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Role of Social and Economic Factors in Rural Women Entrepreneurship Development of Women Enterprise in Three Talukas of Salem District

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Abstract

In today's world, women entrepreneurs are playing very vital role and they have become important part of the global business environment and it's really important for the sustained economic development and social progress. In India, though women are playing key role in the society, but still their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. The main purpose of this paper is to find out the status of women entrepreneurs in India. This paper includes rationale grounds behind the women entrepreneurship. Another main purpose of this paper is to analyze Role of social and economic factors in rural women entrepreneurship development of women enterprise in three Talukas of Salem district. Main reasons for women to become an entrepreneur, the social and economic factors that are serving the women to put their views into action are also included in this study. On the basis of this study some suggestions are given to encourage and develop the spirit of rural women entrepreneurship to become a successful entrepreneur in Salem district.

Introduction:

1. Women in India: In the Vedic age, women enjoyed a privileged status, in no way less than man. After the Vedic Age, the positions of women in society weakened. Further during the Muslim period the customs and traditions, which advocated subordination of women, exacerbated prevalent Hindu thinking of the time. Seclusion of women, for reasons of security and respectability, female infanticide and other such practices became commonplace at the time of Muslim rule and persisted thereafter. At a later period in history, during the early British regime, the situation was no better. However, with the passage of time, the British presence had the effect of generating self-awareness and they made their presence felt in the freedom struggle. Among women Indian women are considered as a source of power (shakti) since mythological times. The Hindus worship goddesses as mothers. But in reality, women occupy a back seat to men. Moreover, they are revered as mothers, sisters and other

social bondages. Many poets have imagined woman's minds as ocean. The upper layers of their minds, like those of the ocean, have turbulent waves. But depths are serene and meditative. Women's minds are essentially steadfast and strong. The truth is acknowledged by the Bhagvad Geeta wherein Lord Krishna describes his manifestation in the feminine quality of Medha or higher intelligence. In spite of these facts, in traditional Indian society women are accorded inferior status in family hierarchy. The Indian society considered women as weaker sex. Such sociological and cultural traditions and taboos have kept women dormant for quite a long time. The Sati pratha (woman setting herself fire on the pyre of husband) almost disappeared, but shameful incidents like female feticide continue to take place in our so called developed society. Women continue to face gender bias right from childhood. Incidences of malnutrition, school dropout, early marriage, harassment for dowry etc, are significant examples. It is quite common in Indian families that the women take up more responsibilities in bringing up children and maintaining home with love and affection in a far better way. This aspect of women being the nucleus of the family is being envied by westerners since they lack such family affirmations. The task of co-ordination of various activities in a much useful manner, without feeling any pinch of it, is being well managed by Indian women in their families. Child rearing and providing support services at home is till today recognized as principal function of an Indian woman. The traditional perception of woman as a homemaker or at the most a helper in the husband's occupation is still prevalent

1.1 Status of Women in India: The historical research and literary writing of the ancient period-Vedic, Upanishad, Buddhist and Jainism establish the fact that women were educated, respected and honored. Their status was equal to that of men. After 300 B. C. women were degraded to a lower status. Her status was further marred by the practices of polygamy, the pardah (veil) early marriage, sati and forcible widowhood. They were also denied inheritance to the right of property. 19th century many social reforms in India rose against the evil practices. From Ram Mohan Roy to Gandhiji, efforts were focused to improve status of women. In 1829 Sati pratha was abolished and considered to be crime. Widow Remarriage Act was passed in 1856 and enforcement of monogamy was brought in 1872. With globalization and knowledge based society spreading like wild fire in the world today, the realization of women's crucial role in human development has been gaining acceptance. Women today face many challenges and will face newer ones in future. They will now have to face more stringent forms of competition. They will have to polish their existing skill of wealth creation and time management to deal with the challenges of 21st century. They will have to devote more and more time to acquire new skill and knowledge, which now run the wheels of business and industry in the world.

1.2 Role of Entrepreneurship in Economic Development: In both developed and developing countries entrepreneurship is a key to rapid economic development. The role of entrepreneurship in economic development involves more than just increasing per capita output and income. It includes initiating and constituting change in the business and society. Thus increasing supply of enterprises becomes a vital aspect for growth of modern society. The world we live presents a picture of appalling contrasts. While some countries are

immensely prosperous, nearly two thirds of the population of the world lives on the substandard income, malnutrition, bad housing, lack of medicine and illiteracy. Despite stupendous advancement in science and technology in some pockets of the globe, man is primarily concerned with poverty still even during last quarter of twentieth century. Thus, one's interest in entrepreneurship essentially springs out of interest in the economic development of region or nation. Yadav in 1999 mentioned that entrepreneurship has been considered as one of the essential factors determining the growth of industry in any country. The history of economic development of all countries whether developing or developed, has evidenced the fact that entrepreneurs have made a significant contribution in this respect. The nature and extent of such contribution varies from society to society, and country to country; depending upon the industrial climate, material sources and the responsibility of political system. Balu V in 1992 quotes that entrepreneurship development is essential for increasing the production and productivity in the primary, secondary and tertiary sectors and harnessing and utilizing the material and human resources, solving the problem of unemployment and underemployment effecting equitable distribution of income and wealth. This in turn increases Gross National Product (GNP) and per capita income and improving the quality of life. The contribution of small entrepreneurs has been continuously increasing since 1950. It was also been seen that the number of trained entrepreneurs was rapidly increasing in every region of India.

