respondents in the present study. The family occupation provides a lot of ideas to start and manage the enterprises. It also mould the psychological behaviour of the respondents which is suitable towards enterprises. Sometimes, the family occupation provides some training to the respondents in the enterprises. In the present study, the family occupation is confined into business, government employee, private employee, agriculture and others.

TABLE 4.9

FAMILY OCCUPATION OF THE RESPONDENTS

S. No	Occupation of Family	No. of Respondents	Percentage
1.	Business	197	65.7
2.	Private	42	14
3.	Agriculture	37	12.3
4.	Government employee	24	8.0
	Total	**300**	**100**

Source: Primary Data

Table 4.9 explains the family occupation of the respondents. The important family occupation is business, private employee and agriculture which constitute 65.7, 14 and 12.3 per cent respectively. Only 8 per cent of the family occupation is government employment. It is evident from Table 4.9 that majority (65.7 per cent) of the respondents family occupation is business.

FIGURE 4.3

Family Occupation of the Respondents
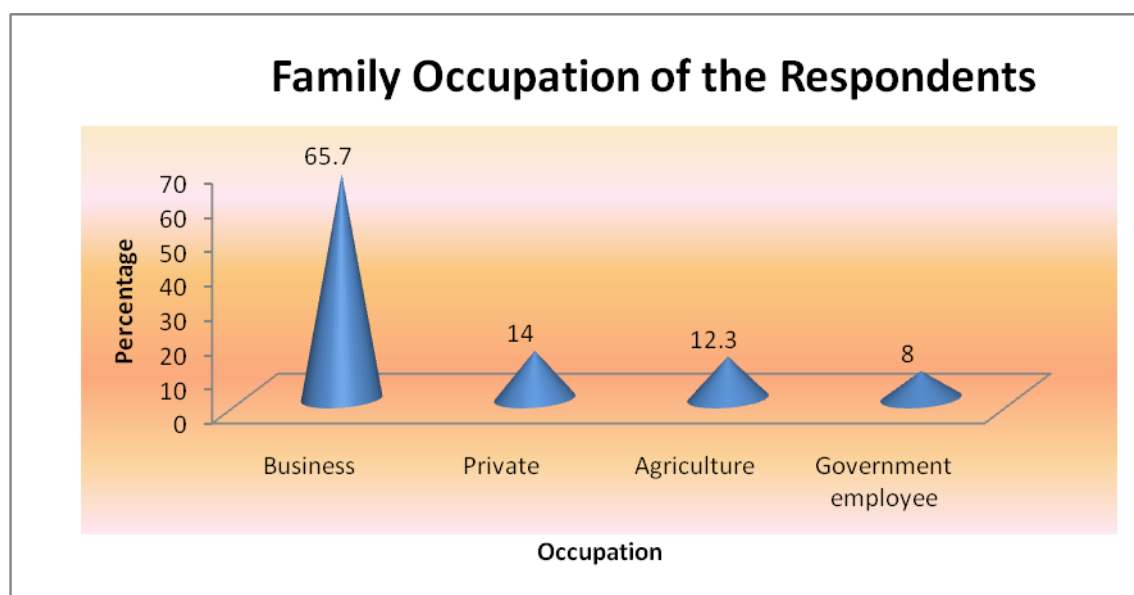
4.11 PRIMARY OCCUPATION OF THE RESPONDENTS

The primary occupation of the respondents represents the occupation done by them to earn their livelihood. It indicates the role of respondents in business. In the present study, the primary occupation is confined to business, private employee, agriculture and others. The primary occupation of the respondents is presented in table 4.10.

TABLE 4.10

PRIMARY OCCUPATION OF THE RESPONDENTS

S. No	Occupation	No. of Respondents	Percentage
1.	Business	210	70.0
2.	Agriculture	40	13.3
3.	Private	27	9.0
4.	Others	23	7.7
	Total	**300**	**100.0**

Source: Primary Data

A maximum of 70 per cent of the respondents are doing business as their primary occupation followed by 13.3 per cent of the respondents are doing agriculture as their primary occupation. Only 9 per cent of the rural women entrepreneurs are working as private employee followed by 7.7 per cent of respondents are doing other business such as finance and land business.

FIGURE 4.4
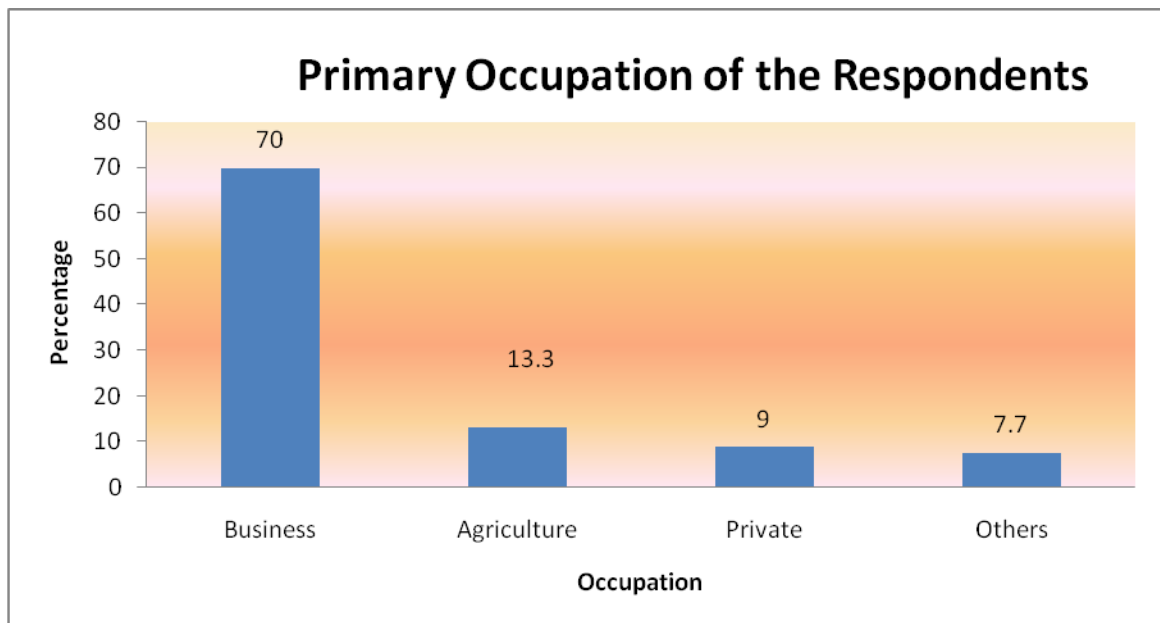
4.12 FAMILY INCOME OF THE RESPONDENTS

The family income represents the total income earned by all earning members in the family through all sources per month. The higher family income leads to better standard of living and better education to the family members. The higher family income provides a base for finance to start the enterprise also. The respondents with better financial base may take risks in the enterprises. In the present study, the family income of the respondents is confined to less than ₹ 4000, ₹ 4001 to 8000, ₹ 8001 to 12000, and above ₹ 12,000. The distribution of respondents according to their family income is shown in Table 4.11.

TABLE 4.11

FAMILY INCOME OF THE RESPONDENTS

S. No	Family Income (in₹)	No. of Respondents	Percentage
1.	Up to 4000	60	20.0
2.	4001 – 8000	75	25.0
3.	8001– 12000	80	26.7
4.	Above 12000	85	28.3
	Total	300	100

Source: Primary Data

The number of respondents who have family monthly income of above ₹ 12,000 constitute 28.3 per cent followed by this, respondents who have income ₹ 8001 to 12,000 constitute 26.7 per cent. Among the rural women entrepreneurs, the number of respondents who have a family income o f ₹4001 to 8000 constitute 26.7 per cent. Only 28.3 per cent of the respondents have an income up to ₹ 4000.

FIGURE 4.5

Family Income of the Respondents
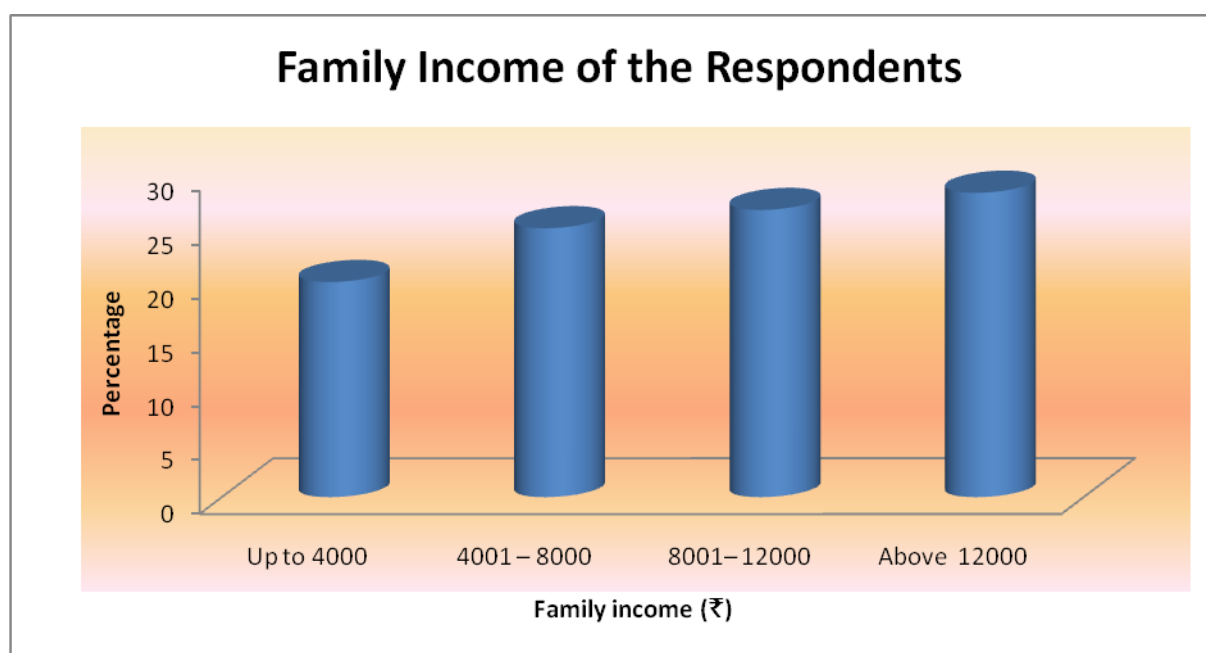
4.13 FAMILY EXPENDITURE OF THE RESPONDENTS

The family expenditure indicates the total expenses made on consumption by the respondents per month. The family expenditure may influence the nature of savings or indebtedness of the respondents. The savings or indebtedness directly affects the entrepreneurial behaviour of the respondents and also growth of enterprises of the respondents. The higher family expenditure may affect the saving potential of the respondents. In the present study, the family expenditure is classified into less than ₹2000, ₹ 2000 to 3000, ₹ 3001 to 4000, ₹ 4001 to 5000 and above ₹ 5000.

TABLE 4.12

FAMILY EXPENDITURE OF THE RESPONDENTS

S. No	Family Expenditure (in ₹)	No. of Respondents	Percentage
1.	Up to 2000	4	1.3
2.	2001-3000	25	8.4
3.	3001-4000	31	10.4
4.	4001-5000	73	24.3
5.	Above 5000	167	55.7
	Total	**300**	**100.0**

Source: primary data

Table 4.12 describes that the maximum of 55.7 per cent of the respondents spent a family expenditure above ₹ 5000 followed by 24.3 per cent of the respondents spent ₹ 4001 to 5000. The number of rural women entrepreneurs who spent a family expenditure of ₹ 3001 to 4000 and ₹ 2000 to 3000 constitute

10.4 per cent and 8.4 per cent respectively. Only 1.3 per cent of the respondents spent up to ₹ 2000 as family expenditure per month.

4.14 SAVINGS OF THE RESPONDENTS

Savings is the outcome of the difference between revenue and expenditure. The excess of income may be saved in the form of financial or physical assets. The monthly savings of the respondents are calculated by the difference between the monthly income and expenditure of the respondents. The savings of the respondents may directly or indirectly influence the entrepreneurial behaviour and also the growth of enterprises of the entrepreneurs. In the present study, the monthly savings of the respondents are confined into negative, nil, up to ₹ 500, ₹ 501 to 1000, ₹ 1001 to 2000 and above ₹ 2000. The distribution of respondents according to their monthly savings is shown in Table 4.13.

TABLE 4.13

SAVINGS OF THE RESPONDENTS

S. No	Savings (in ₹)	No. of Respondents	Percentage
1.	Negative	24	8.0
2.	Nil	143	47.7
3.	Up to 1000	99	33.0
4.	1001-2000	16	5.3
5.	Above 2000	18	6.0
	Total	**300**	**100.0**

Source: Primary Data

Table 4.13 represents that 8 per cent of the respondents are indebted due to their excess family expenditure over the family income. A maximum of 47.7 per cent of the respondents have no savings at all. Only 33 per cent of the respondents have savings up to ₹ 1000. Among the rural women entrepreneurs, the respondents who saved more than ₹ 2000 and ₹ 1001 to 2000 constitute 6 per cent and 5.3 per cent respectively.

4.15 TYPE OF BUSINESS

Rural Women industries under the purview of KVIC are fragmented into six major groups except engineering and non conventional energy. Raw material based industry includes cottage pottery industry, limestone and other lime products industry, manufacture of bangles, paints, pigments, varnishes and distemper, manufacture of glass toys and glass decoration. Forest based industry includes bamboo and cane work, manufacture of paper cups, plates, paper containers, broom making, envelope making and manufacture of jute products. Agro based and food industry include packing and marketing of cereals, pulses, spices, condiments, masala, noodles making, sweets making, mini rice shelling unit, palm products industry, fruits and vegetable processing, pickles making, milk products and cattle feed, poultry feed making. Polymer and Chemical based industry includes soap industry, rubber goods, packing items of plastics, mehandi, essential oils, shampoos, hair oil, detergent and washing powder. Textile industry includes tailoring and preparation of readymade garments, embroidery, surgical bandages and stove wicks. Service industry includes laundry, barbar and tea stall.

TABLE 4.14

**DISTRIBUTION OF RESPONDENTS ACCORDING TO THE
TYPE OF BUSINESS**

S. No.	Type of Business	No. of Respondents	Percentage
1.	Raw material based	30	10.0
2.	Forest based	43	14.3
3.	Agriculture and food product based	115	38.4
4.	Chemical / polymer based	37	12.3
5.	Textile based	45	15.0
6.	Service based	30	10.0
	Total	**300**	**100**

Source: Primary Data

A maximum of 38.4 per cent of the respondents engage in agriculture and food product based industries followed by 15 per cent engage in textile based industries. The number of respondents engages in forest based and chemical/polymer based and service based industries constitute 14.3 and 12.3 per cent respectively. Only 10 per cent of the respondents engage in raw material based industries and also service based industries.

4.16 NATURE OF BUSINESS

In general, nature of business is classified on the basis of work done by the business unit. The selection of business related to different line rest on the capability, opportunity and interest among the entrepreneurs. The selection of

the business may show its impact on the performance. Hence, it is included as one of the profile variables of the organization. In the present study, the nature of business is classified into production, trading and service. Table 4.16 enumerates the nature of business of the respondents in the study area.

TABLE 4.15

DISTRIBUTION OF RESPONDENTS ACCORDING TO THE NATURE OF BUSINESS

S. No	Nature of business	No of Respondents	Percentage
1.	Production	133	44.3
2.	Trading	118	39.3
3.	Service	49	16.4
	Total	**300**	**100.0**

Source: Primary Data

The production based enterprise converts the raw-material into finished goods whereas no such activity is required in trading. Trading is mere buying the goods from dealers or wholesaler and sells it to the consumers. Service based enterprises sells their service at some cost to the needed consumers. Table 4.15 reveal that a maximum of 44.3 per cent of the rural women entrepreneurs are producing goods followed by this 39.3 per cent of the respondents are doing trading activities. Only 16.4 per cent of the entrepreneurs are involved in service providing activities.

4.17 FORMS OF BUSINESS ORGANIZATION

A sound organization is essential for the success of a business and it makes administration easy. It determines the activities to be undertaken for achieving the objectives. A business organization can be classified into sole trader, partnership and joint stock company. In the present study, the forms of organization are confined to sole-proprietorship, partnership and joint stock companies.

TABLE 4.16

CLASSIFICATION OF RESPONDENTS ACCORDING TO FORMS OF BUSINESS ORGANIZATION

S. No	Forms of business	No. of Respondents	Percentage
1.	Sole-proprietorship	180	60.0
2.	Partnership	120	40.0
3.	Joint Stock Company	Nil	-
	Total	**300**	**100**

Source: Primary Data

A maximum of 60 per cent of the respondents are involved in sole-proprietorship and only by 40 per cent of the respondents are doing business on partnership basis. There is no company form of organization run by rural women entrepreneurs.

4.18 NATURE OF BUSINESS PREMISES

The entrepreneurs run the enterprises according to their capability of finance, management, marketability and risk taking ability. The nature of business premises selected by them is influenced by their family occupation, scope of business, profitability and other aspects. In the present study, the nature of business premises is classified into business run at home, business run in the own building, rental building and others.

TABLE 4.17

NATURE OF BUSINESS PREMISES

S. No	Nature of business premises	No. of Respondents	Percentage
1.	Home	138	46
2.	Own Building	93	31
3.	Rental Building	54	18
4.	Others	15	5
	Total	**300**	**100.0**

Source: Primary Data

Table 4.17 reveals that 46 per cent of the respondents have their enterprises in their home whereas 31 per cent of the respondents run their enterprises in their own building. The respondents, who run their enterprises in rental building, industrial estate, etc., constitute 23 per cent.

4.19 EXISTENCE OF BUSINESS

Existence of business unit gives information about the years of existence since its establishment. It indicates the life period of the business unit so far completed. Years of existence will influence the profitability and also the perception towards various problems encountered in the enterprise. In the present study, the existence of business is classified into up to 2 years, 3 to 4 years, 5 to 6 years, and above 6 years. The distribution of enterprises according to their existence is shown in Table 4.18.

TABLE 4.18

EXISTENCE OF BUSINESS

S. No	Years of Existence	No of Respondents	Percentage
1.	Up to 2 years	45	15.0
2.	3 – 4 years	136	45.3
3.	5 – 6 years	83	27.7
4.	Above 6 years	36	12.0
	Total	**300**	**100**

Source: Primary Data

A maximum of 45.3 per cent of the enterprises have existence of 3 to 4 years followed by 27.7 per cent have an existence of 4 to 6 years. The number of enterprises which have an existence of up to 2 years and above 6 years constitute 15 per cent, and 12 per cent respectively.

FIGURE 4.6

Existence of Business
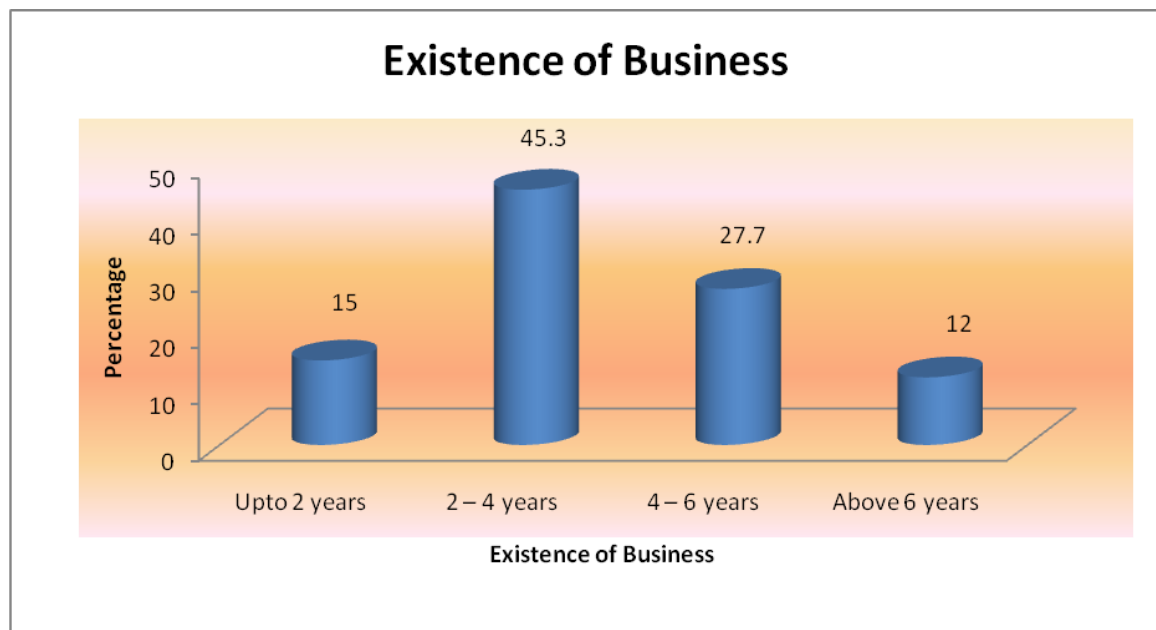
4.20 SOURCE OF INSPIRATION

Competitiveness always brings the best out of people. The incidence of increasing competition in the present global scenario has forced many people to find out ways and means to innovate. The entrepreneurship is generally understood as a pursuit of opportunity without limiting oneself to the accepted norms of an organization. The sources of inspiration to start the enterprise is confined to self, family, friends and relatives, training institutions, government policies and programmes, successful entrepreneurs and others.

This section aims at assessing the source of inspiration to become an entrepreneur. The source of inspiration to become an entrepreneur as mentioned by Prof. R.K. Dixit in 'Women Entrepreneurship' (2012) has been classified as "Self", "Family", "Friends and Relatives", "Training Institutions", "Government policies and programmes" and "Successful entrepreneurs".

TABLE 4.19
SOURCES OF INSPIRATION TO BECOME AN ENTREPRENEUR

S. No.	Sources	Mean	S.D	C.V.	't'- value	Rank
1.	Self	3.98	1.04	26.17	16.68*	I
2.	Family	3.13	1.18	37.58	2.13*	II
3.	Friends and Relatives	3.09	1.18	38.20	1.69*	III
4.	Training Institutions	2.51	1.25	49.86	7.64*	V
5.	Govt. Policies and Programmes	2.42	1.20	49.62	9.17*	IV
6.	Successful Entrepreneurs	1.94	1.01	52.23	18.17*	VI

Table value with df(300-1) = 1.645

* Significant at 0.05 level.

Table 4.19 reveals that out of the six sources of inspiration which motivates a person to become an entrepreneur, the source 'Self', the coefficient of variance (26.17) is the least, followed by the source 'Family' (37.58), 'Friends and Relatives' (38.20), 'Government Policies and Programmes' (49.62), 'Training Institutions' (49.86) and the source 'Successful Entrepreneurs' have the coefficient of variation of 52.23. It is inferred from Table 4.19 that the self motivation is ranked first compared to other sources of inspiration because of the low co-efficient of variation. So, it is evident that the self motivation plays a vital role in inspiring the rural women to become entrepreneurs.

