



## A STUDY ON RURAL WOMEN ENTREPRENEURSHIP IN SATHANKULAM TALUK

**D. Joselet Mispha\* Dr.R.Santhi Salomi\*\***

*\*Research Scholar, P.G Department of Commerce & Research Centre, Nazareth Margochis College at Pillaiyanmanai (Affiliated To Manonmaniam Sundaranar University, Tirunelveli), Nazareth.*

*\*\*Assistant Professor In Commerce, P.G Department of Commerce & Research Centre, Nazareth Margochis College at Pillaiyanmanai (Affiliated To Manonmaniam Sundaranar University, Tirunelveli), Nazareth.*

### **Abstract**

*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.*

**Keywords:** *Rural Women Entrepreneurship.*

### **Introduction**

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.

### **Objectives of The Study**

1. To study the profile of rural women entrepreneurship in Sathankulam taluk.
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.

### **Scope of The Study**

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.

### **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.



### **Choice of The Studyarea**

The Sathankulam taluk 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 Sathankulam taluk.
- 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 Sathankulam taluk.

### **Sampling Procedure**

The study is based on proportionate random sampling. The sample size of 150 which consist of 20 women entrepreneurs were selected giving representation to all the village of the area under study.

### **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.

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.

### **Period of The Study**

The study was conducted during the period 2018 – 2019. The primary data were collected from December 2018 to March 2019 to find out number of women entrepreneurs and their location in the taluk and the remaining period was utilized to study the nature, skills, factors motivating and the problems faced by them.

### **Hypotheses**

1. The sources of inspiration of rural women entrepreneurs are independent of socio economic variables.
2. 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.
3. 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,

### **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, etc.

### **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.

### 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.

### Analaysis of Data

**Table No. 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.

From Table N 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 15.31 respectively, 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.

**Table 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.

**Table no.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	14	60	6	80
Higher secondary	4	37	3	44
Degree	3	6	5	24
Others	2	4	6	12
<b>Total</b>	23	107	20	150
Chi-square value	41.407			

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

Table 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.

**Table 4, 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 4 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, 29.99 and 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.

**Table No.5, EVELS 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.

**Table.6, Association Between Level of Problems And Educational Qualification Of Rural Women Entrepreneurs**

Educational Qualification	Level of Problems			
	Low	Medium	High	Total
Up to 10 <sup>th</sup> standard	12	61	7	<b>80</b>
12 <sup>th</sup> Standard	4	35	5	<b>44</b>
UG Level	3	6	5	<b>14</b>
PG Level	2	4	6	<b>12</b>
<b>Total</b>	<b>21</b>	<b>106</b>	<b>23</b>	<b>150</b>
Chi-square value	46.470			

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

Table 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 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.

**Table 7, Association Between Level of Problems And Family Occupation of Rural Women Entrepreneurs**

Occupation of Family	Level of Problems			
	Low	Medium	High	Total
Business	10	79	10	<b>99</b>
Private employment	5	12	4	<b>21</b>
Agriculture	3	10	4	<b>17</b>
Others	3	5	5	<b>15</b>
<b>Total</b>	<b>21</b>	<b>106</b>	<b>23</b>	<b>150</b>
Chi-square value	33.241			

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

Table 7 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.

**Table 8, Association Between Level of Problems And Occupation of Rural Women Entrepreneurs**

Occupation of Respondents	Level of Problems			Total
	Low	Medium	High	
Business	10	79	10	<b>105</b>
Agriculture	4	13	3	<b>20</b>
Private employment	4	5	5	<b>14</b>
Others	3	3	5	<b>11</b>
<b>Total</b>	<b>21</b>	<b>106</b>	<b>23</b>	<b>150</b>
Chi-square value	49.042			

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

Table 8 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.

**Table 9, 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	<b>Sig</b>
	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	<b>Sig</b>
	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.