1.3 Entrepreneurship among Women: Entrepreneurship has been defined differently depending on and in tune with the changing ethos of socio-economic reality. Nowadays, greater importance is being ascribed to women entrepreneurs as a part of policy by government and other agencies. Women represent 50 percent of world's population and account for two third of total working hours. They received about ten percent of the world's income and own less than one percent of the world's assets. Against this backdrop, women entrepreneurs need a special treatment as they have to fight against heavy odds and belong to the largest disadvantaged group in the country; (Vinze, 1987.) As a result of industrialization, urbanization and democratization, the women in India are moving towards emancipation and are seeking gainful employment in various fields. Moreover, in such a transitional phase, heavily loaded with tradition, the Indian women find it increasingly difficult to adjust themselves to the dual role that they have to play as traditional housewives or mother at home front and compete with her men folks in the field of business and industry. Women have equal opportunities and rights as men. In such a situation, it is essential to identify suitable technology which will enable the woman to play her role as an effective entrepreneur without disturbing her priorities. The circumstances in which a woman entrepreneur has to operate in our society must receive recognition. Some of the problems faced by women are not the same as an ordinary entrepreneur would face. Thus, it is necessary to take into account such factors which only women entrepreneurs have to face.

1.4 Need for Women Entrepreneurship: Woman entrepreneur is entitled to necessary backup support of specialized and experienced persons. The need for providing proper environment for entrepreneurship is of vital importance. Desirable qualities may be

developed by training. To change the social and economic structure of our country and to uplift the disadvantaged section of the society like women, greater emphasis is needed on entrepreneurial development. Human resources, both men and women, of working age constitute the main strength of economic development of a nation. Women form an important segment of the labour force and the economic role played by them cannot be isolated from the framework of development. The role and degree of integration of women in economic development is always an indicator of women's economic independence and social status. Soundarapandian in 1999 quotes the words of Pundit Jawaharlal Nehru – “When women move forward, family moves and the village moves and the nation moves.” Employment gives economic independence to women. Economic independence paves the way for social status. Moreover, women have become an integral part of the industrialized society. A woman must supplement the income of the family through whatever skill she possesses or has acquired. The present inflationary pressures warrant women to join the male members of the family for securing substantial livelihood. According to Rani in 1996 entrepreneurship seems to be ideal for women seeking participation in the country's economic development because of certain factors. Emergence of entrepreneurship is considered to be closely linked to social, cultural, religious and psychological variables.

1.5 Factors Influencing Women Entrepreneurship: Several women are becoming entrepreneurs especially the middleclass women due to pull and push of traditional and changing values. Under the pull factors, the women entrepreneurs choose a profession as a challenge as an adventure with an urge to do something new and have an independent occupation. Under the push factors women take up business enterprises to get over financial difficulties when responsibility is thrust on them due to family circumstances. Some women possess essential qualities such as, ability to manage details, dedication to work they take up, tolerance and kindness towards people. There is also a group who think that women are more capable of facing risk and absorbing misfortunes than men. But the fact remains that there are fewer women industrial entrepreneurs, struggling to establish and run their industries. The task therefore is to develop 29 strategies for bringing more women into the entrepreneurial arena and provide them organized support; (Sundaran 1998.)

1.6 Statement of Problem: The above discussion on various aspects of social and economic factors affecting rural women entrepreneurship leads the researcher to conduct a study entitled “Role of Social and Economic Factors in Rural Women Entrepreneurship Development-A Research study of Selected Sub-Sector of women enterprises in three taluka of Salem.”

1.7 Significance of the Study: The present study entitled “Role of Social and Economic Factors in Rural Women Entrepreneurship Development of women enterprises in three taluka of Salem.” deals with studying and understanding a sample of rural women entrepreneurs from three taluka of Salem District who are engaged in various small enterprise. Thus, studies on women entrepreneurs will become an example of what women can do, what they are doing and how. It will be able to overcome the stereotype misconceptions about women. This conceptual clarity will help the women to obtain better

acceptance, respect and support in society. It will provide motivation to initiate for beginners and to expand for those already in it. Such a study will prove the fact that women are successful managers not only for home but for business as well. The society will look upon such women as ideals and will be forced to reconstruct their notions about working women. The demand for daily use item like fruits and vegetables, food products, novelty items, readymade garments and grocery items has increased. Due to lack of time and money people tend to purchase the products from nearby place, rural women identify this opportunity within their environment and start a small business unit which satisfy the customer. Therefore the rural women entrepreneurs start a small business unit. Their importance and contribution can be understood by studying groups of such women. The study in the present research format is an effort to better understand groups of such rural women entrepreneurs and their contribution/ role in developing entrepreneurship skill and success characteristics. Rural women entrepreneurs were part of the social change. They were become an important factor to foster the rural economy. Also this kind of research will support the government agencies and NGO to develop their programme for better implementation of women development programmes.

1.8 Objectives of the Study:

- To explores whether social, and economical factors play any role in building, maintaining, and to foster growth of women-owned enterprises.
- To find out the relationship between entrepreneurship of women engaged in various business activity and education, training, religion, age, type of family and marital status.
- To know about the problems faced by women entrepreneurs engaged various small business activities.
- To know the factors that motivate rural women entrepreneurs engaged various small business activities.