From the Table No.4.19, it is found that the mean scores of the dimensions such as "Self", "Family", "Friends and Relatives", "Training Institutions", "Government policies and programmes" and "Successful entrepreneurs" are 3.98, 3.13, 3.09, 2.51, 2.42 and 1.94 respectively. Further, 't' values show that they are significant at 0.05 level. Hence it is concluded that the women entrepreneurs are influenced by the various sources of inspiration given in Table No.4.19 to become an entrepreneur.

4.21 LEVELS OF SOURCES OF INSPIRATION

In order to study the level of sources of inspiration among the women entrepreneurs, the sample is grouped into three categories, namely low level, medium level and high level. The level of sources of inspiration (total) is determined by the score value calculated for 6 statements by adopting the scaling technique. The score values greater than or equal to $\overline{X} + S.D$ and score values less than or equal to $\overline{X} - S.D$ are classified respectively as high level and low level of sources of inspiration, while the score values in between $(\overline{X} + S.D)$ and $(\overline{X} - S.D)$ have been classified as medium level of sources of inspiration. The scores are given below:

TABLE 4.20
SOURCES OF INSPIRATION SCORES

Category	Low Level (Mean - Standard Deviation)	High Level (Mean + Standard Deviation)
Sources of inspiration (Total)	17.08 – 2.62 = 14.46	17.08 + 2.62 = 19.70

To analyze the various sources of information, it is categorized into low, medium and high level scores. The source of information which falls below 14.46 is said to be in the low level and above that score is said to be high level. Based on the scores, the levels of sources of information can be measured.

4.22 ASSOCIATION BETWEEN LEVEL OF SOURCES OF INSPIRATION AND EDUCATIONALQUALIFICATION OF WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of educational qualification on the level of sources of inspiration of women entrepreneurs. The null hypothesis framed was "The level of sources of inspiration of women

entrepreneurs is independent of their educational qualification". The result of Chi-square test is given in Table 4.21.

TABLE 4.21
ASSOCIATION BETWEEN LEVEL OF SOURCES OF INSPIRATION AND EDUCATIONAL QUALIFICATION OF WOMEN ENTREPRENEURS

Educational Qualification	Level of Sources of Inspiration			
	Low	Medium	High	Total
Up to high school	24	122	13	**159**
Higher secondary	12	62	15	**89**
Degree	7	11	10	**28**
Others	5	12	7	**24**
Total	**48**	**207**	**45**	**300**
Chi-square value	24.783			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

The above table shows that the calculated value of Chi-square is greater than the Table value at 5% level of significance. Hence, the null hypothesis, "The level of sources of inspiration of women entrepreneurs is independent of their educational qualification" is rejected. It is concluded that there is an association between the levels of sources of inspiration of women entrepreneurs and their educational qualification.

4.23 ASSOCIATION BETWEEN LEVEL OF SOURCES OF INSPIRATION AND FAMILY OCCUPATION OF WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of family occupation of women entrepreneurs on the level of sources of inspiration of women entrepreneurs. The null hypothesis framed was "The level of sources of inspiration of women entrepreneurs is independent of their family occupation". The result of Chi-square test is given below.

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TABLE 4.22

ASSOCIATION BETWEEN LEVEL OF SOURCES OF INSPIRATION AND FAMILY OCCUPATION OF WOMEN ENTREPRENEURS

Occupation of Family	Level of Sources of Inspiration			
	Low	Medium	High	Total
Business	29	151	17	**197**
Private	7	23	12	**42**
Agriculture	7	24	6	**37**
Others	5	9	10	**24**
Total	**48**	**207**	**45**	300
Chi-square value	29.110			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

Table 4.22 shows that the calculated value of Chi-square is greater than the Table value at 5% level of significance. Hence, the null hypothesis, "The level of sources of inspiration of women entrepreneurs is independent of their family occupation" is rejected. It is concluded that there is an association between the sources of inspiration of women entrepreneurs and their family occupation.

4.24 ASSOCIATION BETWEEN LEVEL OF SOURCES OF INSPIRATION AND OCCUPATION OF WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of occupation of women entrepreneurs on the level of sources of inspiration of women entrepreneurs. The null hypothesis framed was "The level of sources of inspiration of women entrepreneurs is independent of their occupation". The result of Chi-square test is given below.

TABLE 4.23

ASSOCIATION BETWEEN LEVEL OF SOURCES OF INSPIRATION AND OCCUPATION OF WOMEN ENTREPRENEURS

Occupation of Respondents	Level of Sources of Inspiration			
	Low	Medium	High	Total
Business	21	161	28	**210**
Agriculture	10	24	6	**40**
Private	12	10	5	**27**
Others	5	12	6	**23**
Total	**48**	**207**	**45**	**300**
Chi-square value	30.573			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

Table 4.23 shows that the calculated value of Chi-square is greater than the table value at 5% level of significance. Hence, the null hypothesis, "The level of sources of inspiration of women entrepreneurs is independent of their occupation" is rejected. It is concluded that there is an association between the sources of inspiration of women entrepreneurs and the occupation of women entrepreneurs.

4.25 ASSOCIATION BETWEEN LEVEL OF SOURCES OF INSPIRATION AND MONTHLY FAMILY INCOME OF WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of family monthly income of women entrepreneurs on the level of sources of inspiration of women entrepreneurs. The null hypothesis framed was "The level of sources of inspiration of women entrepreneurs is independent of their family income". The result of Chi-square test is given below.

TABLE 4.24
ASSOCIATION BETWEEN LEVEL OF SOURCES OF INSPIRATION AND MONTHLY FAMILY INCOME OF WOMEN ENTREPRENEURS

Family Monthly Income (in ₹)	Level of Sources of Inspiration			
	Low	Medium	High	Total
Up to 4000	9	46	5	**60**
4001 – 8000	21	49	5	**75**
8001– 12000	13	61	6	**80**
Above 12000	5	51	29	**85**
Total	**48**	**207**	**45**	**300**
Chi-square value	43.454			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

Table 4.24 shows that the calculated value of Chi-square is greater than the Table value at 5% level of significance. Hence, the null hypothesis, "The level of sources of inspiration of women entrepreneurs is independent of their family income" is rejected. It is concluded that there is an association between the levels of sources of inspiration of women entrepreneurs and the monthly family income of women entrepreneurs.

4.26 ASSOCIATION BETWEEN LEVEL OF SOURCES OF INSPIRATION AND YEARS OF EXPERIENCE OF WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of years of experience of women entrepreneurs on the level of sources of inspiration of women entrepreneurs. The null hypothesis framed was "The level of sources of inspiration of women entrepreneurs is independent of their years of experience". The result of Chi-square test is given below.

TABLE 4.25

ASSOCIATION BETWEEN LEVEL OF SOURCES OF INSPIRATION AND YEARS OF EXPERIENCE OF WOMEN ENTREPRENEURS

Years of Experience	Level of Sources of Inspiration			
	Low	Medium	High	Total
Up to 2 years	18	20	7	**45**
3 – 4 years	12	115	9	**136**
5 – 6 years	10	60	13	**83**
Above 6 years	8	12	16	**36**
Total	**48**	**207**	**45**	**300**
Chi-square value	64.962			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

Table 4.25 shows that the calculated value of Chi-square is greater than the table value at 5% level of significance. Hence, the null hypothesis, "The level of sources of inspiration of women entrepreneurs is independent of their years of experience" is rejected. It is concluded that there is an association between the sources of inspiration of women entrepreneurs and the years of experience of women entrepreneurs.

4.27 INITIAL INVESTMENT IN THE BUSINESS

Investment is essential to invest on capital goods and also for working capital needs. The capital invested at the time of promotion is called as initial capital. In the present study, initial investment is confined to less than ₹ 10,000, ₹ 10,001 to 20,000, ₹20,001 to 30,000, ₹ 30,001 to 40,000, ₹ 40,001 to 50,000 and above ₹ 50,000.

TABLE 4.26
INITIAL INVESTMENT IN THE BUSINESS

S. No	Initial Investment (in ₹)	No. of Respondents	Percentage
1.	Less than 10,000	160	53.3
2.	10,001-20,000	49	16.3
3.	20,001-30,000	19	6.3
4.	30,001-40,000	12	4.0
5.	40,001-50,000	8	2.7
6.	Above 50,000	52	17.3
	Total	**300**	**100.0**

Source: Primary Data

A maximum of 53.3 per cent of the respondents have invested less than ₹ 10,000 followed by 17.3 per cent of the respondents have invested above ₹ 50,000 in the initial stage. Among the rural women entrepreneurs, who have invested ₹ 10,001 to 20,000, ₹ 20,001 to 30,000 and ₹ 30,001 to 40,000 constitute 16.3 per cent, 6.3 per cent and 4 per cent respectively. Only 2.7 per cent of the respondents have invested ₹ 40,001 to 50,000.

4.28 INVESTMENT IN THE BUSINESS AT PRESENT

The capital requirements are growing day by day when the business activities are growing. Usually, increase in sales, debts, cost of raw materials, etc. requires an additional investment to manage the enterprises. The investment made on the enterprise in the present study is measured only at the time of survey. It is confined to less than ₹ 10,000, ₹ 10,001 to 20,000, ₹ 20,001 to 30,000, ₹ 30,001 to 40,000, ₹ 40,001 to 50,000 and above ₹ 50,000.

TABLE 4.27
INVESTMENT IN THE BUSINESS AT PRESENT

S. No	Investment at present (in ₹)	No. of Respondents	Percentage
1.	Less than 10,000	116	38.6
2.	10,000-20,000	66	22.0
3.	20,001-30,000	25	8.4
4.	30,001-40,000	16	5.3
5.	40,001-50,000	7	2.3
6.	Above 50,000	70	23.4
	Total	**300**	**100.0**

Source: Primary Data

A maximum of 38.6 per cent of the respondents have invested less than ₹ 10,000 followed by 23.4 per cent of the respondents have invested above ₹ 50,000. Among the rural women entrepreneurs, the respondents who have invested ₹ 10,001 to 20,000, ₹ 20,001 to 30,000 and ₹ 30,001 to 40,000 constitute 22 per cent, 8.4 per cent and 5 per cent respectively. Only 2 per cent of the respondents have invested ₹ 40,001 to 50,000.

4.29 SOURCES OF INVESTMENT

The sources of investment indicate where from the enterprises mobilize their capital. Since the source of investment determines the cost of capital and also the profitability of the enterprises, it is included in the present study. In the present study, the respondents are allowed to represent their response on the source of investment. The sources of investment in the study are confined to owned and borrowed.

TABLE 4.28
SOURCES OF INVESTMENT

S. No	Sources of Investment	No. of Respondents	Percentage
1.	Owned	190	63.3
2.	Borrowed	110	36.7
	Total	**300**	**100.0**

Source: Primary Data

The Table 4.28 reveals that the important source of investment among the rural women entrepreneurs are owned and borrowed and their respective percentages are 63.3 per cent and 36.7 per cent. From the Table 4.28, it is clear that most of the rural women entrepreneurs use their own money as investment.

4.30 SOURCES OF BORROWINGS

The sources of borrowings in the study are confined to Friends and Relatives, Private Money Lenders, Banks, Non Government Organizations, Micro Credit Institutions, etc.

TABLE 4.29
SOURCES OF BORROWINGS

S. No	Source of Borrowings	No. of Respondents	Percentage
1.	Friends and relatives	47	42.8
2.	Private money lenders	14	12.7
3.	Banks	26	23.6
4.	Non Government Organizations	11	10.0
5.	Micro credit institutions	12	10.9
	Total	**110**	**100.0**

Source: Primary Data

Table 4.29 reveals that the important source of borrowings among the rural women entrepreneurs is friends and relatives who constitute 42.8 per cent followed by 23.6 per cent of the respondents have borrowed from banks. The number of respondents who have borrowed from Private Money Lenders, Micro Credit Institutions and Non Government Organizations constitute 12.7 per cent, 10.9 per cent and 10 per cent respectively.

4.31 MONTHLY INCOME FROM THE BUSINESS

The monthly income from the business indicates the net income from the enterprise. In the present study, the monthly income from the business is confined to less than ₹ 5,000, ₹ 5,000 to 10,000, ₹ 10,001 to 15,000 and more than ₹ 15,000.

TABLE 4.30
MONTHLY INCOME FROM THE BUSINESS

S. No	Monthly Income (in ₹)	No of Respondents	Percentage
1.	Less than 5,000	103	34.3
2.	5,000-10,000	133	44.3
3.	10,001-15,000	30	10.0
4.	More than 15,000	34	11.4
	Total	**300**	**100.0**

Source: Primary Data

A maximum of 44.3 per cent of the respondents earn an income of ₹ 5,000 to 10,000 followed by this 34.3 per cent earn ₹ 5,000 to 10,000. Among the rural women entrepreneurs, the respondents who earn more than ₹ 10,000 and ₹ 10,001 to 15,000 constitute 11.4 per cent and 10 per cent respectively.

FIGURE 4.7

Monthly Income from the Business
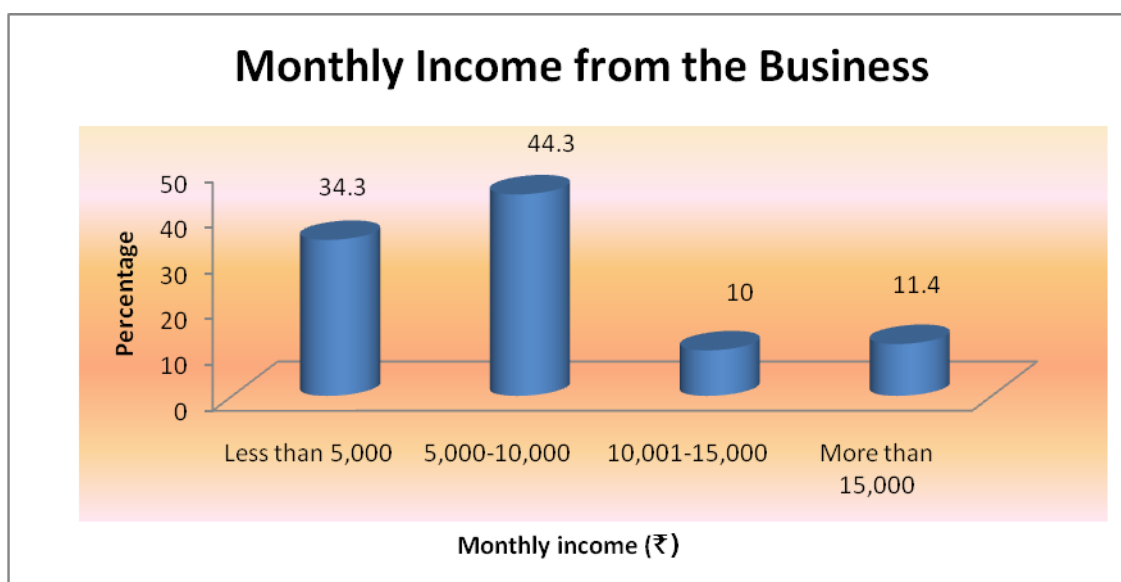
4.32 PROFIT EARNED FROM THE BUSINESS

The performance of the enterprise is assessed in terms of profit earned from the business. The entrepreneurs are asked to give the profit earned from the business at the time of survey. The distribution of respondents according to the profit earned from the business is shown in Table 4.31.

TABLE 4.31
PROFIT EARNED FROM THE BUSINESS

S. No	Profit (in ₹)	No of Respondents	Percentage
1.	Less than 2,000	25	8.3
2.	2,000-4,000	40	13.4
3.	4,000-6,000	124	41.3
4.	6,000-8,000	62	20.7
5.	8,000-10,000	37	12.3
6.	Above 10,000	12	4.0
	Total	**300**	**100**

Source: Primary Data

Nearly 41.3 per cent of the enterprises have earned ₹ 4000 to 5000 as profit every month whereas enterprises which earned profit of ₹ 6000 to 8000 constitute 20.7 per cent. The enterprises which earned profit of ₹ 2000 to 4000 and less than ₹ 2000 constitute 13.4 per cent and 8.3 per cent respectively. The enterprises which earned a profit of above ₹8000 constitute 16.3 per cent.

4.33 RESPONDENTS AWARENESS ABOUT GOVERNMENT ASSISTANCE

Majority of rural women entrepreneurs say that the present policy provisions are not sufficient. So, there is a need to formulate policies which should remove this misunderstanding among rural women entrepreneurs. The reality is that awareness about the various benefits provided under different schemes is also very low. In the present study, awareness of the respondents about government assistance is tested by yes or no question.

TABLE 4.32

RESPONDENTS AWARENESS ABOUT GOVERNMENT ASSISTANCE

S. No	Awareness	No of respondents	Percentage
1.	Yes	72	24
2.	No	228	76
	Total	**300**	**100.0**

Source: Primary Data

The table 4.32 reveals that 76 per cent of the respondents are not aware of the government assistance and 24 per cent of the respondents are aware of the various benefits provided under different schemes offered by the government.

4.34 ASSISTANCE RECEIVED BY THE RESPONDENTS

The respondents who are aware of the government assistance may or may not receive any assistance through various schemes offered by the government. Thus, in the present study, whether the assistance received or not by the rural women entrepreneurs was enquired. The response given by the respondents is shown in Table 4.33.

TABLE 4.33

ASSISTANCE RECEIVED BY THE RESPONDENTS

S. No	Response	No of Respondents	Percentage
1.	Yes	64	21.3
2.	No	236	78.7
	Total	**300**	**100.0**

Source: Primary Data

The Table 4.33 exhibits that 78.7 per cent of the respondents have not received any assistance and 21.3 per cent have received assistance through various schemes of government.

4.34 NUMBER OF WORKERS ENGAGED IN THE BUSINESS

The purpose of entrepreneurship is to promote self employment and to create employment opportunities. Even in the case of rural enterprises, the employment opportunities are visible. In order to analyze this aspect, the number of employees engaged in business unit is collected from the rural women entrepreneurs. In the present study, the number of workers engaged by rural women entrepreneurs is confined to one, two, three and above three.

TABLE 4.34

NUMBER OF WORKERS ENGAGED IN THE BUSINESS

S. No	Number of Workers	No of Respondents	Percentage
1.	One	81	50.3
2.	Two	43	26.7
3.	Three	18	11.2
4.	Above Three	19	11.8
	Total	**161**	**100**

Source: Primary Data

Table 4.34 exhibits the number of employment opportunities provided by the respondents through their business units. The number of respondents who provide an additional employment constitute 50.3 per cent. It is followed by 26.7 per cent of the respondents who provide employment to two persons. Only 23 per cent of the respondents provide three or more additional employment. The remaining 139 respondents which are not shown in the table are doing their business solely.

4.36 TYPE OF WORKERS EMPLOYED

In the present study, type of workers employed is confined to skilled, semi skilled and unskilled.

TABLE 4.35
TYPE OF WORKERS EMPLOYED

S. No	Type of Workers	No. of Respondents	Percentage
1.	Skilled	124	77.0
2.	Semiskilled	17	10.6
3.	Unskilled	20	12.4
	Total	**161**	**100**

Source: Primary Data

A maximum of 77.01 per cent of the workers employed are skilled workers followed by this 10.55 per cent of the workers are semiskilled. Only 12.4 per cent of the workers are unskilled. The above Table 4.35 shows that most (77 per cent) of the skilled workers are employed by the rural women entrepreneurs.

4.37 SOURCE OF WORKERS

The availability of the workers is also significant for the success of the enterprise. The workers may be available either from the nearby places or from faraway places. In the present study, source of workers are confined to local, nearby place and neighbouring districts.

TABLE 4.36
SOURCE OF WORKERS

S. No	Source of Workers	No. of Respondents	Percentage
1.	Local	134	83.2
2.	Nearby Placed	19	11.8
3.	Neighboring Districts	8	5.0
	Total	**161**	**100**

Source: Primary Data

A maximum of 83.2 per cent of the workers are from local places followed by 11.8 percent of the workers are from nearby places. Only 5 per cent of the workers are from neighbouring districts.

4.37 CONCLUSION

Rural women's entrepreneurship can contribute to economic growth in developing countries and clearly represents an untapped potential. For many rural women, entrepreneurship is part of a broader livelihood strategy, often undertaken on a part-time basis, and where it production and reproduction tasks,

as well as market and non market work are separated. With few employment choices, women often start businesses in highly saturated sectors, in the informal economy and in low-productivity and low return activities, where they would be benefited.

The socio economic profile of rural women entrepreneurs are considered very important as rural enterprises had employed very few employees and operate with less formality and reflect to a greater degree of attitudes of the entrepreneur. The study shows that the women entrepreneurs themselves have played a significant motivational role in running their enterprises.

CHAPTER V

ENTREPRENEURIAL SKILLS OF RURAL WOMEN ENTREPRENEURS

5.1 INTRODUCTION

Entrepreneur is human being who has his dignity, self-respect, values, sentiments, aspirations, dreams apart from economic status. Indeed, economic betterment and social upliftment motivates a person to distinguish from others. The possession of certain skills or abilities results in superior performance. An entrepreneur may possess certain skills and at the same time it is possible to develop these through training, experience and guidance. Various skills required for superior performance as mentioned by Vasant Desai in 'The Dynamics of Entrepreneurial Development and Management' (2010) are technical, business management, personal entrepreneurial, enterprise, behavioural, communication, listening and soft skills.

5.2 ASSESSMENT OF ENTREPRENEURIAL SKILLS

In this section, an attempt is made to assess the skills necessary to become an entrepreneur. A mean score above the neutral point indicates that the respondents have developed the significant skills and vice-versa. It is needless to point out however that a mean score of, say 15, just one point above the neutral point do not indicate definite assessment, as the little difference between the mean and the neutral point may be due to error variance that is bound to occur in any investigation, more so in educational and psychological research. Hence, mean score and the neutral point was tested for significance by applying 't' test.

The different entrepreneurial skills necessary to perform entrepreneurial activities have been identified as "Technical Skills", "Business Management Skills", "Personal Entrepreneurial Skills", "Enterprise Skills", "Behavioural Skills", "Communication Skills", "Listening Skills" and "Soft Skills". The skills are presented in Table 5.1

TABLE 5.1

DIFFERENT DIMENSIONS OF ENTREPRENEURIAL SKILLS

S. No.	Entrepreneurial Skills	Mean	S.D	C.V.	't'-value	Rank
1.	Technical Skills	36.89	2.35	6.37	77.85*	V
2.	Business Management Skills	41.86	1.30	3.11	179.92*	I
3.	Personal Entrepreneurial Skills	28.33	1.96	6.92	90.62*	VI
4.	Enterprise Skills	50.45	2.32	4.60	96.01*	II
5.	Behavioural Skills	39.34	2.01	5.11	114.11*	III
6.	Communication Skills	28.67	1.60	5.58	63.98*	IV
7.	Listening Skills	15.31	1.20	7.84	52.39*	VIII
8.	Soft Skills	27.87	2.17	7.78	45.49*	VII

Table value with df(300-1) = 1.645
* Significant at 0.05 level.