### Major Findings

- 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.
- A maximum of 60 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.
- Majority (53.3 per cent) of the respondents have only high school education.
- A maximum of 73.3 per cent of the respondents are married whereas 11.2 per cent of the respondents are unmarried. The number of respondents who are widowed constitute 8.7 per cent of the total respondents.
- The percentage of women entrepreneurs who are belonging to nuclear family system is 69.3 per cent whereas 30.7 per cent of the respondents belong to joint family system.
- Majority (60.7 per cent) of the respondents has 3 to 5 members in their family and 24 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 6 per cent respectively. The dominant family size of the respondents is 3 to 5 members.
- A maximum of 59.3 per cent of the respondents have only two or three earning members in the family followed by 32 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.
- The important family occupation is business which constitutes 66 per cent whereas private employment and agriculture constitutes 14 and 12 percent respectively. Only 8 per cent of the respondents' family is in government occupation.
- 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.
- 28.7 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.
- A maximum of 55.3 per cent of the respondents spend above 5000 as family expenditure and 24.7 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.
- 8 per cent of the respondents are indebted due to their excess family expenditure over the family income. A maximum of 47.4 per cent of the respondents have no savings. Only 33.3 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.
- A maximum of 38.4 per cent of the respondents engage in agriculture and food product based industries followed by this 15.3 per cent are engaged in textile based industries. The number of respondents engaged in forest based and chemical/polymer based service based industries constitute 14.7 and 12. per cent respectively. Only 10 per cent of the respondents are engaged in raw material based industries and also service based industries.
- A maximum of 44 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 16.7 per cent of the entrepreneurs are involved in service based activities.
- 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.



- 46 per cent of the respondents have their enterprises in their home whereas 30.7 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 23.3 per cent.
- 45.3 per cent of the enterprises 3 to 4 years old followed by this 27.3 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 15.4 per cent, and 12 per cent respectively.
- 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.
- 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.
- 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.
- 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 9 per cent respectively.
- Among the rural women entrepreneurs, 44.6 per cent of the respondents are earning an income of ₹ 5,000 to 10,000 followed by 34 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.
- 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 20.3 per cent. The enterprises which earned profit of ₹ 2000 to 4000 and less than ₹ 2000 constitute 13.4 per cent and 8 per cent respectively. The enterprises which earned a profit of above ₹ 8000 constitute 16 per cent.
- 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.
- 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.
- 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.
- 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.
- 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.
- The rural women entrepreneurs who are doing business as their primary occupation have higher Enterprise Skills than the other categories of respondents.
- The rural women entrepreneurs doing business as their primary occupation have higher Soft Skills than the other categories of respondents.
- 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.





- 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.
- 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.
- 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.
- 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.
- 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.
- 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 upto 25 years, 26-35 years and above 45 years.
- 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.
- The rural women entrepreneurs doing private occupation have more psychological problems than the women entrepreneurs doing business, agriculture and other occupations.
- The rural women entrepreneurs doing business have more general, knowledge and economic problems than the women entrepreneurs doing private occupation, agriculture and other occupations.
- The rural women entrepreneurs doing private occupation have more social problems than the women entrepreneurs doing business, agriculture, and other occupations.
- The rural women entrepreneurs doing agriculture as their occupation have more psychological problems than the women entrepreneurs doing business, private occupation, and other occupations.
- 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.

1. 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.
2. 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.



3. 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.
4. 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.
5. 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.
6. 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.
7. Rural Women Entrepreneurship Development Programmes (RWEDP) could be designed to develop and to nurture the rural women entrepreneurship.
8. Separate Micro Credit Institution under the government nodal agencies could be set up to support the rural women entrepreneurs.
9. 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.
10. 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.
11. 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.
12. The entry of proxy women entrepreneurs need to be checked so that the benefits trickle down only to the genuine women entrepreneurs.
13. New marketing strategies should be evolved to increase the sale of goods produced by the rural women entrepreneurs.
14. The potentials of the existing self help groups' network could be used for marketing the goods produced by the rural women entrepreneurs.
15. 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.

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