2. Review of Literature:

2.1 Studies on Motivation of Women Entrepreneurs:

Killby, (1971) while describing Indian economy quotes that percentage of GDP originating in manufacturing sector in India, 14% is the median figure among 11 east and Southeast Asian countries. He also reports that family system was an important factor influencing the emergence of entrepreneurs. He said that over 40% of self-employed persons were associated with business with a net worth less than Rs. 200 which in most cases is only enough to survive and that most of these persons were in business only because of forms of employment.

Dak, in 1988 studied women and work. It was reported that one respondent was a widow. Out of her salary of Rs. 1200 a month she was given only Rs. 400 for her bus fare, medicines and other necessities for children and herself. What was left for her pocket expenses was almost nothing. It was concluded that many working women felt short of

pocket money to use for her. In 1988 Dak conducted case studies of many working women. A well-educated respondent, holding a position of responsibility in semi government institution reported that her husband had never given his share in home expenses. In the beginning, she thought that the business was in early stage and his earnings were less. But after a few years she came to know that he had a soft relationship with a girl. He had settled in a new house and paid all his income to her. .On raising quarrel he bluntly asked her to leave the house or accept the situation. Thus, education, exposure and experience of the women did not help her to save her home and husband. A case study of middle class women was reported by

Dak in 1988. She had to plan the expenses. Before the salary came in hand nothing was left for pocket expenses. She could not afford wearing different saris. On the contrary she was so much burdened with work at home and office that she had no time to look at mirror. She used to come to office shabbily dressed and nobody cared for her. She has no 73 complaints about others' behavior in the office. But at times she felt bad about her condition; got depressed and cursed her fate .She had lost enthusiasm for life even though she wanted to lead a happy life.

Dak, T. M. in 1988 conducted case studies on working women. One respondent working in government office said that if she was late in preparing lunch or if one or two items were less in dishes or if clothes were not ironed it was construed by family members as if she was not attending the home duties and children. She was blamed to be inefficient, careless and not interested in the family. The males felt that she worked for her personal interest.

Sundaran, in 1998 reported case studies of eight women who owned enterprise. The reasons for starting the enterprise were reported as: limited opportunities as an employee, daughter needed a service which was nonexistent, no prospect for growth in jobs, profit using ideas, loved craft and used contacts job in bank-wanted to get in to designing business, desire for large architectural firm and desire to build a high profit business.

The strategies used were pointed out as-

- Focused on a niche, personalized approach to customers, close contact with developers.
- Created growth in declining business through innovative service, good cost control.
- Own skill in purchasing unique items, discounts on purchasing, gives credit to supplier, does supervision.
- Educated customers, developed stable/small clientele, personalized service.
- Individualized quality service, stable, loyal, niche, aggressive.
- Problem solving approach, perfectionism.
- Customization of service marketing strategies.

The factors revealed by Chandra 1991, affecting women entrepreneurs were as under:

- As far as the age of women entrepreneurs were concerned, majority was young and had all time to pursue their venture.

- Majority of the women did not belong to business families.
- Marital status in majority of cases did not interfere with the enterprise.
- Majority belonged to Hindu religion.
- 60% had taken formal training. Effect of gender on work value was studied by

Chavda and Kanjariya in 2004. They pointed out that there was startlingly little positive empirical degree to which work value in fact converse. Attempt was made to understand the pattern of work value on selected students. No attempt was made to explore the relationship between work value and criterion variables. Gajera and Ghelani, while studying use of instant mix food in 2004 report that more and more women are coming out to work and in search of materials that can be cooked & stored easily. They found that use of instant mix reduced the burden of cooking and satisfied the taste of people who were fond of diversity. Patel, A.S. and Patel N. in 2005 studied the influence of behavior effectiveness of working married women on that of their adolescent youngster. A sample of 640 working mother was selected. Emotional and mental competency scales were examined. Their responses were scored and statistically analyzed by product moment co-relation method. There was a significant positive correlation between behaviors efficiency of mothers and that of their youngsters.

Dasgupta, B. (2004) selected two industries of manufacturing and service to study the entrepreneurial motivation of 108 respondents. Five core motivations were identified with principal components method. Five core factors that emerged out of the analysis were entrepreneurial core, social core, economic core, work core and individual core. The strength of the motives was measured by using the Likert type five point rating scale. Entrepreneurial core was the strongest motivation force. The motivation to achieve, confidence in ones talent and potential, the desire to bring about change and innovation were highly motivating factors. The social core motive was found to be stronger among males in both categories .The need for acquiring wealth was particularly low among females. Economic core dimension was also stronger in case of males relative to females in both industries.

Jaiswal, (2004) made an attempt to identify the motives responsible for their entrepreneurial initiation and choice of their line of trade. The data were collected by personal interview of 113 women entrepreneurs of Vadodara selected by snowball sampling. The major findings of the study highlighted that the motive ‘economic independence’ ranked first among the respondents for their entry in to entrepreneurship, followed by “utilization of skill” and “to exercise creativity” subsequently. The “achievement in life”, “independence”, and “earning profit” were the strongest motives stated by them in the priority order.