Table 5.1 reveals that out of the eight skills of entrepreneur considered for performing entrepreneurial activities 'the coefficient of variance of the 'Business Management Skills' is the least (3.11), followed by 'Enterprise Skills'(4.60), 'Behavioural Skills'(5.11), 'Communication Skills' (5.58), 'Technical Skills' (6.37), 'Personal Entrepreneurial Skills' (6.92), 'Soft Skills' (7.78) and 'Listening Skills' (7.84). From the table, 'Business Management Skills' is ranked in the first place as it influences the respondents to become an entrepreneur to the greatest extent.

From Table 5.1 it is found that the mean scores of the dimensions such as 'Business Management Skills', 'Enterprise Skills', 'Behavioural Skills', 'Communication Skills', 'Technical Skills', 'Personal Entrepreneurial Skills', 'Soft Skills' and 'Listening Skills' are 41.86, 50.45, 39.34, 28.67, 36.89, 28.33, 27.87 and 15.31respectively, which are above the neutral point. Further, 't' values show that they are significant at 0.05 level. As all the entrepreneurial skills tested are significant, it is concluded that all the skills have a bearing on the entrepreneurship.

5.3 LEVELS OF ENTREPRENEURIAL SKILLS

In order to study the level of entrepreneurial skills among the women entrepreneurs, the sample is grouped into three categories, namely low, medium and high level. The scores were calculated by adopting scaling technique for all the skills. The score values greater than or equal to $\overline{X}+S.D$ and score values less than or equal to $\overline{X}-S.D$ are classified respectively as high level and low level of entrepreneurial skills, while the score values in between $(\overline{X}+S.D)$ and $(\overline{X}-S.D)$ have been classified as medium level of entrepreneurial skills. The scores are given below:

TABLE 5.2
ENTREPRENEURIAL SKILL SCORES

Category	Low Level (Mean - Standard Deviation)	High Level (Mean + Standard Deviation)
Entrepreneurial skills (Total)	268.72 – 5.38 = 263.34	268.72 + 5.38 = 274.10

To analyze the various entrepreneurial skills, it is categorized into low, medium and high level scores. The skills which fall below 263.34 are said to be in

the low level and above the score are said to be high level. Based on the scores, the levels of entrepreneurial skills can be measured.

5.4 ASSOCIATION BETWEEN LEVEL OF ENTREPRENEURIAL SKILLS AND EDUCATIONAL QUALIFICATION OF RURAL WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of educational qualification on the level of entrepreneurial skills of rural women entrepreneurs. The null hypothesis framed was "The level of entrepreneurial skills of rural women entrepreneurs is independent of their educational qualification". The results of Chi-square test are given in Table 5.3.

TABLE 5.3
ASSOCIATION BETWEEN LEVEL OF ENTREPRENEURIAL SKILLS AND EDUCATIONAL QUALIFICATION OF RURAL WOMEN ENTREPRENEURS

Educational Qualification	Level of Entrepreneurial Skills			
	Low	Medium	High	Total
Up to high school	28	119	12	**159**
Higher secondary	8	74	7	**89**
Degree	6	13	9	**28**
Others	5	9	10	**24**
Total	**47**	**215**	**38**	**300**
Chi-square value	41.407			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

Table 5.3 shows that the calculated value of Chi-square is greater than the table value at 5% level of significance. Hence, the null hypothesis, "The level of entrepreneurial skills of rural women entrepreneurs is independent of their educational qualification" is rejected. It is concluded that there is an association between the levels of entrepreneurial skills of rural women entrepreneurs and their educational qualification.

5.5 ASSOCIATION BETWEEN LEVEL OF ENTREPRENEURIAL SKILLS AND FAMILY OCCUPATION OF RURAL WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of family occupation on the level of entrepreneurial skills of rural women entrepreneurs. The null hypothesis framed was "The level of entrepreneurial skills of rural women entrepreneurs is independent of their family occupation". The results of Chi-square test are given in Table 5.4.

TABLE 5.4
ASSOCIATION BETWEEN LEVEL OF ENTREPRENEURIAL SKILLS AND FAMILY OCCUPATION OF RURAL WOMEN ENTREPRENEURS

Occupation of Family	Level of Entrepreneurial Skills			
	Low	**Medium**	**High**	**Total**
Business	24	157	16	**197**
Private	9	26	7	**42**
Agriculture	9	22	6	**37**
Others	5	10	9	**24**
Total	**47**	**215**	**38**	**300**
Chi-square value	26.505			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

Table 5.4 shows that the calculated value of Chi-square is greater than the table value at 5% level of significance. Hence, the null hypothesis, "The level of entrepreneurial skills of rural women entrepreneurs is independent of their family occupation" is rejected. It is concluded that there is an association between the levels of entrepreneurial skills of rural women entrepreneurs and their family occupation of the rural women entrepreneurs.

5.6 ASSOCIATION BETWEEN LEVEL OF ENTREPRENEURIAL SKILLS AND OCCUPATION OF RURAL WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of occupation on the level of entrepreneurial skills of rural women entrepreneurs. The null hypothesis framed was "The level of entrepreneurial skills of rural women entrepreneurs is independent of their occupation". The results of Chi-square test are given in Table 5.5.

TABLE 5.5
ASSOCIATION BETWEEN LEVEL OF ENTREPRENEURIAL SKILLS AND OCCUPATION OF WOMEN ENTREPRENEURS

Occupation of Respondents	Level of Entrepreneurial Skills			
	Low	**Medium**	**High**	**Total**
Business	15	178	17	**210**
Agriculture	13	20	7	**40**
Private	12	7	8	**27**
Others	7	10	6	**23**
Total	**47**	**215**	**38**	**300**
Chi-square value	66.132			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

Table 5.5 shows that the calculated value of Chi-square is greater than the table value at 5% level of significance. Hence, the null hypothesis, "The level entrepreneurial skills of rural women entrepreneurs are independent of their occupation" is rejected. It is concluded that there is an association between the levels of entrepreneurial skills of rural women entrepreneurs and the occupation of rural women entrepreneurs.

5.7 ASSOCIATION BETWEEN LEVEL OF ENTREPRENEURIAL SKILLS AND MONTHLY FAMILY INCOME OF RURAL WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of family income on the level of entrepreneurial skills of rural women entrepreneurs. The null hypothesis framed was "The level of entrepreneurial skills of rural women entrepreneurs is independent of their family income". The results of Chi-square test are given in Table 5.6.

TABLE 5.6

ASSOCIATION BETWEEN LEVEL OF ENTREPRENEURIAL SKILLS AND MONTHLY FAMILY INCOME OF RURAL WOMEN ENTREPRENEURS

Monthly Family Income	Level of Entrepreneurial Skills			
	Low	Medium	High	Total
Up to ₹ 4000	25	28	7	**60**
₹ 4001 – 8000	6	61	8	**75**
₹ 8001–12000	10	60	10	**80**
Above ₹ 12000	6	66	13	**85**
Total	**47**	**215**	**38**	**300**
Chi-square value	40.743			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

Table 5.6 shows that the calculated value of Chi-square is greater than the table value at 5% level of significance. Hence, the null hypothesis, "The level of entrepreneurial skills of rural women entrepreneurs is independent of their family income" is rejected. It is concluded that there is an association between the levels of entrepreneurial skills of rural women entrepreneurs and the monthly family income of rural women entrepreneurs.

5.8 ASSOCIATION BETWEEN LEVEL OF ENTREPRENEURIAL SKILLS AND YEARS OF EXPERIENCE OF RURAL WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of years of experience of rural women entrepreneurs on the level of entrepreneurial skills of women entrepreneurs. The null hypothesis framed was "The level of entrepreneurial skills of rural women entrepreneurs is independent of their years of experience". The result of Chi-square test is given in Table 5.7.

TABLE 5.7
ASSOCIATION BETWEEN LEVEL OF ENTREPRENEURIAL SKILLS AND YEARS OF EXPERIENCE OF RURAL WOMEN ENTREPRENEURS

Years of Experience	Level of Entrepreneurial Skills			
	Low	Medium	High	Total
Up to 2 years	15	22	8	**45**
2 – 4 years	14	115	7	**136**
4 – 6 years	12	58	13	**83**
Above 6 years	6	20	10	**36**
Total	**47**	**215**	**38**	300
Chi-square value	33.401			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

Table 5.7 shows that the calculated value of Chi-square is greater than the table value at 5% level of significance. Hence, the null hypothesis, "The level of entrepreneurial skills of rural women entrepreneurs is independent of their years of experience" is rejected. It is concluded that there is an association between the levels of entrepreneurial skills of rural women entrepreneurs and the years of experience of rural women entrepreneurs.

5.9 ANALYSIS OF VARIANCE AMONG ENTREPRENEURIAL SKILLS AND AGE OF RURAL WOMEN ENTREPRENEURS

In order to analyze the entrepreneurial skills and age of rural women entrepreneurs, a null hypothesis has been framed. The null hypothesis set for this purpose was, "There is no significant difference among the mean scores of entrepreneurial skills in total and in different dimensions such as technical skills, business management skills, personal entrepreneurial skills, enterprise skills, behavioural skills, communication skills, listening skills and soft skills of women entrepreneurs with respect to the variable age.

TABLE 5.8
ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF ENTREPRENEURIAL SKILLS IN TOTAL AND ITS DIFFERENT DIMENSIONS WITH RESPECT TO AGE OF THE RESPONDENTS

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F-value	Remarks at 0.05 level
Overall	Between	417.3275	3	139.1092	4.9237	**Sig**
	Within	8362.9384	296	28.2532		
Technical Skills	Between	24.3388	3	8.1129	1.4689	N.S.
	Within	1634.8947	296	5.5233		
Business Management Skills	Between	10.4030	3	3.4677	2.0609	N.S.
	Within	498.0438	296	1.6826		
Personal Entrepreneurial Skills	Between	80.6111	3	26.8704	7.2603	**Sig**
	Within	1095.5042	296	3.7010		
Enterprise Skills	Between	43.9077	3	14.6359	2.7405	**Sig**
	Within	1580.8463	296	5.3407		
Behavioural Skills	Between	8.0783	3	2.6928	0.6621	N.S.
	Within	1203.8055	296	4.0669		
Communication Skills	Between	45.8636	3	15.2879	6.2111	**Sig**
	Within	728.5638	296	2.4614		
Listening Skills	Between	5.0789	3	1.6930	1.1777	N.S.
	Within	425.4889	296	1.4375		
Soft Skills	Between	170.0419	3	56.6806	12.9511	**Sig**
	Within	1295.4502	296	4.3765		

Table value required for df 3, 296 is 2.636

Since the calculated 'F' values are less than the table value in the entrepreneurial skills dimensions such as Technical skills, Business Management

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Skills, Behavioural Skills and Listening Skills, the null hypothesis is accepted. So, it is found that there is no significant difference among the mean scores of entrepreneurial skills and the individual skills such as Technical skills, Business Management Skills, Behavioural Skills and Listening Skills of women entrepreneurs with respect to their age. But, it is found that there is significant difference among the mean scores of entrepreneurial skills in total and in different dimensions such as   Personal Entrepreneurial skills, Enterprise skills, Communication skills and Soft skills of rural women entrepreneurs with respect to their age.

5.9.1 Personal Entrepreneurial Skills of Women Entrepreneurs with respect to Age

Since the 'F' ratio of Personal Entrepreneurial Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.9

SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF PERSONAL ENTREPRENEURIAL SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO AGE

Age (in Years)				Mean Difference	C.I. Value	Result at 5% Level
Up to 25	26 – 35	36 – 45	Above 45			
267.500	270.126			2.626	3.052	N.S.
267.500		269.361		1.861	3.329	N.S.
267.500			265.303	2.197	3.841	N.S.
	270.126	269.361		0.765	2.107	N.S.
	270.126		265.303	4.823	2.848	**Sig.**
		269.361	265.303	4.058	3.142	**Sig.**

The Table 5.9 reveals that significant differences are found between the rural women entrepreneurs in the age group of 26 – 35 years and above 45 years, and 36 – 45 years and above 45 years. Further, it reveals that the rural women

entrepreneurs in the age group 26-35 years have higher personal entrepreneurial skills than the other age groups. But significant differences are not found between the rural women entrepreneurs in the age group of up to 25 years and 26- 35 years, 25 years and 36-45 years, 25 years and above 45 years, and 26-35 years and 36-45 years.

5.9.2 Enterprise Skills of Rural Women Entrepreneurs With Respect to Age

Since the 'F' ratio of the Enterprise Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.10

SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF ENTERPRISE SKILLS OF WOMEN ENTREPRENEURS WITH RESPECT TO AGE

Age (in Years)				Mean Difference	C.I. Value	Result at 5% Level
Up to 25	26 – 35	36 – 45	Above 45			
52.393	50.341			2.052	1.327	**Sig.**
52.393		50.236		2.157	1.447	**Sig.**
52.393			49.636	2.757	1.670	**Sig.**
	50.341	50.236		0.105	0.916	N.S.
	50.341		49.636	0.705	1.238	N.S.
		50.236	49.636	0.600	1.366	N.S.

The Table 5.10 reveals that significant differences are found between the rural women entrepreneurs in the age group of upto25 years and 26-35, up to 25 years and 36 – 45 years, and upto25 years and above 45 years. Further, it reveals that the rural women entrepreneurs in the age group of up to 25 years have higher enterprise skills than the other age groups. But significant differences are not found between the rural women entrepreneurs in the age group of 26- 35

years and 36-45 years, 26-35 years, and above 45 years, and 36-45 years and above 45 years.

5.9.3 Communication skills of Rural Women Entrepreneurs with respect to Age

Since the 'F' ratio of the Communication Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.11

SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF COMMUNICATION SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO AGE

Age (in Years)				Mean Difference	C.I. Value	Result at 5% Level
Up to 25	26 – 35	36 – 45	Above 45			
28.571	28.401			0.170	0.901	N.S.
28.571		29.028		0.456	0.983	N.S.
28.571			29.364	0.792	1.134	N.S.
	28.401	29.028		0.627	0.622	**Sig.**
	28.401		29.364	0.962	0.840	**Sig.**
		29.028	29.364	0.336	0.927	N.S.

The Table 5.11 reveals that significant differences are found between the age group of 26 – 35 years and above 45 years, and 26 – 35 years and 36-45 years. Further, it reveals that the rural women entrepreneurs in the age group of above 45 years have higher communication skills than the women entrepreneurs in the age groups such as up to 25 years, 26-35 and 36-45 years. But significant differences are not found between the rural women entrepreneurs in the age group of up to 25 years and 26- 35 years, up to 25 years and 36-45 years, up to 25 years and above 45 years, and 36-45 years and above 45 years.

5.9.4 Soft Skills of Rural Women Entrepreneurs with respect to Age

Since the 'F' ratio of Soft Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.12
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF SOFT SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO AGE

Age (in Years)				Mean Difference	C.I. Value	Result at 5% Level
Up to 25	26 – 35	36 – 45	Above 45			
27.000	28.275			1.275	1.201	**Sig.**
27.000		27.875		0.875	1.310	N.S.
27.000			26.515	0.485	1.512	N.S.
	28.275	27.875		0.400	0.829	N.S.
	28.275		26.515	1.760	1.121	**Sig.**
		27.875	26.515	1.360	1.237	**Sig.**

The Table 5.12 reveals that significant differences are found between the women entrepreneurs in the age group up to 25 years and 26-35 years, 26 – 35 years and above 45 years, and 36 – 45 years and above 45 years. Further, it reveals that the rural women entrepreneurs in the age group of 26-35 years have higher soft skills than the women entrepreneurs in the age groups such as up to 25 years, 36-45 years and above 45 years. But significant differences are not found between the women entrepreneurs in the age group of up to 25 years and 36-45 years, up to 25 years and above 45 years, and 26-35 years and 36-45 years.

5.10 ANALYSIS OF VARIANCE AMONG ENTREPRENEURIAL SKILLS AND EDUCATIONAL QUALIFICATION

Null hypothesis

There is no significant difference among the mean scores of entrepreneurial skills in total and in different dimensions such as technical skills, business management skills, personal entrepreneurial skills, enterprise skills, behavioural skills, communication skills, listening skills and soft skills of women entrepreneurs with respect to their educational qualification.

TABLE 5.13

ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF ENTREPRENEURIAL SKILLS IN TOTAL AND IN DIFFERENT DIMENSIONS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO EDUCATIONAL QUALIFICATION

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F-value	Remarks at 0.05 level
Overall	Between	250.1462	3	83.3821	2.9272	**Sig**
	Within	8431.7694	296	28.4857		
Technical Skills	Between	69.0384	3	23.0128	4.2830	**Sig**
	Within	1590.4349	296	5.3731		
Business Management Skills	Between	5.9942	3	1.9981	1.1776	N.S.
	Within	502.2122	296	1.6967		
Personal Entrepreneurial Skills	Between	102.6660	3	34.2220	9.5152	**Sig**
	Within	1064.5771	296	3.5965		
Enterprise Skills	Between	48.0463	3	16.0154	2.9950	**Sig**
	Within	1582.8072	296	5.3473		
Behavioural Skills	Between	11.2122	3	3.7374	0.9227	N.S.
	Within	1198.9740	296	4.0506		
Communication Skills	Between	13.0634	3	4.3545	1.7115	N.S.
	Within	753.1017	296	2.5443		
Listening Skills	Between	8.1965	3	2.7322	1.9091	N.S.
	Within	423.6252	296	1.4312		
Soft Skills	Between	41.6632	3	13.8877	3.0050	**Sig**
	Within	1367.9792	296	4.6216		

Table value required for df 3, 296 is 2.636

Since the calculated 'F' values are less than the table value in the entrepreneurial skills dimensions such as Business Management Skills, Behavioural Skills, Communication Skills and Listening Skills, the null

hypothesis is accepted. So, it is found that there is no significant difference among the mean scores of entrepreneurial skills dimensions such as Business Management Skills, Behavioural Skills, Communication Skills and Listening Skills of rural women entrepreneurs with respect to their educational qualification. But, it is found that there is significant difference among the mean scores of entrepreneurial skills in total and in different dimensions such as Technical skills, Personal Entrepreneurial skills, Enterprise skills and Soft skills of rural women entrepreneurs with respect to their educational qualification.

5.10.1 Entrepreneurial Skills (Total) of Rural Women Entrepreneurs with respect to Educational Qualification

Since the 'F' ratio of Entrepreneurial Skills (Total) is greater than that of the table value, the Scheffe test is applied.

TABLE 5.14
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF ENTREPRENEURIAL SKILLS (TOTAL) OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO EDUCATIONAL QUALIFICATION

Educational Qualification				Mean Difference	C.I. Value	Result at 5% Level
high school	higher Secondary	degree	Others			
266.943	270.843			3.899	1.987	**Sig.**
266.943		269.429		2.485	3.076	N.S.
266.943			268.875	1.932	3.287	N.S.
	270.843	269.429		1.414	3.252	N.S.
	270.843		268.875	1.968	3.452	N.S.
		269.429	268.875	0.554	4.175	N.S.

The Table 5.14 reveals that significant differences are found between the women entrepreneurs having educational qualification up to high school and higher secondary. Further, it reveals that the women entrepreneurs having higher secondary qualification have higher entrepreneurial skills than the women

entrepreneurs having high school, degree and other qualification. But significant differences are not found between the women entrepreneurs of having educational qualification high school and degree, high school and others, higher secondary and others, higher secondary and degree, and degree and others.

5.10.2 Technical Skills of Rural Women Entrepreneurs with respect to Educational Qualification

Since the 'F' ratio of Technical Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.15
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF TECHNICAL SKILLS OF WOMEN ENTREPRENEURS WITH RESPECT TO EDUCATIONAL QUALIFICATION

Educational Qualification				Mean Difference	C.I. Value	Result at 5% Level
high school	higher Secondary	degree	Others			
36.484	37.483			0.999	0.863	**Sig.**
36.484		37.000		0.516	1.336	N.S.
36.484			37.250	0.766	1.427	N.S.
	37.483	37.000		0.483	1.412	N.S.
	37.483		37.250	0.233	1.499	N.S.
		37.000	37.250	0.250	1.813	N.S.

The Table 5.15 reveals that significant differences are found between the women entrepreneurs having educational qualification up to high school and higher secondary. Further, it reveals that the women entrepreneurs having higher secondary qualification have higher technical skills than the women entrepreneurs having high school, degree and other qualification. But significant differences are not found between the women entrepreneurs having educational qualification of high school and degree, high school and others, higher secondary and others, higher secondary and degree, and degree and others.

5.10.3 Personal Entrepreneurial Skills of Rural Women Entrepreneurs with respect to Educational Qualification

Since the 'F' ratio of Personal Entrepreneurial Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.16

SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF PERSONAL ENTREPRENEURIAL SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO EDUCATIONAL QUALIFICATION

Educational Qualification				Mean Difference	C.I. Value	Result at 5% Level
high school	higher Secondary	degree	Others			
27.830	28.978			1.147	0.706	**Sig.**
27.830		28.750		0.920	1.093	N.S.
27.830			28.708	0.878	1.168	N.S.
	28.978	28.750		0.227	1.156	N.S.
	28.978		28.708	0.269	1.227	N.S.
		28.750	28.708	0.042	1.484	N.S.

The Table 5.16 reveals that significant differences are found between the women entrepreneurs having educational qualification up to high school and higher secondary. Further, it reveals that the women entrepreneurs having higher secondary qualification have higher personal entrepreneurial skills than the women entrepreneurs having educational qualification of high school, degree and others. But significant differences are not found between the women entrepreneurs having educational qualification of high school and degree, high school and others, higher secondary and others, higher secondary and degree, and degree and others.

5.10.4 Enterprise Skills of Rural Women Entrepreneurs with respect to Educational Qualification

Since the 'F' ratio of Enterprise Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.17
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF ENTERPRISE SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO EDUCATIONAL QUALIFICATION

Educational Qualification				Mean Difference	C.I. Value	Result at 5% Level
high school	higher Secondary	degree	Others			
50.648	51.449			0.802	0.861	N.S.
50.648		48.607		2.041	1.333	**Sig.**
50.648			50.083	0.564	1.424	N.S.
	51.449	48.607		2.842	1.409	**Sig.**
	51.449		50.083	1.366	1.496	N.S.
		48.607	50.083	1.476	1.809	N.S.

The table 5.17 reveals that significant differences are found between the women entrepreneurs having educational qualification up to high school and degree, and higher secondary and degree. Further, it reveals that the women entrepreneurs having higher secondary qualification have higher enterprise skills than the women entrepreneurs having educational qualification of high school, degree and others. But significant differences are not found between the women entrepreneurs having educational qualification of high school and higher secondary, high school and degree, high school and others, higher secondary and others, higher secondary and others, and degree and others.

5.10.5 Soft Skills of Rural Women Entrepreneurs with respect to Educational Qualification

Since the 'F' ratio of Soft Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.18
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF SOFT SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO EDUCATIONAL QUALIFICATION

Educational Qualification				Mean Difference	C.I. Value	Result at 5% Level
high school	higher Secondary	degree	Others			
26.554	29.303			2.750	0.800	**Sig.**
26.554		28.250		1.697	1.239	**Sig.**
26.554			27.875	1.322	1.324	N.S.
	29.303	28.250		1.053	1.310	N.S.
	29.303		27.875	1.428	1.390	**Sig.**
		28.250	27.875	0.375	1.682	N.S.

The Table 5.18 reveals that significant differences are found between the women entrepreneurs having educational qualification up to high school and degree, high school and higher secondary, and higher secondary and others. Further, it reveals that the women entrepreneurs having higher secondary qualification have higher soft skills than the women entrepreneurs having educational qualification of high school, degree and others. But significant differences are not found between the women entrepreneurs having educational qualification of higher secondary and degree, high school and others, and degree and others.

5.11 ANALYSIS OF VARIANCE AMONG ENTREPRNEURIAL SKILLS AND MARITAL STATUS

Null hypothesis

There is no significant difference among the mean scores of entrepreneurial skills in total and in different dimensions such as technical skills, business management skills, personal entrepreneurial skills, enterprise skills, behavioural skills, communication skills, listening skills and soft skills of women entrepreneurs with respect to marital status.

TABLE 5.19

ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF ENTREPRENEURIAL SKILLS IN TOTAL AND IN DIFFERENT DIMENSIONS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO MARITAL STATUS

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F-value	Remarksat 0.05 level
Overall	Between	25.5167	3	8.5056	0.2915	N.S.
	Within	8635.6572	296	29.1745		
Technical Skills	Between	17.6233	3	5.8744	1.0643	N.S.
	Within	1633.7601	296	5.5195		
Business Management Skills	Between	3.7970	3	1.2657	0.7426	N.S.
	Within	504.4970	296	1.7044		
Personal Entrepreneurial Skills	Between	30.1392	3	10.0464	2.6188	N.S
	Within	1135.5246	296	3.8362		
Enterprise Skills	Between	35.0492	3	11.6831	2.1914	N.S.
	Within	1578.0907	296	5.3314		
Behavioural Skills	Between	29.5284	3	9.8428	2.4428	N.S.
	Within	1192.6637	296	4.0293		
Communication Skills	Between	7.3217	3	2.4406	0.9510	N.S.
	Within	759.6286	296	2.5663		
Listening Skills	Between	5.3250	3	1.7750	1.2318	N.S.
	Within	426.5222	296	1.4410		
Soft Skills	Between	1.5256	3	0.5085	0.1073	N.S.
	Within	1403.3019	296	4.7409		

Table value required for df 3, 296 is 2.636

Since the calculated 'F' values are less than the table value in the entrepreneurial skills dimensions such as technical skills, business management skills, personal entrepreneurial skills, enterprise skills, behavioural skills,

communication skills, listening skills and soft skills of women entrepreneurs, the null hypothesis is accepted. So, it is found that there is no significant difference among the mean scores of entrepreneurial skills of rural women entrepreneurs with respect to marital status. Further, the mean scores show that the dimensions of entrepreneurial skills such as Behavioural skills, personal Entrepreneurial skills, Enterprise skills of married women entrepreneurs are better than the unmarried women entrepreneurs.

5.12 ANALYSIS OF VARIANCE AMONG ENTREPRNEURIAL SKILLS AND NATURE OF FAMILY

Null Hypothesis

There is no significant difference between the mean scores of entrepreneurial skills of women entrepreneurs in total and in different dimensions such as Technical Skills, Business Management Skills, Personal Entrepreneurial Skills, Enterprise Skills, Behavioural Skills, Communication Skills, Listening Skills and Soft Skills with respect to nature of family.

TABLE 5.20

ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF ENTREPRENEURIAL SKILLS IN TOTAL AND IN DIFFERENT DIMENSIONS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO NATURE OF FAMILY

Dimensions	Nature of Family	Number	Mean	SD	C.R. Value	Remarks at 0.05 level
Total	Joint	202	269.33	4.66	1.44	N.S.
	Nuclear	88	268.36	5.50		
Technical Skills	Joint	202	37.16	2.35	2.96	**Sig**
	Nuclear	88	36.30	2.27		
Business Management Skills	Joint	202	41.73	1.08	2.26	**Sig**
	Nuclear	88	42.15	1.56		
Personal Entrepreneurial Skills	Joint	202	28.84	1.72	6.88	**Sig**
	Nuclear	88	27.15	2.01		
Enterprise Skills	Joint	202	50.21	2.25	2.85	**Sig**
	Nuclear	88	51.03	2.26		
Behavioural Skills	Joint	202	39.38	1.69	1.03	N.S.
	Nuclear	88	39.66	2.31		
Communication Skills	Joint	202	28.43	1.29	2.89	**Sig**
	Nuclear	88	29.10	2.02		
Listening Skills	Joint	202	15.20	0.86	2.74	**Sig**
	Nuclear	88	15.67	1.50		
Soft Skills	Joint	202	28.38	1.65	4.28	**Sig**
	Nuclear	88	27.31	2.07		

Table value for df 298 is 1.96 at 0.05 level of significance.

The Table 5.20 shows that there is no significant difference in the entrepreneurial skills of women entrepreneurs in total and in dimensions of various skills with respect to nature of family.

It also revealed in the table 5.20 that there is significant difference exists in the dimensions of entrepreneurial skills such as Technical Skills, Business Management Skills, Personal Entrepreneurial Skills, Enterprise Skills, Communication Skills, Listening Skills and Soft Skills with respect to nature of family. The mean scores show that the entrepreneurial skills such as Technical skills, Business management skills, Personal entrepreneurial skills and soft skills of joint family women entrepreneurs are better than the nuclear family women entrepreneurs. Further, the mean scores show that the entrepreneurial skills

dimensions such as Enterprise skills, Communication skills and Listening skills of nuclear family women entrepreneurs are better than the joint family women entrepreneurs.

5.13 ENTREPRNEURIAL SKILLS AND FAMILY OCCUPATION OF RURAL WOMEN ENTREPRENEURS

Null hypothesis

There is no significant difference among the mean scores of entrepreneurial skills in total and in different dimensions such as technical skills, business management skills, personal entrepreneurial skills, enterprise skills, behavioural skills, communication skills, listening skills and soft skills of women entrepreneurs with respect to family occupation.

TABLE 5.21
ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF ENTREPRENEURIAL SKILLS IN TOTAL AND IN DIFFERENT DIMENSIONS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION OF FAMILY

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F-value	Remarksat 0.05 level
Overall	Between	80.1810	3	26.7270	0.9224	N.S.
	Within	8576.8021	296	28.9757		
Technical Skills	Between	2.8493	3	0.9498	0.1705	N.S.
	Within	1648.5368	296	5.5694		
Business Management Skills	Between	16.9820	3	5.6607	3.3862	**Sig**
	Within	494.8239	296	1.6717		
Personal Entrepreneurial Skills	Between	61.1211	3	20.3737	5.4946	**Sig**
	Within	1097.5530	296	3.7079		
Enterprise Skills	Between	57.8768	3	19.2923	3.6190	**Sig**
	Within	1577.9079	296	5.3308		
Behavioural Skills	Between	3.6585	3	1.2195	0.2993	N.S.
	Within	1206.1749	296	4.0749		
Communication Skills	Between	14.6802	3	4.8934	1.9180	N.S.
	Within	755.1747	296	2.5513		
Listening Skills	Between	6.3162	3	2.1054	1.4676	N.S.
	Within	424.6507	296	1.4346		
Soft Skills	Between	8.9625	3	2.9875	0.6334	N.S.
	Within	1396.0734	296	4.7165		

Table value required for df 3, 296 is 2.636

Since the calculated 'F' values are less than the table value in the entrepreneurial skills dimensions such as Technical Skills, Behavioural Skills, Communication Skills, Listening Skills and Soft Skills, the null hypothesis is accepted. So, it is found that there is no significant difference among the mean scores of entrepreneurial skills dimensions of women entrepreneurs with respect to the family occupation. But, it is found that there is significant difference among the mean scores of entrepreneurial skills in total and in different dimensions such as Business Management skills, Personal Entrepreneurial skills and Enterprise skills of women entrepreneurs with respect to the variable occupation of family.

5.13.1 Business Management Skills of Rural Women Entrepreneurs with respect to Family Occupation

Since the 'F' ratio of Business Management Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.22
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF BUSINESS MANAGEMENT SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO FAMILY OCCUPATION

Occupation of Family				Mean Difference	C.I. Value	Result at 5% Level
Business	Private	Agriculture	Others			
42.970	41.786			1.184	0.618	**Sig.**
42.970		40.324		2.645	0.651	**Sig.**
42.970			41.917	1.053	0.786	**Sig.**
	41.786	40.324		1.461	0.820	**Sig.**
	41.786		41.917	0.131	0.930	N.S.
		40.324	41.917	1.592	0.953	**Sig.**

The Table 5.22 reveals that significant differences are found between the women entrepreneurs' family doing business and agriculture, business and private occupation, business and others, and agriculture and other occupation. Further, it reveals that the women entrepreneurs' family doing business have

higher business management skills than the women entrepreneurs doing private occupation, agriculture and others. But significant differences are not found between the women entrepreneurs of private and of other occupations.

5.13.2 Personal Entrepreneurial Skills of Rural Women Entrepreneurs with respect to Family Occupation

Since the 'F' ratio of Personal Entrepreneurial Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.23
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF PERSONAL ENTREPRENEURIAL SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO FAMILY OCCUPATION

Occupation of Family				Mean Difference	C.I. Value	Result at 5% Level
Business	**Private**	**Agriculture**	**Others**			
28.279	27.643			0.636	0.920	N.S.
28.279		28.649		0.369	0.970	N.S.
28.279			29.417	1.138	1.171	N.S.
	27.643	28.649		1.006	1.221	N.S.
	27.643		29.417	1.774	1.386	**Sig.**
		28.649	29.417	0.768	1.419	N.S.

The Table 5.23 reveals that no significant differences are found between women entrepreneurs' family doing business and agriculture, business and private occupation, business and others, private occupation and others, and agriculture and others. Further, it reveals that the women entrepreneurs doing other occupation such as finance and land business have higher personal entrepreneurial skills than the women entrepreneurs' family doing private occupation, agriculture and business. But significant differences are found between the women entrepreneurs families engaged in private and other occupation.

5.13.2 Enterprise Skills of Rural Women Entrepreneurs with respect to Family Occupation

Since the 'F' ratio of Enterprise Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.24
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF ENTERPRISE SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION OF FAMILY

Occupation of Family				Mean Differen ce	C.I. Value	Result at 5% Level
Business	Private	Agriculture	Others			
51.635	50.500			1.135	1.103	**Sig.**
51.635		48.946		2.689	1.163	**Sig.**
51.635			49.583	2.051	1.404	**Sig.**
	50.500	48.946		1.554	1.464	**Sig.**
	50.500		49.583	0.917	1.661	N.S.
		48.946	49.583	0.637	1.702	N.S.

The Table 5.24 reveals that significant differences are found between the women entrepreneurs' family doing business and agriculture, business and private occupation, business and others, and private occupation and agriculture. Further, it reveals that the women entrepreneurs doing family business have higher enterprise skills than the women entrepreneurs' family doing private occupation, agriculture and others. But significant differences are not found between the women entrepreneurs' family doing private occupation and others, agriculture and other occupations.

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5.14 ENTREPRNEURIAL SKILLS AND OCCUPATION OF RESPONDENTS

Null hypothesis

There is no significant difference among the mean scores of entrepreneurial skills in total and in different dimensions such as technical skills, business management skills, personal entrepreneurial skills, enterprise skills, behavioural skills, communication skills, listening skills and soft skills of women rural entrepreneurs with respect to their occupation.

TABLE 5.25
ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF
ENTREPRENEURIAL SKILLS IN TOTAL AND IN DIFFERENT DIMENSIONS
OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F-value	Remarks at 0.05 level
Overall	Between	2328.1711	3	776.0570	32.3697	**Sig**
	Within	7096.5411	296	23.9748		
Technical Skills	Between	312.4541	3	104.1514	21.2789	**Sig**
	Within	1448.7985	296	4.8946		
Business Management Skills	Between	38.3772	3	12.7924	7.9014	**Sig**
	Within	479.2264	296	1.6190		
Personal Entrepreneurial Skills	Between	101.5657	3	33.8552	9.5377	**Sig**
	Within	1050.6873	296	3.5496		
Enterprise Skills	Between	64.9983	3	21.6661	4.0667	**Sig**
	Within	1577.0095	296	5.3277		
Behavioural Skills	Between	16.2412	3	5.4137	1.3403	N.S.
	Within	1195.6213	296	4.0393		
Communication Skills	Between	219.6197	3	73.2066	35.6744	**Sig**
	Within	607.4152	296	2.0521		
Listening Skills	Between	8.6385	3	2.8795	2.0097	N.S.
	Within	424.1189	296	1.4328		
Soft Skills	Between	705.3248	3	235.1083	75.2189	**Sig**
	Within	925.1942	296	3.1257		

Table value required for df 3, 296 is 2.636

Since the calculated 'F' values are less than the table value in respect of Behavioural Skills and Listening Skills, the null hypothesis is accepted. So, it is found that there is no significant difference among the mean scores of Behavioural Skills and Listening Skills of women entrepreneurs with respect to

their occupation. But, it is found that there is significant difference among the mean scores of entrepreneurial skills in total and in different dimensions such as Technical Skills, Business Management Skills, Personal Entrepreneurial Skills, Enterprise Skills, Communication Skills and Soft Skills of women entrepreneurs with respect to the their occupation.

5.14.1 Entrepreneurial Skills (Total) of Rural Women Entrepreneurs with respect to Occupation

Since the 'F' ratio of Entrepreneurial Skills (Total) is greater than that of the table value, the Scheffe test is applied.

TABLE 5.26
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF ENTREPRENEURIAL SKILLS (TOTAL) OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION

Occupation of Respondents				Mean Difference	C.I. Value	Result at 5% Level
Business	Agriculture	Private	Others			
269.871	266.150			3.721	2.375	**Sig.**
269.871		262.667		7.205	2.815	**Sig.**
269.871			269.783	0.089	3.024	N.S.
	266.150	262.667		3.483	3.430	**Sig.**
	266.150		269.783	3.633	3.603	**Sig.**
		262.667	269.783	7.116	3.907	**Sig.**

The Table 5.26 reveals that significant differences are found between women entrepreneurs doing business and agriculture, business and private occupation, business and others, agriculture and others, and private occupation and others. Further, it reveals that the women entrepreneurs doing business have higher Entrepreneurial Skills in total than the women entrepreneurs doing private occupation, agriculture and others. But significant differences are not found between the women entrepreneurs doing business and other occupation.

5.14.2 Technical Skills of Rural Women Entrepreneurs with respect to Occupation

Since the 'F' ratio of Technical Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.27
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF TECHNICAL SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION

Occupation of Respondents				Mean Difference	C.I. Value	Result at 5% Level
Business	Agriculture	Private	Others			
37.348	35.550			1.798	1.073	**Sig.**
37.348		35.111		2.237	1.272	**Sig.**
37.348			37.130	0.217	1.366	N.S.
	35.550	35.111		0.439	1.550	N.S.
	35.550		37.130	1.580	1.628	N.S.
		35.111	37.130	2.019	1.765	**Sig.**

The Table 5.27 reveals that significant differences are found between women entrepreneurs doing business and agriculture, business and private occupation, agriculture and other occupation. Further, it reveals that the women entrepreneurs doing business have higher technical skills than the women entrepreneurs doing private occupation, agriculture and other occupation. But significant differences are not found between the women entrepreneurs doing private occupation and others, business and others, private occupation and agriculture.

5.14.3 Business Management Skills of Rural Women Entrepreneurs with respect to Occupation of Respondents

Since the 'F' ratio of Business Management Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.28

SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF BUSINESS MANAGEMENT SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION

Occupation of Respondents				Mean	C.I.	Result at 5%
Business	Agriculture	Private	Others	Difference	Value	Level
41.971	41.825			0.146	0.617	N.S.
41.971		40.889		1.083	0.732	**Sig.**
41.971			42.044	0.072	0.786	N.S.
	41.825	40.889		0.936	0.891	**Sig.**
	41.825		42.044	0.218	0.936	N.S.
		40.889	42.044	1.155	1.015	**Sig.**

The Table 5.28 reveals that significant differences are found between women entrepreneurs doing business and agriculture, private occupation and agriculture, and agriculture and other occupation. Further, it reveals that the women entrepreneurs doing business have higher Business Management Skills than the women entrepreneurs doing private occupation, agriculture and other occupation. But significant differences are not found between the women entrepreneurs doing business and private occupation, business and other occupation, private occupation and other occupation.

5.14.4 Personal Entrepreneurial Skills of Rural Women Entrepreneurs with respect to Occupation

Since the 'F' ratio of Personal Entrepreneurial Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.29

SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF PERSONAL ENTREPRENEURIAL SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION

Occupation of Respondents				Mean Difference	C.I. Value	Result at 5% Level
Business	Agriculture	Private	Others			
28.410	28.250			0.160	0.914	N.S.
28.410		26.778		1.632	1.083	**Sig.**
28.410			29.522	1.112	1.164	N.S.
	28.250	26.778		1.472	1.320	**Sig.**
	28.250		29.522	1.272	1.386	N.S.
		26.778	29.522	2.744	1.503	**Sig.**

The Table 5.29 reveals that significant differences are found between women entrepreneurs doing business and agriculture, private occupation and agriculture, agriculture and other occupation, private occupation and others. Further, it reveals that the women entrepreneurs doing business have higher Personal Entrepreneurial Skills than the women entrepreneurs doing private occupation, agriculture and other occupation. But significant differences are not found between the women entrepreneurs doing business and private occupation, business and other occupation, private occupation and other occupation.

5.14.5 Enterprise Skills of Rural Women Entrepreneurs with respect to Occupation

Since the 'F' ratio of Enterprise Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.30
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF ENTERPRISE SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION

Occupation of Respondents				Mean Difference	C.I. Value	Result at 5% Level
Business	Agriculture	Private	Others			
51.638	50.075			1.563	1.120	**Sig.**
51.638		50.333		1.305	1.327	N.S.
51.638			48.478	3.160	1.426	**Sig.**
	50.075	50.333		0.258	1.617	N.S.
	50.075		48.478	1.597	1.699	N.S.
		50.333	48.478	1.855	1.842	**Sig.**

The Table 5.30 reveals that significant differences are found between women entrepreneurs doing business and private occupation, business and other occupation, agriculture and other occupation, private occupation and other occupation. Further, it reveals that the women entrepreneurs doing business have higher Enterprise Skills than the women entrepreneurs doing private occupation, agriculture and other occupation. But significant differences are not found between the women entrepreneurs doing business and agriculture, private occupation and agriculture, and private occupation and other occupation.

5.14.6 Soft Skills of Rural Women Entrepreneurs with respect to Occupation

Since the 'F' ratio of Soft Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.31
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF SOFT SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION

Occupation of Respondents				Mean Difference	C.I. Value	Result at 5% Level
Business	Agriculture	Private	Others			
28.471	26.750			1.721	0.858	**Sig.**
28.471		24.296		4.175	1.016	**Sig.**
28.471			28.470	0.007	1.092	N.S.
	26.750	24.296		2.454	1.238	**Sig.**
	26.750		28.470	1.728	1.301	**Sig.**
		24.296	28.470	4.182	1.411	**Sig.**

The Table 5.31 reveals that significant differences are found between women entrepreneurs doing business and private occupation, business and agriculture, agriculture and other occupation, private occupation and agriculture, and private occupation and other occupation. Further, it reveals that the women entrepreneurs doing business have higher Soft Skills than the women entrepreneurs doing private occupation, agriculture and other occupation. But significant differences are not found between the women entrepreneurs doing business and other occupation.

5.15. ENTREPRNEURIAL SKILLS AND YEARS OF EXPERIENCE OF RURAL WOMEN ENTREPRENEURS

Null hypothesis

There is no significant difference among the mean scores of entrepreneurial skills in total and in different dimensions such as technical skills, business management skills, personal entrepreneurial skills, enterprise skills,

behavioural skills, communication skills, listening skills and soft skills of women entrepreneurs with respect to years of experience.

TABLE 5.32
ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF ENTREPRENEURIAL SKILLS IN TOTAL AND IN DIFFERENT DIMENSIONS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO YEARS OF EXPERIENCE

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F-value	Remarks at 0.05 level
Overall	Between	302.0839	3	100.6946	3.5500	**Sig**
	Within	8396.0533	296	28.3650		
Technical Skills	Between	67.4903	3	22.4968	4.1951	**Sig**
	Within	1587.3300	296	5.3626		
Business Management Skills	Between	43.9583	3	14.6528	9.3288	**Sig**
	Within	464.9293	296	1.5707		
Personal Entrepreneurial Skills	Between	345.6315	3	115.2105	40.6805	**Sig**
	Within	838.2956	296	2.8321		
Enterprise Skills	Between	452.2345	3	150.7448	37.0199	**Sig**
	Within	1205.3092	296	4.0720		
Behavioural Skills	Between	140.8464	3	46.9488	12.8963	**Sig**
	Within	1077.5850	296	3.6405		
Communication Skills	Between	26.6463	3	8.8821	3.5403	**Sig**
	Within	742.6163	296	2.5088		
Listening Skills	Between	5.6876	3	1.8959	1.3206	N.S.
	Within	424.9337	296	1.4356		
Soft Skills	Between	64.6785	3	21.5595	4.7540	**Sig**
	Within	1342.3572	296	4.5350		

Table value required for df 3, 296 is 2.636

Since the calculated 'F' values are less than the table value in the Listening Skills, the null hypothesis is accepted. So, it is found that there is no significant difference among the mean scores of Listening Skills of women entrepreneurs with respect to their years of experience. But, it is found that there is significant difference among the mean scores of entrepreneurial skills in total and in different dimensions such as Technical Skills, Business Management Skills, Personal Entrepreneurial Skills, Enterprise Skills, Behavioural Skills, Communication Skills and Soft Skills of women entrepreneurs with respect to their years of experience.

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5.15.1 Entrepreneurial Skills of Rural Women Entrepreneurs with respect to Years of Experience

Since the 'F' ratio of Entrepreneurial Skills (Total) is greater than that of the table value, the Scheffe test is applied.

TABLE 5.33
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF ENTREPRENEURIAL SKILLS (TOTAL) OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO YEARS OF EXPERIENCE

Years of Experience (in Years)				Mean Difference	C.I. Value	Result at 5% Level
Below 2	2 – 4	4 – 6	Above 6			
270.778	268.029			2.748	2.576	**Sig.**
270.778		268.627		2.151	2.773	N.S.
270.778			268.972	1.806	3.349	N.S.
	268.029	268.627		0.597	2.086	N.S.
	268.029		268.972	0.943	2.807	N.S.
		268.627	268.972	0.346	2.989	N.S.