Dudi, A. and Singh, A.R. in 2006 reported case studies of Bikaner in Rajasthan. Women entrepreneurship in the developing world made a large and often unorganized contribution to their countries economic development. To improve the living standard of families, it is very important to know the existing training needs of women. The study was conducted in

three backward dwellings in Bikaner city of Rajasthan. From each dwelling twenty women were selected purposively who wanted to start income generating activities as an enterprise. The data were collected with the help of structured interview schedule. Majority of respondents belonged to nuclear, medium size family, were married, educated up to middle level and had pucca house. Most of the respondents expressed need for the training in preparation of pickle, squash, cooking and bakery products. In the area of clothing and textile, need of majority of women were related to tie and dye, stitching, embroidery .Training was also needed in making soft toys and effective child rearing practice for starting crèche . In the area of family resource management training needs of majority were pot painting, flower making and utilization of waste materials to decorate home. It can thus be concluded that intensive training need for women was identified in the area of stitching which could really help them in starting of an enterprise.

3. Research Methodology: The study on Role of Social and Economic Factors in Rural Women Entrepreneurship Development-A Research study of Selected Sub-Sector of women enterprises in three taluka of Salem.” was conducted by following systematic and scientific methodology. The method of procedure can be described in following aspects:

- Selecting the Sample
- Development of the Tool
- Pilot Study
- Data Collection
- Categorization of the Variables
- Analysis of the Data

3.1 Selecting the Sample: The present study on Role of Social and Economic Factors in Rural Women Entrepreneurship Development was done on a sample of 366 rural women of Kalol, Mettur and Sankagiri taluka of Salem district who were engaged in various types of small business activities. Hence, for the data collection of research study, they were divided into five categories as follows... (i) Fruits and Vegetables Business (ii) Novelty Stores (iii) Readymade Garment Business (iv) Snacks Business (v) Grocery Shop

The fruits and vegetables business had similar types of functioning and thus were clubbed together. In addition to the four above categories, rural women entrepreneurs of different villages were also engaged in selling daily consumable items which were mentioned in the above table. All the enterprises selected in the five mentioned categories were managed by women entrepreneurs.

Table-1
Distribution of selected Sample according to Type of Business Types of Women Entrepreneur

Sl. No.	Type of Business	Number of Sample	Percentage
1	Fruits & Vegetables	69	18.85
2	Novelty Shop	75	20.49

3	Readymade Garment Shop	75	20.49
4	Snacks Shop	72	19.67
5	Grocery Shop	75	20.49
	Total	366	100

Source: Primary Data.

To select the sample for the research study, the researcher obtained addresses of women entrepreneurs from various sources as follows:

- The sales women moving from house to house or having their sales outlet at fairs (or similar gatherings) were contacted and addresses /contacts of rural women entrepreneurs were obtained or established. Selected ones were further added to the list.
- The researcher visited numbers of villages in three taluka and found rural women entrepreneurs at their unit itself and contacted their place.
- Many addresses of other related women entrepreneurs were also given by women entrepreneurs themselves. Finally they were also added to the list.
- The final list of women entrepreneurs engaged in various business units of Attur, Mettur and Sankagiri taluka of Salem district was prepared in five categories.

3.2 Data Collection: The selected sample of 366 women entrepreneurs engaged in various small business enterprises were divided in five different categories based on type of business as mentioned below.

Table-2
District wise Distribution of Selected Rural Women Entrepreneurs

Sl. No.	Type of Business	Attur	Mettur	Sankagiri	Total
1	Fruits & Vegetables	23	23	23	69
2	Novelty Shop	25	25	25	75
3	Readymade Garment Shop	25	25	25	75
4	Snacks Shop	24	24	24	72
5	Grocery Shop	25	25	25	75
	Total	122	122	122	366

In each of these taluka around 122 rural women entrepreneurs were found. The schedule followed for data collection was as under: 98 the schedule of data collection was spread into 120 days but the data collection continued till Twelve months. This was because immediate dates could not be obtained after completing one particular area. Changes in planned schedule were also made due to some emergencies and unavailability of respondents. The researcher interviewed all the selected women entrepreneurs personally. However, He was accompanied by his wife due to interaction with female.. But collecting the data personally helped the researcher to gain better understanding of the entrepreneurs and their work.

3.3 Results Analysis and Discussion: The researcher conducted a study on 366 rural

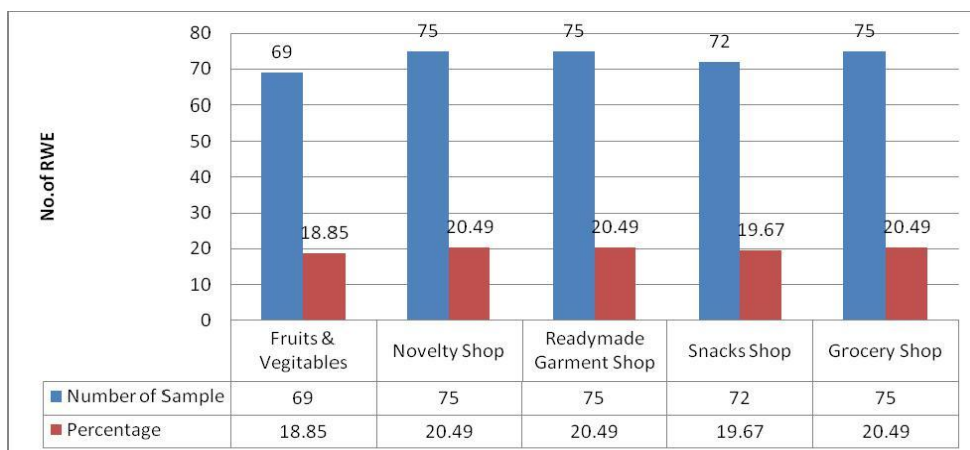
women entrepreneurs engaged in various small business enterprises in three taluka namely Attur, Mettur & Sankagiri in Salem District. The required data were collected using interview (Questionnaire Based) method. The data were than coded and analyzed using various statistical (SPSS) methods. The results of the same are presented in this chapter.