The Table 5.33 reveals that significant differences are found between the women entrepreneurs having an experience below 2 years and 2-4 years. Further, it reveals that the women entrepreneurs having an experience of below 2 years have higher entrepreneurial skills in total than the women entrepreneurs having an experience of 2-4 years, 4-6 years and above 6 years. But significant differences are not found between the women entrepreneurs having an experience of below 2 years and 2-4 years, below 2 years and above 6 years, 2-4 years and 4-6 years, 2-4 years and above 6 years, and 4-6 years and above 6 years.

5.15.2 Technical Skills of Rural Women Entrepreneurs with respect to Years of Experience

Since the 'F' ratio of Technical Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.34
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF TECHNICAL SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO YEARS OF EXPERIENCE

Years of Experience (in Years)				Mean Difference	C.I. Value	Result at 5% Level
Below 2	2 – 4	4 – 6	Above 6			
36.800	37.015			0.215	1.120	N.S.
36.800		36.313		0.487	1.206	N.S.
36.800			37.861	1.061	1.456	N.S.
	37.015	36.313		0.701	0.907	N.S.
	37.015		37.861	0.846	1.221	N.S.
		36.313	37.861	1.548	1.300	**Sig.**

The Table 5.34 reveals that significant differences are found between the women entrepreneurs having an experience of 4-6 years and above 6 years. Further, it reveals that the women entrepreneurs having an experience above 6 years have higher technical skills than the women entrepreneurs having an experience below 2 years, 2-4 years and 4-6 years. But significant differences are not found between the women entrepreneurs having an experience below 2 years and 2-4 years, below 2 years and 4-6 years, below 2 years and above 6 years, 2-4 years and 4-6 years, 2-4 years and above 6 years.

5.15.3 Business Management Skills of Rural Women Entrepreneurs with respect to Years of Experience

Since the 'F' ratio of Business Management Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.35

SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF BUSINESS MANAGEMENT SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO YEARS OF EXPERIENCE

Years of Experience (in Years)				Mean Difference	C.I. Value	Result at 5% Level
Below 2	2 – 4	4 – 6	Above 6			
42.622	41.647			0.975	0.606	**Sig.**
42.622		42.012		0.610	0.652	N.S.
42.622			41.361	1.261	0.788	**Sig.**
	41.647	42.012		0.365	0.491	N.S.
	41.647		41.361	0.286	0.661	N.S.
		42.012	41.361	0.651	0.703	N.S.

The Table 5.35 reveals that significant differences are found between the women entrepreneurs having an experience below 2 years and 2-4 years, and below 2 years and above 6 years. Further, it reveals that the women entrepreneurs having an experience 2- 4 years have higher Business Management Skills than the women entrepreneurs having an experience of 2-4 years, 4-6 years and above 6 years. But significant differences are not found between the women entrepreneurs having an experience below 2 years and 4-6 years, 2-4 years and 4-6 years, 2-4 years and above 6 years, 4-6 years and above 6 years.

5.15.4 Personal Entrepreneurial Skills of Rural Women Entrepreneurs with respect to Years of Experience

Since the 'F' ratio of Personal Entrepreneurial Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.36

SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF PERSONAL ENTREPRENEURIAL SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO YEARS OF EXPERIENCE

Years of Experience (in Years)				Mean Difference	C.I. Value	Result at 5% Level
Below 2 years	2 – 4 years	4 – 6 years	Above 6 years			
28.667	29.279			0.613	0.814	N.S.
28.667		27.265		1.402	0.876	**Sig.**
28.667			26.750	1.917	1.058	**Sig.**
	29.279	27.265		2.014	0.659	**Sig.**
	29.279		26.750	2.529	0.887	**Sig.**
		27.265	26.750	0.515	0.944	N.S.

The Table 5.36 reveals that significant differences are found between the women entrepreneurs having an experience below 2 years and 4-6 years, below 2 years and above 6 years, 4-6 years and above 6 years, 2-4 years and 4-6 years, 2-4 years and above 6 years. Further, it reveals that the women entrepreneurs having an experience of 2-4 years have higher Personal Entrepreneurial Skills than the women entrepreneurs having an experience below 2 years, 4-6 years and above 6 years. But significant differences are not found between the women entrepreneurs having an experience below 2 years and 2-4 years, 4-6 years and above 6 years.

5.15.5 Enterprise Skills of Rural Women Entrepreneurs with respect to Years of

   Experience

Since the 'F' ratio of Enterprise Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.37
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF ENTERPRISE SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO YEARS OF EXPERIENCE

Years of Experience (in Years)				Mean Difference	C.I. Value	Result at 5% Level
Below 2	2 – 4	4 – 6	Above 6			
50.822	49.213			1.609	0.976	**Sig.**
50.822		51.807		0.985	1.051	N.S.
50.822			51.500	0.678	1.269	N.S.
	49.213	51.807		2.594	0.790	**Sig.**
	49.213		51.500	2.287	1.064	**Sig.**
		51.807	51.500	0.307	1.132	N.S.

The Table 5.37 reveals that significant differences are found between the women entrepreneurs having an experience below 2 years and 2-4 years, 2-4 years and 4-6 years, 2-4 years and above 6 years. Further, it reveals that the women entrepreneurs having an experience of 4-6 years have higher Enterprise Skills than the women entrepreneurs having an experience of below 2 years, 2-4 years and above 6 years. But significant differences are not found between the women entrepreneurs having an experience below 2 years and 4-6 years, below 2 years and above 6 years, 4-6 years and above 6 years.

5.15.6 Behavioural Skills of Rural Women Entrepreneurs with respect to Years of Experience

Since the 'F' ratio of Behavioural Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.38

SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF BEHAVIOURAL SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO YEARS OF EXPERIENCE

Years of Experience (in Years)				Mean Difference	C.I. Value	Result at 5% Level
Below 2	2 – 4	4 – 6	Above 6			
39.867	38.662			1.205	0.923	**Sig.**
39.867		40.169		0.302	0.993	N.S.
39.867			39.361	0.506	1.200	N.S.
	38.662	40.169		1.507	0.747	**Sig.**
	38.662		39.361	0.699	1.006	N.S.
		40.169	39.361	0.808	1.071	N.S.

The Table 5.38 reveals that significant differences are found between the women entrepreneurs having an experience below 2 years and 2-4 years, 2-4 years and 4-6 years. Further, it reveals that the women entrepreneurs having an experience of 4-6 years have higher Behavioural Skills than the women entrepreneurs having an experience of below 2 years, 2-4 years and above 6 years. But significant differences are not found between the women entrepreneurs having an experience below 2 years and 4-6 years, below 2 years and above 6 years, 4-6 years and above 6 years, 2-4 years and above 6 years.

5.15.7. Communication Skills of Rural Women Entrepreneurs with respect to Years of Experience

Since the 'F' ratio of Communication Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.39
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF
COMMUNICATION SKILLS OF RURAL WOMEN ENTREPRENEURS WITH
RESPECT TO YEARS OF EXPERIENCE

Years of Experience (in Years)				Mean Difference	C.I. Value	Result at 5% Level
Below 2	2 – 4	4 – 6	Above 6			
28.400	29.978			1.578	0.766	**Sig.**
28.400		28.398		0.002	0.825	N.S.
28.400			27.500	0.900	0.996	N.S.
	29.978	28.398		1.580	0.620	**Sig.**
	29.978		27.500	2.478	0.835	**Sig.**
		28.398	27.500	0.898	0.889	**Sig.**

The Table 5.39 reveals that significant differences are found between the women entrepreneurs having an experience below 2 years and 2-4 years, 2-4 years and 4-6 years, 4-6 years and above 6 years, 2-4 years and above 6 years. Further, it reveals that the women entrepreneurs having an experience of 2-4 years have higher Communication Skills than the women entrepreneurs having an experience of below 2 years, 4-6 years and above 6 years. But significant differences are not found between the women entrepreneurs having an experience of below 2 years and 4-6 years, below 2 years and above 6 years.

5.15.8 Soft Skills of Rural Women Entrepreneurs with respect to Years of Experience

Since the 'F' ratio of Soft Skills is greater than that of the table value, the Scheffe test is applied.

TABLE 5.40
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF SOFT SKILLS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO YEARS OF EXPERIENCE

Years of Experience (in Years)				Mean Difference	C.I. Value	Result at 5% Level
Below 2	2 – 4	4 – 6	Above 6			
28.444	28.015			0.430	1.030	N.S.
28.444		27.169		1.276	1.109	**Sig.**
28.444			28.194	0.250	1.339	N.S.
	28.015	27.169		0.846	0.834	**Sig.**
	28.015		28.194	0.180	1.122	N.S.
		27.169	28.194	1.026	1.195	N.S.

The Table 5.40 reveals that significant differences are found between the women entrepreneurs having an experience of 2-4 years and 4-6 years, below 2 years and 4-6 years. Further, it reveals that the women entrepreneurs having an experience of below 2 years have higher Soft Skills than the women entrepreneurs having an experience of 2-4 years, 4-6 years and above 6 years. But significant differences are not found between the women entrepreneurs having an experience below 2 years and 2-4 years, below 2 years and above 6 years, 4-6 years and above 6 years, 2-4 years and above 6 years.

5.16. FACTORS INFLUENCING RURAL WOMEN ENTREPRENEURSHIP

Factor analysis is a technique by which a data set is analyzed by creating one or more factors, each representing a cluster of interrelated variables within the data. The concentration variables are converted to logarithms and R-mode factor analysis is performed. It involved a comparison of the relations among variables in terms of samples (Mg len, 1992).

Principal axis factor analysis with varimax rotation was conducted to assess the underlying structure for the twenty items of factors influencing entrepreneurship and they are listed in the Table 5.41.

TABLE 5.41

FACTORS INFLUENCING ENTREPRENEURSHIP

Item	Factors Influencing Entrepreneurship
1.	Earn money
2.	Challenge seeking
3.	Social status
4.	Self identity
5.	Family necessity
6.	Role model
7.	Employment
8.	Economic independence
9.	Financial assistance
10.	Aspiration about the children
11.	Traditional / Hereditary
12.	Urge to achieve
13.	Revival of sick unit
14.	Market potential
15.	More dependents in family
16.	Entrepreneurial experience
17.	Technical knowledge
18.	Use of idle funds
19.	Organizational skills
20.	Encouragement of family members

Table 5.42 displays the total variance explained among the factors influencing entrepreneurship.

TABLE 5.42

TOTAL VARIANCE EXPLAINED

Factors	Initial Eigen Values			Rotated Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1.	2.463	12.317	12.317	1.909	9.545	9.545
2.	2.166	10.832	23.149	1.778	8.892	18.437
3.	1.816	9.082	32.231	1.735	8.677	27.114
4.	1.621	8.107	40.338	1.643	8.214	35.328
5.	1.347	6.734	47.072	1.566	7.831	43.159
6.	1.192	5.960	53.032	1.522	7.612	50.772
7.	1.104	5.518	58.550	1.427	7.133	57.904
8.	1.069	5.344	63.894	1.198	5.989	63.894
9.	0.939	4.695	68.589			
10.	0.908	4.539	73.127			
11.	0.778	3.891	77.018			
12.	0.736	3.680	80.698			
13.	0.689	3.443	84.141			
14.	0.662	3.308	87.449			
15.	0.601	3.006	90.455			
16.	0.544	2.719	93.174			
17.	0.477	2.383	95.557			
18.	0.363	1.816	97.373			
19.	0.288	1.438	98.811			
20.	0.238	1.189	100.000			

In the R – mode factor analysis, eight factors account for about 64 percentage of the variance with first factor accounting for 9.55 per cent, second factor for 8.90 per cent, third factor for 8.68 per cent, fourth factor for 8.21 per cent, fifth factor for 7.83 per cent, sixth for 7.61 per cent, seventh for 7.13 per cent and eighth for 5.99 per cent.

Table 5.43 displays the items and factor loadings for the rotated factors.

TABLE 5.43
FACTORS LOADINGS FOR THE ROTATED FACTORS

Factors	Factors Loading								Cummu-nalities
	I	II	III	IV	V	VI	VII	VIII	
1.	**0.777**	-0.230	-0.237	0.134	-0.001	0.079	0.020	-0.007	0.74
2.	0.007	0.199	0.056	**0.729**	-0.075	0.112	-0.156	-0.037	0.62
3.	-0.039	**0.740**	0.140	-0.078	-0.234	0.113	-0.163	0.369	0.80
4.	-0.296	-0.225	0.119	**0.583**	0.134	0.018	0.139	0.049	0.43
5.	**0.682**	0.061	0.135	-0.243	-0.007	-0.069	-0.008	0.235	0.61
6.	0.030	0.048	-0.173	-0.222	**0.593**	0.097	0.225	0.077	0.50
7.	-0.074	**0.662**	0.049	0.016	0.194	0.128	0.376	-0.020	0.64
8.	-0.297	0.004	**0.761**	0.046	0.017	0.032	-0.078	-0.008	0.68
9.	0.043	**0.690**	0.022	0.055	0.341	-0.195	-0.034	-0.205	0.68
10.	-0.010	0.077	**0.538**	-0.492	0.029	-0.116	-0.021	0.109	0.57
11.	0.007	0.018	-0.031	0.114	-0.075	-0.153	**0.810**	-0.146	0.72
12.	-0.373	-0.087	0.050	0.267	-0.031	**0.751**	-0.103	0.027	0.80
13.	0.261	0.089	0.016	-0.031	-0.004	**0.852**	0.050	0.065	0.81
14.	0.004	0.018	-0.026	-0.177	0.066	0.107	**0.605**	0.219	0.46
15.	0.261	0.087	**0.769**	0.087	0.001	0.074	0.026	-0.108	0.69
16.	-0.528	-0.173	-0.244	**0.508**	0.068	-0.062	-0.015	0.195	0.67
17.	-0.133	0.108	0.029	-0.068	**0.664**	-0.014	0.029	0.170	0.51
18.	0.074	0.038	-0.085	-0.004	0.129	0.085	0.029	**0.802**	0.68
19.	-0.224	-0.130	0.197	0.113	**0.636**	-0.103	-0.265	-0.010	0.60
20.	-0.163	0.281	-0.143	-0.312	0.324	0.235	-0.219	**0.533**	0.58
Eigen Values	2.46	2.17	1.82	1.62	1.35	1.19	1.10	1.07	
% of Variance	12.32	10.83	9.08	8.11	6.73	5.96	5.52	5.34	

Note: Loading>|0.5| are selected. Shaded numbers indicate loading factor.

The Table 5.43 shows that there are eight factors are loaded in the rotated factors. The first factor which seems to be "**Economic factors**" loads most strongly on the statements 1 and 5 respectively with loading in the first column (Factor I). "(1)Earn money" has its highest loading on the first factor. The second factor which seems to be "**Social factors**" is composed of 3 statements 3, 7 and 9 respectively with loading in the second column (Factor II). "(3) Social status" has the highest loading on the second factor. The third factor which seems to be "**Survival factors**" is composed of 3 statements 8, 10 and 15 respectively with loading in the third column (Factor III). "(15) More dependents in family" has the highest loading on the third factor. The fourth factor which seems to be "**Entrepreneurial factors**" is composed of 3 statements 2, 4 and 16 respectively

with loading in the fourth factor. "(2) Challenge Seeking" has the highest loading on the fourth factor. The fifth factor which seems to be "**Organizational factors**" is composed of 3 statements 6, 17 and 19 respectively with loading in the fifth factor. "(17) Technical knowledge" has the highest loading on the fifth factor. The sixth factor which seems to be "**Promotional factors**" is composed of 2 statements 12 and 13 respectively with loading on the sixth factor. "(13) Revival of sick unit" has the highest loading on the sixth factor. The seventh factor which seems to be "**Historical factors**" is composed of 2 statements 11 and 14 respectively with loading on the seventh factor. "(11) Traditional/Hereditary" has the highest loading on the seventh factor. The last factor which seems to be "**Motivational factors**" is composed of 2 statements 18 and 20 respectively with loading in the eighth column (Factor VIII). "(18) Use of idle funds" has the highest loading on the eighth factor.

5.17 CONCLUSION

The skills of entrepreneurship constitute one of the major resources in the promotion of entrepreneurship, hence some skills specific to women were considered. A successful entrepreneur should possess the various entrepreneurial skills such as business management skills, enterprise skills, behavioural skills, communication skills, technical skills, personal entrepreneurial skills, soft skills and listening skills. Economic factors such as earn money and family necessity are the highest motivational factors that influence rural women to enter into entrepreneurship.

CHAPTER VI

PROBLEMS ASSOCIATED WITH RURAL WOMEN ENTREPRENEURS

6.1 INTRODUCTION

Despite the fact that the Government has launched many developmental programmes for increasing entrepreneurship, the rural women entrepreneurship has not been able to achieve much. Hence, there exists a gap between what they possibly can and actual performing with the existing facilities. This implies that the women entrepreneurs are not able to exploit the resources at a fullest level which might be due to knowledge, social and psychological problems.

The main problems faced by women entrepreneurs are financial problems, over dependence on intermediaries, scarcity of raw materials, intense competition, high cost of production, low mobility, family ties and responsibilities, economical and social status, adverse effects of risk learning, lack of learning, lack of education and skill acquisition and low need for achievement. Due to their family responsibilities, women have less time. They have to look after both their children and business. Most of the women have lack of mobility and do not undergo additional training and they are handicapped by their inability to move from one place to another to their work. The problem in rural and remote areas is different from others. The number of problems encountered is entrepreneurial, general, knowledge, social and psychological.

6.2 PROBLEMS OF RURAL WOMEN ENTREPRENEURS

This section aims at assessing the various problems faced by entrepreneurs. A mean score above the neutral point indicates that the

respondents have developed the significant problems and vice-versa. It is needless to point out however that a mean score of, say 15, just one point above the neutral point do not indicate definite assessment, as the little difference between the mean and the neutral point may be due to error variance that is bound to occur in any investigation, more so in educational and psychological research. Hence, mean score and the neutral point was tested for significance by applying 't' test.

The different dimensions of entrepreneurial problems encountered by rural women entrepreneurs are "Entrepreneurial problems", "General Problems", "Knowledge Problems", "Economic Problems", "Social Problems", and "Psychological Problems".

TABLE 6.1
PROBLEMS ENCOUNTERED BY RURAL WOMEN ENTREPRENEURS

S. No	Problems	Mean	S.D	C.V.	't'- value	Rank
1.	Entrepreneurial Problems	29.99	2.66	8.87	63.59	V
2.	General Problems	32.87	3.09	9.40	57.81	VI
3.	Knowledge Problems	30.28	2.53	8.37	68.38	IV
4.	Economic Problems	24.55	1.22	4.96	102.82	I
5.	Social Problems	27.42	1.65	6.00	46.23	II
6.	Psychological Problems	23.37	1.68	7.20	8.41	III

Table value with df(300-1) = 1.645
* Significant at 0.05 level.

Table 6.1 reveals that out of the six problems of entrepreneur, the coefficient of variance of 'Economic Problems'(4.96), is the least, followed by 'Social Problems'(6.00), 'Psychological Problems'(7.20), 'Knowledge Problems'(8.37), 'Entrepreneurial Problems' (8.87), and 'General Problems' (9.40). From the table 6.1 that the 'Economic Problems' is encountered by most of the rural women entrepreneurs as the standard deviation and coefficient of variation for the economic problem is the least.

It is found that the mean scores of 'Economic Problems', 'Social Problems', 'Psychological Problems', 'Knowledge Problems', 'Entrepreneurial Problems', and 'General Problems' are 24.55, 27.42, 23.37, 30.28, 29.99and 32.87 respectively. Further, 't' values shows that they are significant at 0.05 level. Hence it is concluded that all the problems taken into consideration have a significant bearing on their entrepreneurial activities.

6.3 LEVELS OF PROBLEMS FACED BY RURAL WOMEN ENTREPRENEURS

In order to study the magnitude of problems faced by the women entrepreneurs, the sample is grouped into three categories, namely low level, medium level and high level. The level of sources of information (total) is determined by the score value calculated for 6 problems (dimensions) by adopting the scaling technique. The score values greater than or equal to $\overline{X}+S.D$ and score values less than or equal to $\overline{X}-S.D$ are classified respectively as high level and low level of entrepreneurial skills, while the score values in between $(\overline{X}+S.D)$ and $(\overline{X}-S.D)$ have been classified as medium level of entrepreneurial skills. The scores are given below:

TABLE 6.2

LEVELS OF ENTREPRENEURIAL PROBLEM

Category	Low Level (Mean - Standard Deviation)	High Level (Mean + Standard Deviation)
Entrepreneurial problems (Total)	168.48 – 6.08 = 162.00	168.48 + 6.08 = 174.96

To analyze the various problems faced by entrepreneurs, the problems are categorized into low, medium and high level. The problems which fall below 162.00 are said to be in the low level and above the score are said to be high level. Based on the scores, the levels of various problems can be measured.

6.4 ASSOCIATION BETWEEN LEVEL OF PROBLEMS AND EDUCATIONAL QUALIFICATION OF RURAL WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of educational qualification on the problems of rural women entrepreneurs. The null hypothesis framed was "The level of problems of rural women entrepreneurs is independent of their educational qualification". The results of Chi-square test are given in Table 6.3

TABLE 6.3

ASSOCIATION BETWEEN LEVEL OF PROBLEMS AND EDUCATIONAL QUALIFICATION OF RURAL WOMEN ENTREPRENEURS

Educational Qualification	Level of Problems			
	Low	Medium	High	Total
Up to 10th standard	23	123	13	**159**
12th Standard	8	70	11	**89**
UG Level	6	12	10	**28**
PG Level	5	7	12	**24**
Total	**42**	**212**	**46**	300
Chi-square value	46.470			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

Table 4.21 shows that the calculated value of Chi-square is greater than that of the table value at 5 per cent level of significance. Hence, the null hypothesis, "The level of problems of rural women entrepreneurs is independent of their educational qualification" is rejected. It is concluded that there is an association between the levels of problems of rural women entrepreneurs and their educational qualification.

6.5 ASSOCIATION BETWEEN LEVEL OF PROBLEMS AND FAMILY OCCUPATION OF WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of family occupation on the problems of rural women entrepreneurs. The null hypothesis framed was "The level of problems of rural women entrepreneurs is independent of their family occupation". The results of Chi-square test are given in Table 6.4

TABLE 6.4

ASSOCIATION BETWEEN LEVEL OF PROBLEMS AND FAMILY OCCUPATION OF RURAL WOMEN ENTREPRENEURS

Occupation of Family	Level of Problems			
	Low	Medium	High	Total
Business	19	158	20	**197**
Private employment	11	24	7	**42**
Agriculture	7	21	9	**37**
Others	5	9	10	**24**
Total	**42**	**212**	**46**	**300**
Chi-square value	33.241			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

Table 6.4 shows that the calculated value of Chi-square is greater than that of the table value at 5 per cent level of significance. Hence, the null hypothesis, "The level of problems of rural women entrepreneurs is independent of their family occupation" is rejected. It is concluded that there is an association between the levels of problems of rural women entrepreneurs and their family occupation.

6.6 ASSOCIATION BETWEEN LEVEL OF PROBLEMS AND OCCUPATION OF RURAL WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of occupation of women entrepreneurs on the level of problems of rural women entrepreneurs. The null hypothesis framed was "The level of problems of rural women entrepreneurs is independent of their occupation". The result of Chi-square test is given in Table 6.5.

TABLE 6.5
ASSOCIATION BETWEEN LEVEL OF PROBLEMS AND OCCUPATION OF RURAL WOMEN ENTREPRENEURS

Occupation of Respondents	Level of Problems			
	Low	Medium	High	Total
Business	20	169	21	210
Agriculture	9	26	5	40
Private employment	8	10	9	27
Others	5	7	11	23
Total	42	212	46	300
Chi-square value	49.042			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

Table 6.5 shows that the calculated value of Chi-square is greater than that of the table value at 5 per cent level of significance. Hence, the null hypothesis, "The level of problems of rural women entrepreneurs is independent of their occupation" is rejected. It is concluded that there is an association between the levels of problems of women entrepreneurs and the occupation of rural women entrepreneurs.

6.7 ASSOCIATION BETWEEN LEVEL OF PROBLEMS AND MONTHLY FAMILY INCOME OF RURAL WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of monthly family income of women entrepreneurs on the level of problems of rural women entrepreneurs. The null hypothesis framed was "The level of problems of rural women entrepreneurs is independent of their family income". The result of Chi-square test is given in   Table 6.6.

TABLE 6.6
ASSOCIATION BETWEEN LEVEL OF PROBLEMS AND MONTHLY FAMILY INCOME OF RURAL WOMEN ENTREPRENEURS

Family Monthly Income	Level of Problems			
	Low	Medium	High	Total
Up to ₹4000	11	32	17	**60**
₹4001 – ₹8000	8	58	9	**75**
₹8001 – ₹12000	10	56	14	**80**
Above ₹12000	13	66	6	85
Total	**42**	**212**	**46**	300
Chi-square value	16.441			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

Table 6.6 shows that the calculated value of Chi-square is greater than that of the table value at 5 per cent level of significance. Hence, the null hypothesis, "The level of problems of rural women entrepreneurs is independent of their family income" is rejected. It is concluded that there is an association between the levels of problems of rural women entrepreneurs and their monthly family income.

6.8 ASSOCIATION BETWEEN LEVEL OF PROBLEMS AND YEARS OF EXPERIENCE OF RURAL WOMEN ENTREPRENEURS

Chi-square test is used to find the significance of years of experience of women entrepreneurs on the level of problems of women entrepreneurs. The null hypothesis framed was "The level of problems of women entrepreneurs is independent of their years of experience". The result of Chi-square test is given in Table 6.7.

TABLE 6.7
ASSOCIATION BETWEEN LEVEL OF PROBLEMS AND YEARS OF EXPERIENCE OF RURAL WOMEN ENTREPRENEURS

Years of Experience	Level of Problems			
	Low	Medium	High	Total
Up to 2	5	33	7	45
2 – 4	21	105	10	136
4 – 6	10	56	17	83
Above 6	6	18	12	36
Total	42	212	46	300
Chi-square value	18.745			

Table value with df = (4-1) x (3-1) = 6 is 12.60 at 0.05 level of significance.

Table 6.7 shows that the calculated value of Chi-square is greater than that of the table value at 5% level of significance. Hence, the null hypothesis, "The level of problems of women entrepreneurs is independent of their years of experience" is rejected. It is concluded that there is an association between the levels of problems of women entrepreneurs and their years of experience.

6.9 ANALYSIS OF VARIANCE AMONG PROBLEMS AND AGE OF THE RURAL WOMEN ENTREPRENEURS

Null hypothesis

There is no significant difference among the mean scores of problems in total and in different dimensions such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems of women entrepreneurs with respect to their age.

TABLE 6.8
ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF PROBLEMS IN TOTAL AND IN DIFFERENT DIMENSIONS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO AGE

Dimensions	Source of Variance	Sum of Squares	Df	Mean of Squares	F-value	Remarks at 0.05 level
Overall	Between	134.3420	3	44.7807	1.2102	N.S.
	Within	10952.5095	296	37.0017		
Entrepreneurial Problems	Between	32.0738	3	10.6913	1.5163	N.S.
	Within	2087.0597	296	7.0509		
General Problems	Between	42.2386	3	14.0795	1.4758	N.S.
	Within	2823.8933	296	9.5402		
Knowledge Problems	Between	163.7105	3	54.5702	8.9014	**Sig**
	Within	1814.6256	296	6.1305		
Economic Problems	Between	4.3456	3	1.4485	0.9727	N.S.
	Within	440.8183	296	1.4893		
Social Problems	Between	21.8375	3	7.2792	2.7284	**Sig**
	Within	789.7078	296	2.6679		
Psychological Problems	Between	20.1005	3	6.7002	2.3812	N.S.
	Within	832.8702	296	2.8138		

Table value required for df 3, 296 is 2.636

Since the calculated 'F' values are less than the table value in the problems such as Entrepreneurial Problems, General Problems, Economic Problems and Psychological Problems, the null hypothesis is accepted. So, it is found that there is no significant difference among the mean scores of the dimensions of entrepreneurial problems with respect to age. But, it is found that there is significant difference among the mean scores of problems in total and in

different dimensions such as Knowledge Problems and Social Problems of women entrepreneurs with respect to age.

6.9.1 Knowledge Problems of Rural Women Entrepreneurs with respect to Age

Since the 'F' ratio of Knowledge Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.9
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF KNOWLEDGE PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO AGE

Age				Mean Difference	C.I. Value	Result at 5% Level
Up to 25	26 – 35	36 – 45	Above 45			
29.357	30.677			1.320	1.422	N.S.
29.357		30.319		0.962	1.551	N.S.
29.357			29.000	0.357	1.789	N.S.
	30.677	30.319		0.357	0.982	N.S.
	30.677		29.000	1.677	1.326	**Sig.**
		30.319	29.000	1.319	1.464	N.S.

The Table 6.9 reveals that significant differences are found between the women entrepreneurs in the age group of 26 – 35 years and above 45 years. Further, it reveals that the women entrepreneurs in the age group 36-45 years have higher knowledge problems than the other age groups. But significant differences are not found between the women entrepreneurs in the age group of upto25 years and 26- 35 years, upto25 years and 36-45 years, upto25 years and above 45 years, and 26-35 years and 36-45 years, 36-45 and above 45 years.

6.9.2 Social Problems of Rural Women Entrepreneurs with respect to Age

Since the 'F' ratio of Social Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.10

SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF SOCIAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO AGE

Age				Mean Difference	C.I. Value	Result at 5% Level
Up to 25	26 – 35	36 – 45	Above 45			
28.179	28.383			0.205	0.938	N.S.
28.179		27.361		0.817	1.023	N.S.
28.179			26.121	2.057	1.180	**Sig.**
	28.383	27.361		1.022	0.648	**Sig.**
	28.383		26.121	2.262	0.875	**Sig.**
		27.361	26.121	1.240	0.966	**Sig.**

The Table 6.10 reveals that significant differences are found between the women entrepreneurs in the age group of up to 25 years and above 45 years, 26-35 years and 36-45 years, 26 – 35 years and above 45 years, 36-45 and above 45 years. Further, it reveals that the women entrepreneurs in the age group 26-35 years have higher social problems than the other age groups. But significant differences are not found between the women entrepreneurs in the age group of upto25 years and 26- 35 years, upto25 years and 36-45 years.

6.10 ANALYSIS OF VARIANCE AMONG PROBLEMS AND EDUCATIONAL QUALIFICATION

Null hypothesis

There is no significant difference among the mean scores of problems in total and in different dimensions such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and

psychological problems of women entrepreneurs with respect to the variable educational qualification.

TABLE 6.11
ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF PROBLEMS IN TOTAL AND IN DIFFERENT DIMENSIONS WITH RESPECT TO EDUCATIONAL QUALIFICATION

	Source of Variance	Sum of Squares	df	Mean of Squares	F-value	Remarks at 0.05 level
Overall	Between	115.3921	3	38.4640	1.0408	N.S.
	Within	10939.5616	296	36.9580		
Entrepreneurial Problems	Between	26.9637	3	8.9879	1.2695	N.S.
	Within	2095.6991	296	7.0801		
General Problems	Between	20.0955	3	6.6985	0.6995	N.S.
	Within	2834.6569	296	9.5765		
Knowledge Problems	Between	124.3451	3	41.4484	6.6947	**Sig**
	Within	1832.5998	296	6.1912		
Economic Problems	Between	9.6274	3	3.2091	2.1835	N.S.
	Within	435.0419	296	1.4697		
Social Problems	Between	4.7226	3	1.5742	0.5789	N.S.
	Within	804.9524	296	2.7194		
Psychological Problems	Between	45.6668	3	15.2223	5.5601	**Sig**
	Within	810.3808	296	2.7378		

Table value required for df 3, 296 is 2.636

Since the calculated 'F' values are more than the table value in the problems such as such as and Knowledge Problems and Psychological Problems, the null hypothesis is rejected. So, it is found that there exists a significant difference among the mean scores of Knowledge Problems and Psychological Problems with respect to educational qualification. But, it is found that there is no significant difference among the mean scores of problems in total and Entrepreneurial Problems, General Problems, Economic Problems and Social Problems of women entrepreneurs with respect to educational qualification.

6.10.1 Knowledge Problems of Rural Women Entrepreneurs with respect to Educational Qualification

Since the 'F' ratio of Knowledge Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.12
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF KNOWLEDGE PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO EDUCATIONAL QUALIFICATION

Educational Qualification				Mean Difference	C.I. Value	Result at 5% Level
high school	higher Secondary	degree	Others			
32.786	30.742			0.955	0.926	**Sig.**
32.786		31.071		1.285	1.434	N.S.
32.786			30.958	1.172	1.532	N.S.
	30.742	31.071		0.330	1.516	N.S.
	30.742		30.958	0.217	1.609	N.S.
		31.071	30.958	0.113	1.946	N.S.

The Table 6.12 reveals that significant differences are found between the women entrepreneurs having educational qualification up to high school and higher secondary. Further, it reveals that the women entrepreneurs having educational qualification of high school have higher knowledge problems than the other educational qualification considered in the study. But significant differences are not found between the women entrepreneurs having educational qualification of high school and degree, high school and other qualification, higher secondary and other qualification, higher secondary and degree, degree and other qualification.

6.10.2 Psychological Problems of Rural Women Entrepreneurs with respect to Educational Qualification

Since the 'F' ratio of Psychological Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.13
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF PSYCHOLOGICAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO EDUCATIONAL QUALIFICATION

Educational Qualification				Mean Difference	C.I. Value	Result at 5% Level
high school	higher Secondary	degree	Others			
23.692	23.000			0.692	0.616	**Sig.**
23.692		22.929		0.763	0.954	N.S.
23.692			23.125	0.567	1.019	N.S.
	23.000	22.929		0.071	1.008	N.S.
	23.000		23.125	0.125	1.070	N.S.
		22.929	23.125	0.196	1.294	N.S.

The table 6.13 reveals that significant differences are found between the women entrepreneurs having educational qualification up to high school and higher secondary. Further, it reveals that the women entrepreneurs having educational qualification of high school level have higher knowledge problems than others. But significant differences are not found between the women entrepreneurs having educational qualification of high school and degree, high school and other qualification, higher secondary and others, higher secondary and degree, and degree and other qualification.

6.11 ANALYSIS OF VARIANCE AMONG PROBLEMS AND MARITAL STATUS OF RURAL WOMEN ENTREPRENEURS

Null hypothesis

There is no significant difference among the mean scores of problems in total and in different dimensions such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems of rural women entrepreneurs with respect to their marital status.

TABLE 6.14

ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF PROBLEMS IN TOTAL AND IN DIFFERENT DIMENSIONS WITH RESPECT TO MARITAL STATUS

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F-value	Remarks at 0.05 level
Overall	Between	51.9787	3	17.3262	0.4659	N.S.
	Within	11008.4545	296	37.1907		
Entrepreneurial Problems	Between	38.4858	3	12.8286	1.8167	N.S.
	Within	2090.1929	296	7.0615		
General Problems	Between	10.6319	3	3.5440	0.3687	N.S.
	Within	2844.9675	296	9.6114		
Knowledge Problems	Between	23.2165	3	7.7388	1.2073	N.S.
	Within	1897.3789	296	6.4101		
Economic Problems	Between	1.5907	3	0.5302	0.3545	N.S.
	Within	442.7468	296	1.4958		
Social Problems	Between	6.0800	3	2.0267	0.7445	N.S.
	Within	805.7710	296	2.7222		
Psychological Problems	Between	3.7528	3	1.2509	0.4392	N.S.
	Within	842.9759	296	2.8479		

Table value required for df 3, 296 is 2.636

Since the calculated 'F' values are less than the table value in all dimensions of problems such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems of women entrepreneurs, the null hypothesis is accepted. So, it is found that there is no significant difference among the mean scores of various dimensions of problems with respect to the marital status of rural women entrepreneurs.

6.12 ANALYSIS OF VARIANCE AMONG PROBLEMS AND NATURE OF FAMILY OF RURAL WOMEN ENTREPRENEURS

Null Hypothesis

There is no significant difference between the mean scores of entrepreneurial skills of women entrepreneurs in total and in different dimensions such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems with respect to nature of family.

TABLE 6.15
ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF PROBLEMS IN TOTAL AND IN DIFFERENT DIMENSIONS WITH RESPECT TO NATURE OF FAMILY

Dimensions	Nature of Family	Number	Mean	SD	C.R. Value	Remarks at 0.05 level
Overall	Joint	202	168.20	5.16	1.74	N.S.
	Nuclear	88	169.59	6.71		
Entrepreneurial Problems	Joint	202	29.81	2.57	1.64	N.S.
	Nuclear	88	30.38	2.78		
General Problems	Joint	202	32.98	2.95	1.30	N.S.
	Nuclear	88	32.44	3.30		
Knowledge Problems	Joint	202	30.81	2.19	3.82	**Sig**
	Nuclear	88	29.69	2.32		
Economic Problems	Joint	202	24.54	1.06	1.08	N.S.
	Nuclear	88	24.72	1.36		
Social Problems	Joint	202	27.15	1.34	4.41	**Sig**
	Nuclear	88	28.11	1.84		
Psychological Problems	Joint	202	22.92	1.33	6.42	**Sig**
	Nuclear	88	24.25	1.74		

Table value for df (300-2) 298 is 1.96.

The Table 6.15 shows that there is no significant difference in the problems of women entrepreneurs in total and dimensions of various problems such as Entrepreneurial Problems, General Problems and Economic Problems with respect to the variable nature of family.

It is also revealed that there is significant difference exists in the dimensions of problems such as Knowledge Problems, Social Problems and

Psychological Problems with respect to nature of family. The mean scores show that the problems such as general problems and knowledge problems of joint family women entrepreneurs are better than the nuclear family women entrepreneurs.

6.13 ANALYSIS OF VARIANCE AMONG PROBLEMS AND FAMILY OCCUPATION OF RURAL WOMEN ENTREPRENEURS

Null hypothesis

There is no significant difference among the mean scores of problems in total and in different dimensions such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems of women entrepreneurs with respect to their family occupation.

TABLE 6.16
ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF PROBLEMS IN TOTAL AND IN DIFFERENT DIMENSIONS WITH RESPECT TO FAMILY OCCUPATION

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F-value	Remarks at 0.05 level
Overall	Between	383.9822	3	127.9941	3.4963	**Sig**
	Within	10836.1193	296	36.6085		
Entrepreneurial Problems	Between	44.6052	3	14.8684	2.1127	N.S.
	Within	2083.1169	296	7.0376		
General Problems	Between	79.2049	3	26.4016	2.7961	**Sig**
	Within	2794.9629	296	9.4424		
Knowledge Problems	Between	29.5895	3	9.8632	1.5451	N.S.
	Within	1889.5287	296	6.3835		
Economic Problems	Between	13.1320	3	4.3773	2.9741	**Sig**
	Within	435.6517	296	1.4718		
Social Problems	Between	20.4360	3	6.8120	2.5548	N.S.
	Within	789.2468	296	2.6664		
Psychological Problems	Between	47.7139	3	15.9046	5.7997	**Sig**
	Within	811.7308	296	2.7423		

Table value required for df 3, 296 is 2.636

Since the calculated 'F' values are less than the table value in the problems such as Entrepreneurial Problems, Knowledge Problems and Psychological Problems, the null hypothesis is accepted. So, it is found that there is no significant difference among the mean scores of Entrepreneurial Problems, Knowledge Problems and Psychological Problems with respect to family occupation. But, it is found that there is significant difference among the mean scores of problems in total and in different dimensions such as General Problems, Economic Problems and Social Problems of women entrepreneurs with respect to family occupation.

6.13.1 Problems (Total) of Rural Women Entrepreneurs with respect to Family Occupation

Since the 'F' ratio of the Problems (Total) is greater than that of the table value, the Scheffe test is applied.

TABLE 6.17
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF PROBLEMS (TOTAL)
OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO
FAMILY OCCUPATION

Occupation of Family				Mean Difference	C.I. Value	Result at 5% Level
Business	Private	Agriculture	Others			
169.061	169.000			0.061	2.892	N.S.
169.061		165.946		3.115	3.049	**Sig.**
169.061			166.958	2.103	3.679	N.S.
	169.000	165.946		3.054	3.836	N.S.
	169.000		166.958	2.042	4.354	N.S.
		165.946	166.958	1.012	4.459	N.S.

The Table 6.17 reveals that significant differences are found between the families of women entrepreneurs doing business and agriculture. Further, it reveals that the women entrepreneurs' family doing other business such as finance, land business has more problems than the family of women

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entrepreneurs doing business, private occupation and agriculture. But significant differences are not found between the women entrepreneurs' family doing private occupation and other occupation, business and private occupation, business and other occupation, and agriculture and other occupation.

6.13.2 General Problems of Rural Women Entrepreneurs with respect to Family Occupation

Since the 'F' ratio of General Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.18

SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF GENERAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO FAMILY OCCUPATION

Occupation of Family				Mean Difference	C.I. Value	Result at 5% Level
Business	**Private**	**Agriculture**	**Others**			
33.056	34.191			1.135	1.469	N.S.
33.056		30.784		2.272	1.548	**Sig.**
33.056			32.417	0.639	1.868	N.S.
	34.191	30.784		3.407	1.948	**Sig.**
	34.191		32.417	1.774	2.211	N.S.
		30.784	32.417	1.633	2.265	N.S.

The Table 6.18 reveals that significant differences are found between the families of women entrepreneurs doing business and agriculture. Further, it reveals that the women entrepreneurs' family doing other business such as finance, land business have more general problems than the family of women entrepreneurs doing other occupations. But significant differences are not found between the women entrepreneurs' family doing private occupation and others, business and private occupation, business and others, and agriculture and others.

6.13.3 Economical Problems of Rural Women Entrepreneurs with respect to Occupation of Family

Since the 'F' ratio of Economical Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.19

SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF ECONOMICAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION OF FAMILY

Occupation of Family				Mean Difference	C.I. Value	Result at 5% Level
Business	Private	Agriculture	Others			
24.655	25.524			0.869	0.580	**Sig.**
24.655		23.162		1.493	0.611	**Sig.**
24.655			24.375	0.280	0.738	N.S.
	25.524	23.162		2.362	0.769	**Sig.**
	25.524		24.375	1.149	0.873	**Sig.**
		23.162	24.375	1.213	0.894	**Sig.**

The Table 6.19 reveals that significant differences are found between the families of women entrepreneurs doing business and private occupation, business and agriculture, private occupation and agriculture, private occupation and others, agriculture and others. Further, it reveals that the women entrepreneurs' family doing private occupation has more economic problems than the family of women entrepreneurs doing business, agriculture and others. But significant differences are not found between the women entrepreneurs' family is doing, business and other occupation.

6.13.4 Psychological Problems of Rural Women Entrepreneurs with respect to Family Occupation

Since the 'F' ratio of Psychological Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.20
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF PSYCHOLOGICAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO FAMILY OCCUPATION

Occupation of Family				Mean Difference	C.I. Value	Result at 5% Level
Business	Private	Agriculture	Others			
23.472	23.691			0.218	0.791	N.S.
23.472		23.135		0.337	0.834	N.S.
23.472			22.333	1.139	1.007	**Sig.**
	23.691	23.135		0.555	1.050	N.S.
	23.691		22.333	1.357	1.192	**Sig.**
		23.135	22.333	0.802	1.221	N.S.

The table 6.20 reveals that significant differences are found between the families of women entrepreneurs doing private occupation and others, business and others. Further, it reveals that the women entrepreneurs doing private occupation have more psychological problems than the family of women entrepreneurs doing business, agriculture and other occupation. But significant differences are not found between the women entrepreneurs' family doing business and private occupation, business and agriculture, private occupation and agriculture, agriculture and other occupation.

6.14 ANALYSIS OF VARIANCE AMONG PROBLEMS AND OCCUPATION OF RURAL WOMEN ENTREPRENEURS

Null hypothesis

There is no significant difference among the mean scores of problems in total and in different dimensions such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems of women entrepreneurs with respect to the occupation of respondents.

TABLE 6.21
ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF PROBLEMS IN TOTAL AND IN DIFFERENT DIMENSIONS WITH RESPECT TO OCCUPATION OF RESPONDENTS

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F-value	Remarks at 0.05 level
Overall	Between	1470.3311	3	490.1104	14.1588	**Sig**
	Within	10246.0918	296	34.6152		
Entrepreneurial Problems	Between	60.4578	3	20.1526	2.8912	**Sig**
	Within	2063.2369	296	6.9704		
General Problems	Between	140.4200	3	46.8067	4.9964	**Sig**
	Within	2772.9518	296	9.3681		
Knowledge Problems	Between	869.3092	3	289.7697	67.3436	**Sig**
	Within	1273.6452	296	4.3029		
Economic Problems	Between	25.2857	3	8.4286	5.8220	**Sig**
	Within	428.5215	296	1.4477		
Social Problems	Between	28.9103	3	9.6368	3.6120	**Sig**
	Within	789.7178	296	2.6680		
Psychological Problems	Between	40.3706	3	13.4569	4.9446	**Sig**
	Within	805.5660	296	2.7215		

Table value required for df 3, 296 is 2.636

Since the calculated 'F' values are more than the table value in the various dimensions of problems such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems, the null hypothesis is rejected. So, it is found that there is significant difference among the mean scores of the dimensions of problems and their occupation.

6.14.1 Problem (Total) of Rural Women Entrepreneurs With Respect to their Occupation

Since the 'F' ratio of the Problems (Total) is greater than that of the table value, the Scheffe test is applied.