Table-3
Types of Business of Rural Women Entrepreneurs

Sl. No.	Type of Business	Number of Sample	Percentage
1	Fruits & Vegetables	69	18.85
2	Novelty Shop	75	20.49
3	Readymade Garment Shop	75	20.49
4	Snacks Shop	72	19.67
5	Grocery Shop	75	20.49
	Total	366	100

Source: Primary Data

Figure-1
Distribution of Types of Business of Rural Women Entrepreneurs



Source: Primary Data

It was found from the data that almost all RWE engaged in the various business which is easily manage by them. Also the products sold by them are of daily use by the customers. Also most of products were ready to sell instead of doing production except snacks.

Table-4
District wise Distribution of Selected Rural Women Entrepreneurs

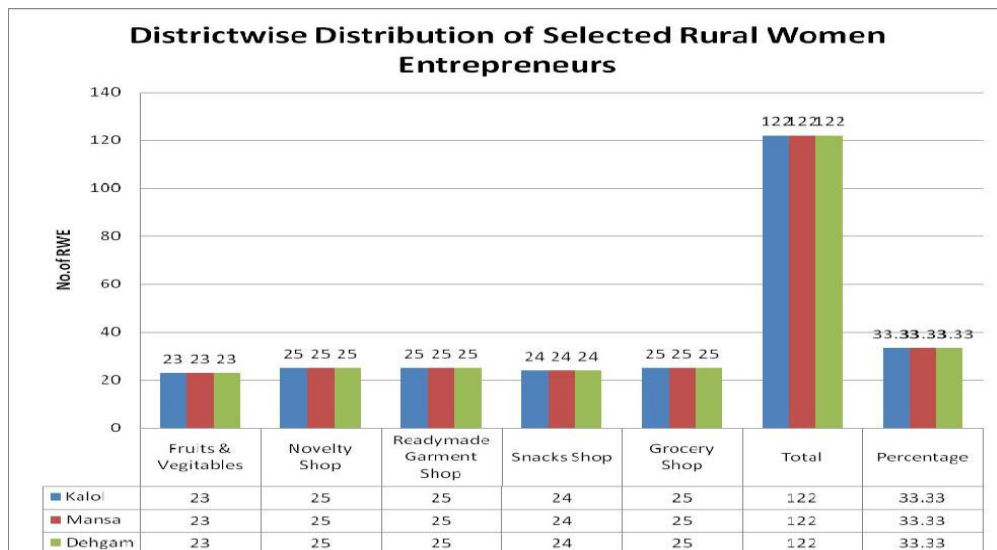
Sl. No.	Type of Business	Attur	Mettur	Sankagiri	Total
	Fruits & Vegetables	23	23	23	69
	Novelty Shop	25	25	25	75

	Readymade Garment Shop	25	25	25	75
	Snacks Shop	24	24	24	72
	Grocery Shop	25	25	25	75
	Total	122	122	122	366
	Percentage	33.33	33.33	33.33	

Source: Primary Data

Distribution of the selected sample was according to geographical area shows that they all were equally distributed in various taluka of Salem district. The three taluka namely Attur, Mettur & Sankagiri.

Figure-2
District wise Distribution of Selected Rural Women Entrepreneurs



Source: Primary Data

Table-5
Percentage Distribution of Help from other Family Members of Selected Rural Women Entrepreneur

The data showed that only 18% RWE were got help from their other family members. It proves that RWE had to work hard to run and sustain her business.

Help From Other Family Members

Sl. No.	Type of Business/Family Help	Help From Other Family Member		
		Yes	No	Total
1	Fruits & Vegetables	9	60	69
2	Novelty Shop	14	61	75