TABLE 6.22

SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF PROBLEM (TOTAL) OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION

Occupation of Respondents				Mean Difference	C.I. Value	Result at 5% Level
Business	Agriculture	Private Employment	Others			
169.486	166.400			3.086	2.854	**Sig.**
169.486		164.630		4.856	3.383	**Sig.**
169.486			167.478	2.007	3.634	N.S.
	166.400	164.630		1.770	4.121	N.S.
	166.400		167.478	1.078	4.330	N.S.
		164.630	167.478	2.849	4.695	N.S.

The table 6.22 reveals that significant differences are found between the mean scores of problems of women entrepreneurs doing business and private occupation, business and agriculture. Further, it reveals that the women entrepreneurs doing business have more problems in total than the women entrepreneurs doing private occupation, agriculture and others. But significant differences are not found between the women entrepreneurs doing private and other occupation, business and other occupation, agriculture and private occupation, agriculture and other occupation.

6.14.2 Entrepreneurial Problems of Rural Women Entrepreneurs with respect to Occupation

Since the 'F' ratio of Entrepreneurial Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.23
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF ENTREPRENEURIAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION

Occupation of Respondents				Mean Difference	C.I. Value	Result at 5% Level
Business	Agriculture	Private Employment	Others			
30.129	29.250			0.879	1.281	N.S.
30.129		31.630		1.501	1.518	N.S.
30.129			28.217	1.911	1.631	Sig.
	29.250	31.630		2.380	1.849	Sig.
	29.250		28.217	1.033	1.943	N.S.
		31.630	28.217	3.412	2.107	Sig.

Table 6.23 reveals that significant differences are found between the problems of women entrepreneurs doing business and other occupation, agriculture and private occupation. Further, it reveals that the women entrepreneurs doing private occupation have more entrepreneurial problems than the women entrepreneurs doing business, agriculture, and other occupation. But significant differences are not found between the women entrepreneurs doing business and agriculture, business and private occupation and agriculture and other occupation.

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6.14.3 General Problems of Rural Women Entrepreneurs with respect to Occupation

Since the 'F' ratio of General Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.24
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF GENERAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION

Occupation of Respondents				Mean Difference	C.I. Value	Result at 5% Level
Business	Agriculture	Private Employment	Others			
34.157	32.400			1.757	1.485	**Sig.**
34.157		30.444		3.713	1.760	**Sig.**
34.157			32.696	1.461	1.890	N.S.
	32.400	30.444		1.956	2.144	N.S.
	32.400		32.696	0.296	2.252	N.S.
		30.444	32.696	2.251	2.442	N.S.

The Table 6.24 reveals that significant differences are found between the problems of women entrepreneurs doing business and agriculture, business and private occupation. Further, it reveals that the women entrepreneurs doing business have more general problems than the women entrepreneurs doing private occupation, agriculture, and other occupation. But significant differences are not found between the women entrepreneurs doing agriculture and others, business and others, agriculture and private occupation, private occupation and other occupation.

6.14.4 Knowledge Problems of Rural Women Entrepreneurs with respect to Occupation

Since the 'F' ratio of Knowledge Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.25
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF KNOWLEDGE PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION

Occupation of Respondents				Mean Difference	C.I. Value	Result at 5% Level
Business	Agriculture	Private Employment	Others			
30.871	29.525			1.346	1.006	**Sig.**
30.871		25.889		4.983	1.193	**Sig.**
30.871			31.391	0.520	1.281	N.S.
	29.525	25.889		3.636	1.453	**Sig.**
	29.525		31.391	1.866	1.526	**Sig.**
		25.889	31.391	5.502	1.655	**Sig.**

Table 6.25 reveals that significant differences are found between the problems of women entrepreneurs doing business and agriculture, business and private occupation and agriculture and other occupation, agriculture and private occupation, private occupation and other occupation. Further, it reveals that the women entrepreneurs doing business have more knowledge problems than the women entrepreneurs doing private occupation, agriculture, and other occupation. But significant differences are not found between the women entrepreneurs doing business and other occupation.

6.14.5 Economic Problems of Rural Women Entrepreneurs with respect to Occupation

Since the 'F' ratio of Economic Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.26
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF ECONOMIC PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION

Occupation of Respondents				Mean Difference	C.I. Value	Result at 5% Level
Business	Agriculture	Private Employment	Others			
24.691	24.050			0.640	0.584	**Sig.**
24.691		24.407		0.283	0.692	N.S.
24.691			24.348	0.343	0.743	N.S.
	24.050	24.407		0.357	0.843	N.S.
	24.050		24.348	0.298	0.885	N.S.
		24.407	24.348	0.060	0.960	N.S.

Table 6.26 reveals that significant differences are found between the problems of women entrepreneurs doing business and agriculture. Further, it reveals that the women entrepreneurs doing business have more economic problems than the women entrepreneurs doing private occupation, agriculture, and other occupation. But significant differences are not found between the women entrepreneurs doing business and others, business and private occupation and agriculture and other occupation, agriculture and private occupation, private occupation and other occupation.

6.14.6 Social Problems of Rural Women Entrepreneurs with respect to Occupation

Since the 'F' ratio of Social Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.27
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF SOCIAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION

Occupation of Respondents				Mean Difference	C.I. Value	Result at 5% Level
Business	Agriculture	Private Employment	Others			
26.319	27.425			1.106	0.792	**Sig.**
26.319		29.222		2.903	0.939	**Sig.**
26.319			27.435	1.116	1.009	**Sig.**
	27.425	29.222		1.797	1.144	**Sig.**
	27.425		27.435	0.010	1.202	N.S.
		29.222	27.435	1.787	1.303	**Sig.**

Table 6.27 reveals that significant differences are found between the problems of women entrepreneurs doing business and agriculture, business and other occupation, business and private occupation, agriculture and private occupation, private occupation and other occupation. Further, it reveals that the women entrepreneurs doing private occupation have more social problems than the women entrepreneurs doing business, agriculture, and other occupation. But significant differences are not found between the women entrepreneurs doing agriculture and other occupation.

6.14.7 Psychological Problems of Rural Women Entrepreneurs with respect to Occupation

Since the 'F' ratio of Psychological Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.28
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF PSYCHOLOGICAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO OCCUPATION

Occupation of Respondents				Mean Difference	C.I. Value	Result at 5% Level
Business	Agriculture	Private Employment	Others			
23.319	23.750			0.431	0.800	N.S.
23.319		24.037		0.718	0.948	N.S.
23.319			22.391	0.928	1.019	N.S.
	23.750	24.037		0.287	1.155	N.S.
	23.750		22.391	1.359	1.214	**Sig.**
		24.037	22.391	1.646	1.316	**Sig.**

The Table 6.28 reveals that significant differences are found between the problems of women entrepreneurs doing private occupation and other occupation, agriculture and other occupation. Further, it reveals that the women entrepreneurs doing agriculture have more psychological problems than the women entrepreneurs doing business, private occupation, and other occupation. But significant differences are not found between the women entrepreneurs doing business and other occupation, business and private occupation, agriculture and private occupation, business and agriculture.

6.15 ANALYSIS OF VARIANCE AMONG PROBLEMS AND FAMILY MONTHLY INCOME OF RURAL WOMEN ENTREPRENEURS

Null hypothesis

There is no significant difference among the mean scores of problems in total and in different dimensions such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems of women entrepreneurs with respect to the variable monthly family income.

TABLE 6.29

ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF PROBLEMS IN TOTAL AND IN DIFFERENT DIMENSIONS WITH RESPECT TO MONTHLY FAMILY INCOME

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F-value	Remarks at 0.05 level
Overall	Between	289.2386	3	96.4129	2.6505	**Sig**
	Within	10766.9412	296	36.3748		
Entrepreneurial Problems	Between	90.8658	3	30.2886	4.4313	**Sig**
	Within	2023.2127	296	6.8352		
General Problems	Between	92.3719	3	30.7906	3.2990	**Sig**
	Within	2762.6783	296	9.3334		
Knowledge Problems	Between	103.5108	3	34.5036	5.6209	**Sig**
	Within	1816.9668	296	6.1384		
Economic Problems	Between	27.1340	3	9.0447	6.4170	**Sig**
	Within	417.2089	296	1.4095		
Social Problems	Between	5.3848	3	1.7949	0.6609	N.S.
	Within	803.9116	296	2.7159		
Psychological Problems	Between	36.5367	3	12.1789	4.4512	**Sig**
	Within	809.8806	296	2.7361		

Table value required for df 3, 296 is 2.636

Since the calculated 'F' values are less than the table value in the various dimensions of problems such as Entrepreneurial Problems, Knowledge Problems, General Problems, Economic Problems and Psychological Problems, the null hypothesis is accepted. So, it is found that there is no significant difference among the mean scores of the dimensions of entrepreneurial problems with respect to monthly family income. But, it is found that there is significant

difference among the mean scores of problems in total and in different dimensions such as Social Problems of women entrepreneurs with respect to the variable occupation of monthly family income.

6.15.1 Problem (Total) of Rural Women Entrepreneurs with respect to Monthly Family Income

Since the 'F' ratio of the Problems (Total) is greater than that of the table value, the Scheffe test is applied.

TABLE 6.30
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF PROBLEM (TOTAL)
OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO
MONTHLY FAMILY INCOME

Family Monthly Income				Mean Difference	C.I. Value	Result at 5% Level
Up to ₹4000	₹4001-₹8000	₹8001-₹12000	Above ₹12000			
170.050	168.840			1.210	2.938	N.S.
170.050		169.350		0.700	2.897	N.S.
170.050			165.953	4.097	2.860	Sig.
	168.840	169.350		0.510	2.726	N.S.
	168.840		165.953	2.887	2.687	Sig.
		169.350	165.953	3.397	2.642	Sig.

The Table 6.30 reveals that significant differences are found between the women entrepreneurs who have family income up to ₹ 4000 and above 12000, ₹ 4001-8000 and above ₹ 12000, ₹ 8001-12000 and above ₹ 12000. Further, it reveals that the women entrepreneurs who have family income up to ₹ 4000 have higher problems in total than the other income groups. But significant differences are not found between the women entrepreneurs who have family income up to ₹ 4000 and ₹ 4001-8000, up to ₹ 4000 and ₹ 8001-12000, ₹ 4001-8000 and ₹ 8001-12000.

6.15.2 Entrepreneurial Problems of Rural Women Entrepreneurs with respect to

Monthly Family Income

Since the 'F' ratio of Entrepreneurial Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.31
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF ENTREPRENEURIAL PROBLEMS WITH RESPECT TO MONTHLY FAMILY INCOME

Family Monthly Income				Mean Difference	C.I. Value	Result at 5% Level
Up to ₹4000	₹4001-₹8000	₹8001-₹12000	Above ₹12000			
30.033	30.320			0.287	1.273	N.S.
30.033		30.525		0.492	1.256	N.S.
30.033			29.153	0.880	1.240	N.S.
	30.320	30.525		0.205	1.182	N.S.
	30.320		29.153	1.167	1.165	**Sig.**
		30.525	29.153	1.372	1.145	**Sig.**

The Table 6.31 reveals that significant differences are found between the women entrepreneurs who have family income ₹ 4001-8000 and above ₹ 12000, ₹ 8001-12000 and above ₹ 12000. Further, it reveals that the women entrepreneurs who have family income ₹ 8001-12000 have more entrepreneurial problems than the other income groups. But significant differences are not found between the women entrepreneurs who have family income up to ₹ 4000 and ₹ 4001-8000, up to ₹ 4000 and ₹ 8001-12000, up to ₹ 4000 and above ₹ 12000, ₹ 4001-8000 and ₹ 8001-12000.

6.15.3 General Problems of Rural Women Entrepreneurs with respect to Monthly Family Income

Since the 'F' ratio of General Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.32
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF GENERAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO MONTHLY FAMILY INCOME

Family Monthly Income				Mean Difference	C.I. Value	Result at 5% Level
Up to ₹4000	₹4001-₹8000	₹8001-₹12000	Above ₹12000			
33.467	32.293			1.173	1.488	N.S.
33.467		34.450		0.983	1.467	N.S.
33.467			31.400	2.067	1.449	**Sig.**
	32.293	34.450		2.157	1.381	**Sig.**
	32.293		31.400	0.893	1.361	N.S.
		34.450	31.400	3.050	1.338	**Sig.**

The Table 6.32 reveals that significant differences are found between the women entrepreneurs who have family income up to ₹ 4000 and above ₹ 12000, ₹ 4001-8000 and ₹ 8001-12000, ₹ 8001-12000 and above ₹ 12000. Further, it reveals that the women entrepreneurs who have family income ₹ 8001-12000 have more entrepreneurial problems than the other income groups. But significant differences are not found between the women entrepreneurs who have family income up to ₹ 4000 and ₹ 8001-12000, up to ₹ 4000 and ₹ 4001-8000, ₹ 4001-8000 and above ₹ 12000.

6.15.4 Knowledge Problems of Rural Women Entrepreneurs with respect to Monthly Family Income

Since the 'F' ratio of Knowledge Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.33

SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF KNOWLEDGE PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO MONTHLY FAMILY INCOME

Family Monthly Income				Mean Difference	C.I. Value	Result at 5% Level
Up to ₹4000	₹4001-₹8000	₹8001-₹12000	Above ₹12000			
29.217	30.520			1.303	1.207	**Sig.**
29.217		30.238		1.021	1.190	N.S.
29.217			30.871	1.654	1.175	**Sig.**
	30.520	30.238		0.282	1.120	N.S.
	30.520		30.871	0.351	1.104	N.S.
		30.238	30.871	0.633	1.085	N.S.

The Table 6.33 reveals that significant differences are found between the women entrepreneurs who have family income up to ₹ 4000 and ₹ 4001-8000, up to ₹ 4000 and above ₹ 12000. Further, it reveals that the women entrepreneurs who have family income of above ₹ 12000 have more knowledge problems than the other income groups. But significant differences are not found between the women entrepreneurs who have family income up to ₹ 4000 and ₹ 8001-12000, ₹ 4001-8000 and above ₹ 12000, ₹ 4001-8000 and ₹ 8001-12000, ₹ 8001-12000 and above ₹ 12000.

6.15.5 Economical Problems of Rural Women Entrepreneurs with respect to Monthly Family Income

Since the 'F' ratio of Economical Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.34
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF ECONOMICAL
PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO
MONTHLY FAMILY INCOME

Family Monthly Income				Mean Difference	C.I. Value	Result at 5% Level
Up to ₹4000	₹4001-₹8000	₹8001-₹12000	Above ₹12000			
24.783	24.947			0.163	0.578	N.S.
24.783		24.363		0.421	0.570	N.S.
24.783			24.224	0.560	0.563	N.S.
	24.947	24.363		0.584	0.537	**Sig.**
	24.947		24.224	0.723	0.529	**Sig.**
		24.363	24.224	0.139	0.520	N.S.

The Table 6.34 reveals that significant differences are found between the women entrepreneurs who have family income ₹ 4001-8000 and ₹ 8001-12000, ₹ 4001-8000 and above ₹ 12000. Further, it reveals that the women entrepreneurs who have family income up to ₹ 4000 have more economic problems than the other income groups. But significant differences are not found between the women entrepreneurs who have family income up to ₹ 4000 and ₹ 4001-8000, up to ₹ 4000 and ₹ 8001-12000, up to ₹ 4000 and above ₹ 12000, ₹ 8001-12000 and above ₹ 12000.

6.15.6 Psychological Problems of Rural Women Entrepreneurs with respect to Monthly Family Income

Since the 'F' ratio of Psychological Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.35
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF PSYCHOLOGICAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO MONTHLY FAMILY INCOME

Family Monthly Income				Mean Difference	C.I. Value	Result at 5% Level
Up to ₹4000	₹4001-₹8000	₹8001-₹12000	Above ₹12000			
23.967	23.200			0.767	0.806	N.S.
23.967		23.475		0.492	0.794	N.S.
23.967			23.000	0.967	0.784	**Sig.**
	23.200	23.475		0.275	0.748	N.S.
	23.200		23.000	0.200	0.737	N.S.
		23.475	23.000	0.475	0.725	N.S.

The Table 6.35 reveals that significant differences are found between the women entrepreneurs who have family income up to ₹ 4000 and above ₹ 12000. Further, it reveals that the women entrepreneurs who have family income up to ₹ 4000 have more psychological problems than the other income groups. But significant differences are not found between the women who have family income up to ₹ 4000 and ₹ 4001-8000, up to ₹ 4000 and ₹ 8001-12000, ₹ 8001-12000 and above ₹ 12000, ₹ 4001-8000 and ₹ 8001-12000, ₹ 4001-8000 and above ₹ 12000.

6.16 ANALYSIS OF VARIANCE AMONG PROBLEMS AND YEARS OF EXPERIENCE OF RURAL WOMEN ENTREPRENEURS

Null hypothesis

There is no significant difference among the mean scores of problems in total and in different dimensions such as entrepreneurial problems, general problems, knowledge problems, economic problems, social problems and psychological problems of women entrepreneurs with respect to the variable years of experience.

TABLE 6.36
ANALYSIS OF VARIANCE AMONG THE MEAN SCORES OF PROBLEMS IN TOTAL AND IN DIFFERENT DIMENSIONS WITH RESPECT TO YEARS OF EXPERIENCE

Dimensions	Source of Variance	Sum of Squares	df	Mean of Squares	F-value	Remarks at 0.05 level
Overall	Between	416.6284	3	138.8761	3.8561	**Sig**
	Within	10660.4870	296	36.0152		
Entrepreneurial Problems	Between	8.8608	3	2.9536	0.4153	N.S.
	Within	2105.3930	296	7.1128		
General Problems	Between	176.0492	3	58.6831	6.4097	**Sig**
	Within	2709.9855	296	9.1554		
Knowledge Problems	Between	9.5663	3	3.1888	0.4938	N.S.
	Within	1911.4116	296	6.4575		
Economic Problems	Between	98.1562	3	32.7187	26.7493	**Sig**
	Within	362.0565	296	1.2232		
Social Problems	Between	39.4828	3	13.1609	5.0278	**Sig**
	Within	774.8178	296	2.6176		
Psychological Problems	Between	77.9721	3	25.9907	9.9626	**Sig**
	Within	772.2124	296	2.6088		

Table value required for df 3, 296 is 2.636

Since the calculated 'F' values are less than the table value in the Entrepreneurial Problems and Knowledge Problems, the null hypothesis is accepted. So, it is found that there is no significant difference among the mean scores of the Entrepreneurial Problems and Knowledge Problems with respect to the years of experience. But, it is found that there is significant difference among

the mean scores of problems in total and in different dimensions such as General Problems, Economic Problems and Psychological Problems and Social Problems of women entrepreneurs with respect to the variable years of experience.

6.16.1 Problem (Total) of Rural Women Entrepreneurs with respect to Years of Experience

Since the 'F' ratio of the Problems (Total) is greater than that of the table value, the Scheffe test is applied.

TABLE 6.37
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF PROBLEM (TOTAL)
OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO
YEARS OF EXPERIENCE

Years of Experience				Mean Difference	C.I. Value	Result at 5% Level
Below 2	2 – 4	4 – 6	Above 6			
168.356	167.368			0.988	2.902	N.S.
168.356		170.048		1.693	3.124	N.S.
168.356			169.250	0.894	3.774	N.S.
	167.368	170.048		2.681	2.351	**Sig.**
	167.368		169.250	1.882	3.163	N.S.
		170.048	169.250	0.798	3.368	N.S.

The Table 6.37 reveals that significant differences are found between the women entrepreneurs having an experience of 2-4 years and 4-6 years. Further, it reveals that the women entrepreneurs having an experience 2-4 years are facing more problems in total than the women entrepreneurs having an experience below 2 years, 4-6 years and above 6 years. But significant differences are not found between the women entrepreneurs having an experience below 2 years and 4-6 years, below 2 years and above 6 years, below 2 years and 2-4 years, 4-6 years and above 6 years, 2-4 years and above 6 years.

6.16.2 General Problems of Rural Women Entrepreneurs with respect to Years of Experience

Since the 'F' ratio of General Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.38
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF GENERAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO YEARS OF EXPERIENCE

Years of Experience				Mean Difference	C.I. Value	Result at 5% Level
Below 2	2 – 4	4 – 6	Above 6			
31.400	33.368			1.968	1.463	**Sig.**
31.400		33.072		1.672	1.575	**Sig.**
31.400			32.333	0.933	1.903	N.S.
	33.368	33.072		0.295	1.185	N.S.
	33.368		32.333	1.034	1.595	N.S.
		33.072	32.333	0.739	1.698	N.S.

The Table 6.38 reveals that significant differences are found between the women entrepreneurs having an experience below 2 years and 2-4 years, below 2 years and 4-6 years. Further, it reveals that the women entrepreneurs having an experience of 2-4 years are facing more general problems than the women entrepreneurs having an experience of below 2 years, 4-6 years and above 6 years. But significant differences are not found between the women entrepreneurs having an experience below 2 years and above 6 years, 2-4 years and 4-6 years, 4-6 years and above 6 years, 2-4 years and above 6 years.

6.16.3 Economical Problems of Rural Women Entrepreneurs with respect to Years of Experience

Since the 'F' ratio of Economical Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.39
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF ECONOMICAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO YEARS OF EXPERIENCE

Years of Experience				Mean Difference	C.I. Value	Result at 5% Level
Below 2	2 – 4	4 – 6	Above 6			
24.956	23.985			0.970	0.535	**Sig.**
24.956		24.976		0.020	0.576	N.S.
24.956			25.222	0.267	0.695	N.S.
	23.985	24.976		0.991	0.433	**Sig.**
	23.985		25.222	1.237	0.583	**Sig.**
		24.976	25.222	0.246	0.621	N.S.

The Table 6.39 reveals that significant differences are found between the women entrepreneurs having an experience below 2 years and 2-4 years, 2-4 years and 4-6 years, 2-4 years and above 6 years. Further, it reveals that the women entrepreneurs having an experience of 4-6 years are facing more economic problems than the women entrepreneurs having an experience of below 2 years, 2-4 years and above 6 years. But significant differences are not found between the women entrepreneurs having an experience below 2 years and 4-6 years, below 2 years and above 6 years, 4-6 years and above 6 years.

6.16.4 Social Problems of Rural Women Entrepreneurs with respect to Years of

Experience

Since the 'F' ratio of Social Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.40
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF SOCIAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO YEARS OF EXPERIENCE

Years of Experience				Mean Difference	C.I. Value	Result at 5% Level
Below 2	2 – 4	4 – 6	Above 6			
28.178	27.169			1.009	0.782	**Sig.**
28.178		27.422		0.756	0.842	N.S.
28.178			27.444	0.733	1.017	N.S.
	27.169	27.422		0.253	0.634	N.S.
	27.169		27.444	0.275	0.853	N.S.
		27.422	27.444	0.023	0.908	N.S.

The Table 6.40 reveals that significant differences are found between the women entrepreneurs having an experience below 2 years and 2-4 years. Further, it reveals that the women entrepreneurs having an experience of below 2 years are facing more social problems than the women entrepreneurs having an experience of 2-4 years, 4-6 years and above 6 years. But significant differences are not found between the women entrepreneurs having an experience 2-4 years and 4-6 years, 2-4 years and above 6 years below 2 years and 4-6 years, below 2 years and above 6 years, 4-6 years and above 6 years.