3	Readymade Garment Shop	8	67	75
4	Snacks Shop	17	55	72
5	Grocery Shop	19	56	75
	Total	67	299	366
	Percentage	18	82	

Source: Primary Data

Figure-3

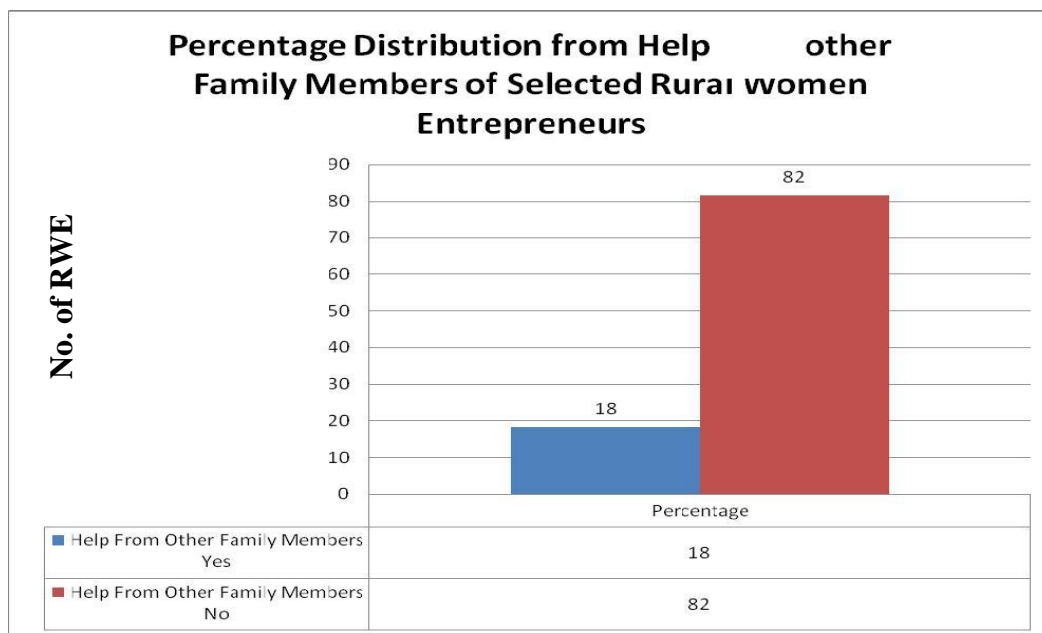


Table-6

Percentage Distribution of education of Selected Rural Women Entrepreneur

Sl. No.	Type of Business/Education Level	Illiterate	Up to 8 th Std.	8 th Plus & up to 10 th	10 th Plus & up to 12 th	12 th Plus & above	Total
1	Fruits & Vegetables	11	20	14	14	10	69
2	Novelty Shop	9	27	17	14	8	75
3	Readymade Garment Shop	7	20	24	22	2	75
4	Snacks Shop	10	19	13	17	13	72
5	Grocery Shop	6	11	23	21	14	75
	Total	43	97	91	88	47	366
	Percentage	11.75	26.50	24.86	24.04	12.84	

Source: Primary Data

The collected data also describe that a large number of rural women entrepreneurs were literate though they had low level of education. 11.75% of women entrepreneurs had illiterate, followed by 26.50% having primary education, 24.86% were secondary education, 24.04 were higher secondary and 12% were studied above 12th standard. The basic reason behind not having more education was not availability of college and also money for further study. Those having low education may not get suitable job and the need for income generation or creative utilize action of time leads them to undertake entrepreneurship.

Figure-4

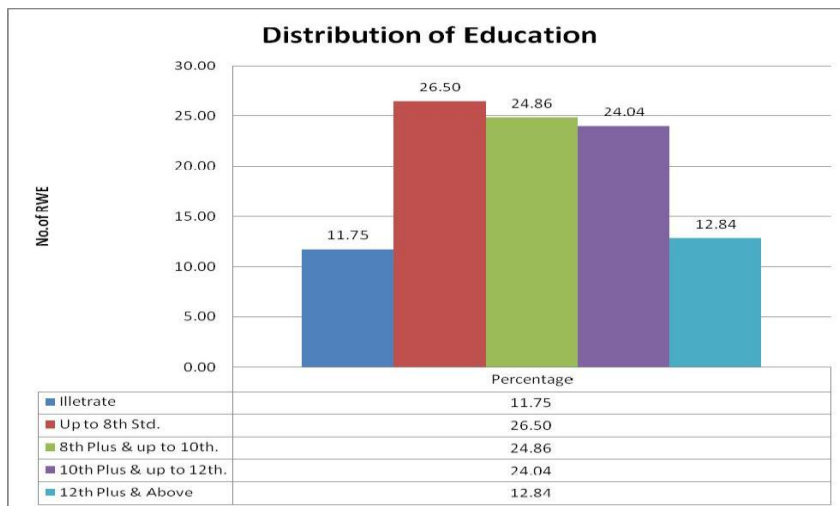


Table-7

Percentage Distribution of Age of Selected Rural Women Entrepreneur

Sl. No.	Type of Business/ Age Level	20 + Up to 30	30 + Up to 35	35 + Up to 40	40 + Up to 45	45 + & above	Total
1	Fruits & Vegetables	15	19	14	10	11	69
2	Novelty Shop	22	17	16	11	9	75
3	Readymade Garment Shop	7	24	21	16	7	75
4	Snacks Shop	9	26	21	12	4	72
5	Grocery Shop	8	19	23	17	8	75
	Total	61	105	95	66	39	366
	Percentage	16.667	28.6885	25.9563	18.033	10.656	

Source: Primary Data

The sample distribution according to five age groups showed that a large majority of

rural women entrepreneurs engaged in various types of business belonged to the age group of 31-45 years. A smaller size also belonged to the age group from 20 to 30 and above 45 years. This could be seen among all the types of samples or, in other words, all the selected rural women engaged in various types of business showed a similar age group distribution according to age. The larger number of women entrepreneurs belonging to the age group of 31-45 years may be because by this time they are mature enough to start their own professional life. In addition to this, it may also be possible that by this age they are free from major family responsibilities.

Figure-5

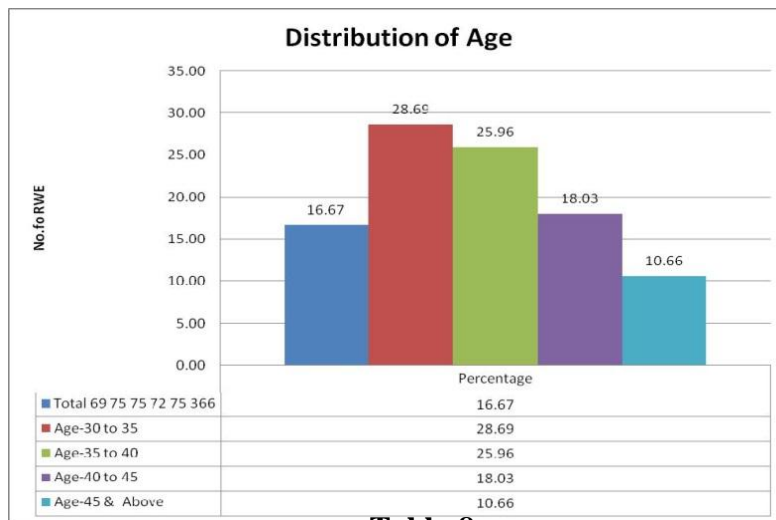


Table-8

Percentage Distribution of Marital Status of Selected Rural Women Entrepreneur

Sl. No.	Type of Business/ Marital Status	Married	Unmarried	Widow	Others	Total
1	Fruits & Vegetables	48	7	9	5	69
2	Novelty Shop	42	16	10	7	75
3	Readymade Garment Shop	54	6	11	4	75
4	Snacks Shop	30	11	19	12	72
5	Grocery Shop	33	9	24	9	75
	Total	207	49	73	37	366
	Percentage	56.56	13.39	19.95	10.11	

Source: Primary Data

The data In above table show that 56.56% of rural women were married,13.39% were

unmarried, 19.95% were widow and 10.11% were had disputes with their husband or family.

Figure-6

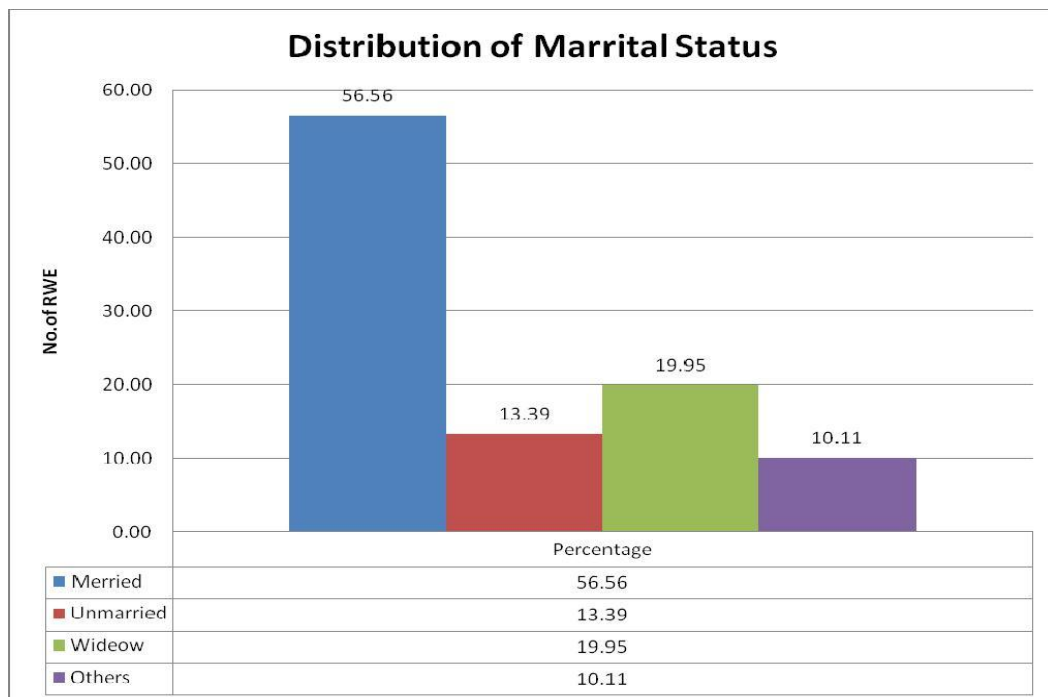


Table-9

Percentage Distribution of Religion of Selected Rural Women Entrepreneur

Sl. No.	Type of Business/ Economic (Income) Level	Hindu	Muslim	Others	Total
1	Fruits & Vegetables	65	4	0	69
2	Novelty Shop	73	2	0	75
3	Readymade Garment Shop	69	6	0	75
4	Snacks Shop	64	8	0	72
5	Grocery Shop	68	7	0	75
	Total	339	27	0	366
	Percentage	92.62	7.38	0.00	100

Source: Primary Data

The data when distributed according to religion suggested that majority of rural women were belonging from Hindu religion. Only 7.38% were from Muslim religious. This was due to the geographical locaion.