6.16.5 Psychological Problems of Women Entrepreneurs with respect to Years of Experience

Since the 'F' ratio of Psychological Problems is greater than that of the table value, the Scheffe test is applied.

TABLE 6.41
SCHEFFE'S POST HOC TEST FOR THE MEAN SCORES OF PSYCHOLOGICAL PROBLEMS OF RURAL WOMEN ENTREPRENEURS WITH RESPECT TO YEARS OF EXPERIENCE

Years of Experience				Mean Difference	C.I. Value	Result at 5% Level
Below 2	2 – 4	4 – 6	Above 6			
23.422	22.875			0.547	0.781	N.S.
23.422		24.048		0.626	0.841	N.S.
23.422			23.611	0.189	1.016	N.S.
	22.875	24.048		1.173	0.633	**Sig.**
	22.875		23.611	0.736	0.851	N.S.
		24.048	23.611	0.437	0.906	N.S.

The Table 6.41 reveals that significant differences are found between the women entrepreneurs having an experience 2-4 years and 4-6 years. Further, it reveals that the women entrepreneurs having an experience of 4-6 years are facing more psychological problems than the women entrepreneurs having an experience below 2 years, 2-4 years and above 6 years. But significant differences are not found between the women entrepreneurs having an experience below 2 years and 2-4 years, below 2 years and 4-6 years, below 2 years and above 6 years, 2-4 years and above 6 years, 4-6 years and above 6 years.

6.17 CONCLUSION

The individual rural women entrepreneur single handedly faces a plethora of endless problems. In fact, from the moment an entrepreneur conceives the idea to start her own unit; she has to work hard against heavy odds. This chapter has elaborated a number of problems and hurdles faced by upcoming women entrepreneurs who could have done much better in their chosen field, if the circumstances has been a little more favourable and encouraging.

A number of problems that have often affected their performance in the beginning of their career and the ever pinching, 'economic problems' ranked in the first place as it was faced by the respondents to the greatest extent. The availability of finance and its repayment both cause a lot of difficulties in maintaining and running their enterprises. Even if they succeed in getting over these problems, other problems such as social problems, psychological problems, knowledge problems, entrepreneurial problems and general problems do come in their way. Besides this, their own multiple commitments social as well as domestic often adversely affect their mobility which is very much needed in running any enterprise.

CHAPTER VII

SUMMARY OF FINDINGS AND SUGGESTIONS

7.1 INTRODUCTION

Rural Women play a significant role in the domestic and socio economic life of the society and therefore, national development is not possible without developing this segment of the society. The objectives of the study were accomplished in analyzing the profile of the rural women entrepreneurs and their enterprise. Moreover the entrepreneurial skills, motivating factors and the problems associated with them were also analyzed in this study.

The methodology was formulated according to the objectives of the study with the help of comprehensive review of previous studies. For the primary data, 300 rural women entrepreneurs were selected from 19 blocks in the Tirunelveli district. Selected respondents were contacted in person and required data were collected with the help of a pre-tested comprehensive interview schedule. The secondary data were collected from the published as well as unpublished reports, handbooks, action plans and pamphlets from the office of the Director of Industries and Commerce, various books, journals, magazines, websites, etc. The collected data were analyzed with the help of appropriate tools to assess the various sources of inspiration, the entrepreneurial skills possessed by them, factors influencing entrepreneurship and the problems faced by them.

7.2 FINDINGS

Findings based on the analysis and interpretations of the study are given below.

7.2.1 FINDINGS RELATING TO SOCIO ECONOMIC CONDITIONS OF RURAL WOMEN ENTREPRENEURS

1. The age of the respondents reveals that most (80 per cent) of the respondents are in the age group of 25 to 45 years. It implies that the entrepreneurs are involving themselves in the entrepreneurial activities in the age group of 25 to 45 years.

2. A maximum of 60.4 per cent of the total respondents are belonging to backward class and 17.3 per cent belong to most backward class. The number of respondents belonging to Schedule caste/Schedule tribe constitutes 12 per cent. The most dominant social class among the rural women entrepreneurs is backward class.

3. Majority (53 per cent) of the respondents have only high school education.

4. A maximum of 73.7 per cent of the respondents are married whereas 11.7 per cent of the respondents are unmarried. The number of respondents who are widowed constitute 8.7 per cent of the total respondents.

5. The percentage of women entrepreneurs who are belonging to nuclear family system is 69 per cent whereas 31 per cent of the respondents belong to joint family system.

6. A maximum of 63 per cent of the respondents are in the category of 0-2 children and 33.2 per cent have 3-5 children. Only 3.8 per cent of the respondents have more than 5 children. It reveals that the maximum

number of rural women engaged in entrepreneurship have less number of children.

7. Majority (60.7 per cent) of the respondents has 3 to 5 members in their family and 24.3 per cent of them have 6 to 8 members. The number of respondents who have less than 3 members and more than 8 members in their family constitute 9.3 and 5.7 per cent respectively. The dominant family size of the respondents is 3 to 5 members.

8. A maximum of 59 per cent of the respondents have only two or three earning members in the family followed by 32.3 per cent have only one earning member in their family. The number of respondents who have 4 to 5 and above 5 earning members in the family constitutes 7.3 and 1.4 per cent respectively.

9. The important family occupation is business which constitutes 65.7 per cent whereas private employment and agriculture constitutes 14 and 12.3 percent respectively. Only 8 per cent of the respondents' family is in government occupation.

10. A maximum of 70 per cent of the respondents are doing business as their primary occupation followed by this, 13.3 per cent of the respondents are doing agriculture as their primary occupation.

11. 28.3 per cent of the respondents have monthly family income of above ₹ 12,000 and 26.7 per cent have family income of ₹ 8,001 to 12,000.

12. A maximum of 55.7 per cent of the respondents spend above ₹ 5000 as family expenditure and 24.3 per cent are spending ₹ 4001 to 5000 as their

family expenditure. Only 1.3 per cent of the respondents spend up to ₹ 2000 as their family expenditure per month.

13. 8 per cent of the respondents are indebted due to their excess family expenditure over the family income. A maximum of 47.7 per cent of the respondents have no savings. Only 33 per cent of the respondents have savings up to ₹ 1000. Among the rural women entrepreneurs, the respondents who are saving more than ₹ 2000 and ₹ 1001 to 2000 constitute 6 per cent and 5.3 per cent respectively.

14. A maximum of 38.4 per cent of the respondents engage in agriculture and food product based industries followed by this 15 per cent are engaged in textile based industries. The number of respondents engaged in forest based and chemical/polymer based service based industries constitute 14.3 and 12.3 per cent respectively. Only 10 per cent of the respondents are engaged in raw material based industries and also service based industries.

15. A maximum of 44.3 per cent of the rural women entrepreneurs are engaged in the production of goods followed by 39.3 per cent of the respondents are doing trading activities. Only 16.4 per cent of the entrepreneurs are involved in service based activities.

16. 60 per cent of the respondents have sole-proprietorship concern and only by 40 per cent of the respondents are doing business on partnership basis. There is no company form of organization run by rural women entrepreneurs.

17. 46 per cent of the respondents have their enterprises in their home whereas 31 per cent of the respondents run their enterprises in their own building. The respondents, who run their enterprises in rental building, industrial estate, etc., constitute 23 per cent.

18. 45.3 per cent of the enterprises 3 to 4 years old followed by this 27.7 per cent are 4 to 6 years old. The number of enterprises which have an existence of up to 2 years and above 6 years constitute 15 per cent, and 12 per cent respectively.

19. From the study the self motivation is ranked first compared to other sources of inspirations because of the low co-efficient of variation. So it is evident that the self motivation plays a vital role in inspiring the rural women to become entrepreneurs.

20. The analysis of the sources of inspiration reveals that there exists an association between the various sources of inspiration and the socio-economic variables such as educational qualification, occupation, income and years of experience.

21. 53.3 per cent of the respondents have invested less than ₹ 10,000 followed by 17.3 per cent of the respondents have invested above ₹ 50,000 as their investment in the business. Only 2.7 per cent of the respondents have invested ₹ 40,001 to 50,000.

22. The important source of investment among the rural women entrepreneurs are owned and borrowed and their respective percentages are 63.3 per cent and 36.7 per cent.

23. The important source of borrowings among the rural women entrepreneurs is friends and relatives which constitutes 42.8 per cent followed by this 23.6 per cent of the respondents have borrowed from banks. The number of respondents who have borrowed from Private Money Lenders, Micro Credit Institutions and Non Government Organizations constitute 12.7 per cent, 10.9 per cent and 10 per cent respectively.

24. Among the rural women entrepreneurs, 44.3 per cent of the respondents are earning an income of ₹ 5,000 to 10,000 followed by 34.3 per cent are earning ₹ 5,000 to 10,000. The respondents who are earning more than ₹ 10,000 and ₹ 10,001 to 15,000 constitute 11.4 per cent and 10 per cent respectively.

25. Nearly 41.3 per cent of the enterprises are earning ₹ 4000 to 5000 as profit every month whereas enterprises which earned profit of ₹ 6000 to 8000 constitute 20.7 per cent. The enterprises which earned profit of ₹ 2000 to 4000 and less than ₹ 2000 constitute 13.4 per cent and 8.3 per cent respectively. The enterprises which earned a profit of above ₹8000 constitute 16.3 per cent.

26. A maximum of 76 per cent of the respondents are not aware of the government assistance and 24 per cent of the respondents are aware of the various assistances provided under different schemes offered by the government.

27. 78.7 per cent of the respondents have not received any assistance and 21.3 per cent have received assistance through various government schemes.

28. 50.3 per cent of the respondents are using only one person as worker. It is followed by 26.7 per cent of the respondents who provide employment to two persons. Only 23 per cent of the respondents provide three or more additional employment. 139 respondents are doing their business solely.

29. A maximum of 77.01 per cent of the workers employed are skilled workers followed by 10.55 per cent of the workers are semiskilled. Only 12.4 per cent of the workers are unskilled.

30. 83.2 per cent of the workers are coming to the work from the local places followed by 11.8 per cent of the workers are coming from nearby places. Only 5 per cent of the workers are coming from neighbouring districts.

7.2.2 FINDINGS RELATING TO ENTEPRENEURIAL SKILLS OF RURAL WOMEN ENTREPRENEURS

31. Out of the eight entrepreneurial skills considered in this study the coefficient of variance of the 'Business Management Skills' is the least (3.11) compared to other skills. Based on the coefficient of variance, all the entrepreneurial skills are ranked. The business management skill which is the least among all the skills, ranked first. It reveals the necessity to possess the business management skill to perform the entrepreneurial activities.

32. The rural women entrepreneurs in the age group 26-35 years have higher personal entrepreneurial skills than the women entrepreneurs in the age groups such as up to 25 years, 36-45 years and above 45 years.

33. The rural women entrepreneurs in the age group of up to 25 years have higher enterprise skills than the women entrepreneurs in the age groups such as 26-35 years, 36-45 years and above 45 years.

34. The rural women entrepreneurs in the age group of 26-35 years have higher soft skills than the women entrepreneurs in the age groups such as up to 25 years, 36-45 years and above 45 years. But significant differences are not found between the rural women entrepreneurs in the age group of up to 25 years and 36-45 years, up to 25 years and above 45 years, and 26-35 years and 36-45 years as regards the soft skill are concerned.

35. The rural women entrepreneurs having higher secondary qualification possess higher enterprise skills than the other education qualification.

36. The rural women entrepreneurs doing family business have higher business management skills than the family of women entrepreneurs doing private occupation, agriculture and others.

37. The rural women entrepreneurs doing family business have higher enterprise skills than the other categories.

38. The rural women entrepreneurs doing business as their primary occupation have higher technical skills than the women entrepreneurs doing private occupation, agriculture and other occupation.

39. As regards the business management skills are concerned, the rural women entrepreneurs doing business as the primary occupation have higher Business Management Skills than the other categories of respondents.

40. The analysis of personal entrepreneurial skills shows that the rural women entrepreneurs who are doing business as the primary occupation have higher Personal Entrepreneurial Skills than the other categories of the respondents.

41. The rural women entrepreneurs who are doing business as their primary occupation have higher Enterprise Skills than the other categories of respondents.

42. The rural women entrepreneurs doing business as their primary occupation have higher Soft Skills than the other categories of respondents.

43. The rural women entrepreneurs having more than 6 years as experience have higher technical skills than the women entrepreneurs having an experience below 2 years, 2-4 years and 4-6 years.

44. The rural women entrepreneurs having an experience of 2- 4 years have higher Business Management Skills than the women entrepreneurs having an experience of 2-4 years, 4-6 years and above 6 years.

45. The rural women entrepreneurs having an experience of 4-6 years have higher Enterprise Skills than the women entrepreneurs having an experience below 2 years, 2-4 years and above 6 years.

46. The rural women entrepreneurs having an experience of 4-6 years have higher Behavioural Skills than the women entrepreneurs having an experience below 2 years, 2-4 years and above 6 years.

47. The rural women entrepreneurs having an experience of 2-4 years have higher Communication Skills than the women entrepreneurs having an experience below 2 years, 4-6 years and above 6 years.

48. The principle axis factor analysis with varimax rotation was conducted to assess the underlying structure of the twenty factors that influence entrepreneurship. The higher Eigen value shows the higher intensity of the factor explaining the variables together. By Eigen values, the most important factors that influence the respondents to start and manage the enterprises are earning money and family necessity since their Eigen value is 2.46.

7.2.3 FINDINGS RELATING TO PROBLEMS ASSOCIATED WITH RURAL WOMEN ENTREPRENEURS

49. Out of the six problems encountered by the rural women entrepreneurs, the coefficient of variance of 'Economic Problems' scores the least (4.96) compared to other problems. It was ranked first as the coefficient of variance of the economic problem is the least. It reveals that the economic problem prevails than the other problems as regards the rural entrepreneurs are concerned.

50. The rural women entrepreneurs in the age group of 36-45 years have higher knowledge problems than the women entrepreneurs in the other age groups such as upto25 years, 26-35 years and above 45 years.

51. The rural women entrepreneurs in the age group of 26-35 years have higher social problems than the women entrepreneurs in the other age groups such as up to 25 years, 36-45 years and above 45 years.

52. The rural women entrepreneurs having high school level of education have higher knowledge problems than the other categories of educational qualification.

53. The rural women entrepreneurs doing other business such as finance, land business have more general problems than the women entrepreneurs doing business, private occupation and agriculture as their occupation.

54. The rural women entrepreneurs doing private occupation have more economic problems than the women entrepreneurs doing business, agriculture and other occupations.

55. The rural women entrepreneurs doing private occupation have more psychological problems than the women entrepreneurs doing business, agriculture and other occupations.

56. The rural women entrepreneurs doing business have more general, knowledge and economic problems than the women entrepreneurs doing private occupation, agriculture and other occupations.

57. The rural women entrepreneurs doing private occupation have more social problems than the women entrepreneurs doing business, agriculture, and other occupations.

58. The rural women entrepreneurs doing agriculture as their occupation have more psychological problems than the women entrepreneurs doing business, private occupation, and other occupations.

59. The rural women entrepreneurs who have family income up to ₹4000 have higher problems in total than the women entrepreneurs who have family income ₹ 4001-8000, ₹ 8001-12000 and above ₹ 12000.

60. The rural women entrepreneurs who have family income ₹ 8001-12000 have entrepreneurial problems than the women entrepreneurs who have family income up to ₹4000, ₹ 4001-8000 and above ₹ 12000.

61. The rural women entrepreneurs who have family income of above ₹ 12000 have knowledge problems than the women entrepreneurs who have family income up to ₹ 4000, ₹ 4001-8000 and ₹ 8001-12000.

62. The rural women entrepreneurs who have family income up to ₹ 4000 have economic problems than the women entrepreneurs who have family income, ₹ 4001-8000 and ₹ 8001-12000, above ₹ 12000.

63. The rural women entrepreneurs who have family income up to ₹ 4000 have psychological problems than the women entrepreneurs who have family income, ₹ 4001-8000 and ₹ 8001-12000, above ₹ 12000.

64. The rural women entrepreneurs having an experience of 2-4 years are facing more general problems than the women entrepreneurs having an experience of below 2 years, 4-6 years and above 6 years.

65. The rural women entrepreneurs having an experience of 4-6 years are facing more economic problems than the women entrepreneurs having an experience of below 2 years, 2-4 years and above 6 years.

66. The rural women entrepreneurs having an experience below 2 years are facing more social problems than the women entrepreneurs having an experience of 2-4 years, 4-6 years and above 6 years.

67. The rural women entrepreneurs having an experience of 4-6 years are facing more psychological problems than the women entrepreneurs having an experience below 2 years, 2-4 years and above 6 years.

7.3 SUGGESTIONS

The researcher recommends the following on the basis of analysis and experience gained during the survey.

7.3.1 TO THE POLICY MAKERS

❖ Reorient policies to focus on developing existing rural industries would be of vital necessity. This shall help to achieve a rapid, all round and socially balanced economic growth and development.

❖ While framing the policies the real need of the target group should be taken in to consideration. As most of the women entrepreneurs are not able to meet the capital required the policy makers could take in to account this need and frame the policies suit this need.

❖ The Government should chart out a plan to provide necessary training to the rural women entrepreneurs as regards the need for innovation and up gradation of technologies.

❖ Developing social networks could be one strategy. The culture of sharing and exchanging views and innovative ideas will go with preparing the rural women entrepreneurs to face the challenges of bigger players.

❖ The constraints faced by the rural women entrepreneurs differ from entrepreneurs of other areas. The problems faced by the rural women entrepreneurs vary according to their socio-economic criteria too. Hence, it is necessary to target the rural women entrepreneurs separately while framing the policies aiming at helping the rural women entrepreneurs.

❖ The policy makers while framing the entrepreneurship models should focus on the key role of entrepreneurs such as to initiate, to establish, to build, to develop, to manage, to compete and to specialize. The EDP models have to be more dynamic, flexible and adequate booking to the needs of the rural areas. The efficiency of the model should be measured against a pre agreed bench mark because of different socio-economic strata existing in the country.

7.3.2 TO THE SUPPORTING INSTITUTIONS AND ORGANISATIONS

❖ Banks may grant working capital loans to Handloom and Power loom units, Artisans, Self employed persons etc, under a flexible system.

- ❖ Though the government is supporting the rural women entrepreneurs the information about the various assistances are not known to the target people for whom the assistances are provided. Therefore this should be given due attention. The supporting organization which is responsible for implementing the government policies and programmes should take serious efforts to create the awareness about the government programmes among the target people. For this purpose a special task force needs to be created in the government nodal agencies for the awareness creation and the implementation of the programmes.

- ❖ As most of the supporting organizations are in the district head quarters, the nodal agencies are organizing the awareness programmes in the district head quarters. The branch of the supporting organization could be set up in the rural areas or frequent camps could be organized in the target areas.

- ❖ The supporting organizations need to shed their inhibition/biased attitude towards the women entrepreneurs while granting loans and other facilities and incentives to the entrepreneurs.

- ❖ The NGOs which provides support to the nodal agencies must concentrate more on the rural women entrepreneurs and necessary micro credit could also be extended to the rural entrepreneurs.

- ❖ Rural Women Entrepreneurship Development Programmes (RWEDP) could be designed to develop and to nurture the rural women entrepreneurship.

- ❖ Separate Micro Credit Institution under the government nodal agencies could be set up to support the rural women entrepreneurs.

- ❖ Skill development training should be conducted at the rural areas. More NGOs should come forward to create networking among the rural women entrepreneurs and to provide necessary skill training to the rural women.

- ❖ By providing necessary skill training and developing income generating ventures in the rural areas the movement of women in search employment to other district could be curtailed. Any step in this direction will reduce the social evils for which the women are targeted.

- ❖ Trade associations for the rural women entrepreneurs could be created at the rural areas and necessary support should be provided to those associations by the government nodal agencies for organizing exhibition cum sale in the towns and the cities on a regular basis especially during the festival times to popularize the products produced by the rural women entrepreneurs.

- ❖ The entry of proxy women entrepreneurs need to be checked so that the benefits trickle down only to the genuine women entrepreneurs.

7.3.3 TO THE RURAL WOMEN ENTREPRENEURS

- ❖ The intending women entrepreneurs should attend the training programmes organized by the government nodal agencies to equip themselves with necessary skills which are necessary for a person to become an entrepreneur.

- ❖ The exposure visits to the nearby units and discussion with the successful entrepreneurs will also help the prospective women entrepreneurs to identify a suitable project idea.

- ❖ Survey of the local resources and its potentials will help the prospective rural women entrepreneurs to enter in to the right business.

- ❖ The use of internet and web based services should be used to gather information about the government schemes, programmes and assistances.

- ❖ Trade Associations could be created to have network among the women entrepreneurs as well as to protect the interest of the business of the rural women entrepreneurs.

- ❖ New marketing strategies should be evolved to increase the sale of goods produced by the rural women entrepreneurs.

- ❖ The potentials of the existing self help groups' network could be used for marketing the goods produced by the rural women entrepreneurs.

- ❖ Government must take initiative to help the rural entrepreneurs to modernize their business and to introduce innovation in the business venture.

7.4 CONCLUSION

Women entrepreneurs faced many obstacles specifically in marketing their products. In order to overcome these obstacles, they must be given the same opportunities as men. In addition to this, in some countries, women experience obstacles with respect to holding property and entering contracts. Increased participation of women in the labour force is a prerequisite for improving the

position of women in society and self-employed women. Particularly the entry of rural women in enterprises will have to be encouraged. Rural women can do wonders by their effectual and competent involvement in entrepreneurial activities. The rural women have basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. Now, what is needed is the knowledge regarding accessibility to loans, various funding agencies procedure regarding certification, awareness on government welfare programmes, motivation, technical skill and support from family, government and other organization. Moreover, formation and strengthening of rural women entrepreneurs' network must be encouraged. Women entrepreneur networks are major sources of knowledge about women's entrepreneurship and they are increasingly recognized as a valuable tool for its development and promotion.

The present study will help the planners and the decision makers who are involved in the development of rural entrepreneurship to review the existing policies and to make suitable suggestions to amend the provisions of the Act which governs the rural entrepreneurship. Based on the experience of the researcher the following important issues have identified for an in-depth study. The researcher will feel amply rewarded if the present study helps to undertake similar studies in the areas suggested below.

➢ Promotional efforts of government for the growth of rural women entrepreneurship.

➢ Impact of government assistance on the socio economic empowerment of rural women entrepreneurs.

➢ The study of entrepreneurial skills on the growth of rural women entrepreneurship.

➢ The role of Self Help Groups in the development of rural women entrepreneurship.

➢ A study on the role of Non Government Organizations on the development of rural women entrepreneurship.

The multifaceted problems of rural women entrepreneurs should be dealt with by coordinating the efforts of the Government, supporting agencies and the rural women entrepreneurs to scale new heights in future.