Figure-7

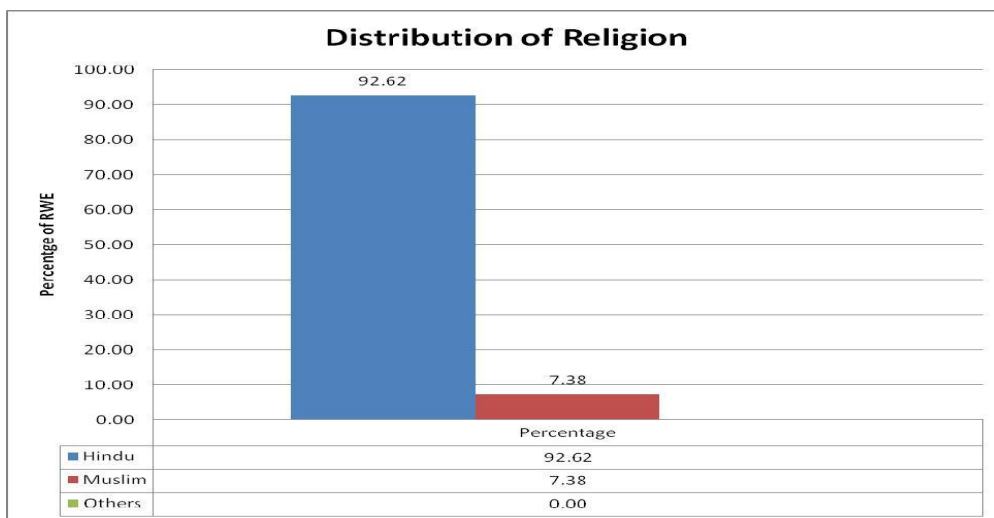


Table-10

Percentage Distribution of Caste of Selected Rural Women Entrepreneur

Sl. No.	Type of Business/Caste	General	SEBC	SC	ST	Total
1	Fruits & Vegetables	17	47	3	2	69
2	Novelty Shop	37	31	4	3	75
3	Readymade Garment Shop	29	32	11	3	75
4	Snacks Shop	31	37	2	2	72
5	Grocery Shop	47	27	1	0	75
	Total	161	174	21	10	366
	Percentage	43.99	47.54	5.74	0.27	

Analysis of rural women entrepreneurs according to their social strata (Based on Caste) is very important for formulating suitable policy. The rural women entrepreneurs were divided in to four major category of social group according to the government category General, SEBC, SC, and ST. From the sample it was observed that majority of RWE were from General and SEBC category. Only 5.74% were from SC category due to size of population in a particular village.

Figure-8

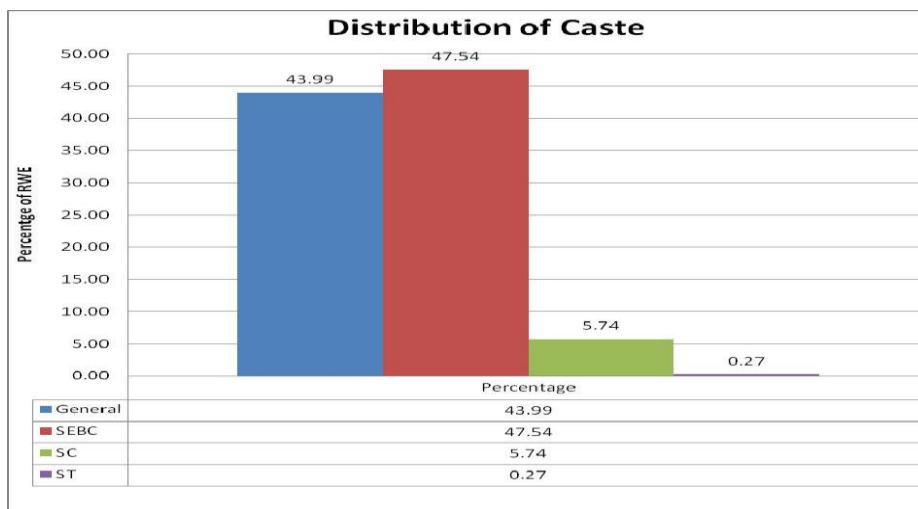


Table-11
Percentage Distribution of Dependent Members of Selected Rural Women Entrepreneur

Sl. No.	Type of Business/Caste	None	One	2 to 3	4 & More	Total
1	Fruits & Vegetables	7	37	13	12	69
2	Novelty Shop	9	21	24	21	75
3	Readymade Garment Shop	11	22	31	11	75
4	Snacks Shop	14	36	20	2	72
5	Grocery Shop	10	37	17	11	75
	Total	51	153	105	57	366
	Percentage	13.93	41.80	28.69	1.56	

From the data it was found that about half of the RWE had at least one non-earning members in their/her family. It also noted that there were a RWE who had responsibility of more than 2 to 3 family members on her income.

Figure-9

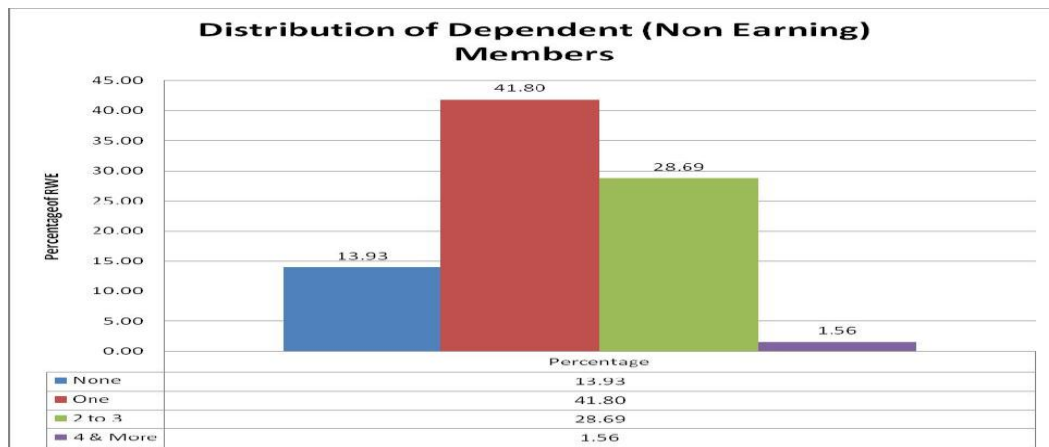


Table-12

Percentage Distribution of Type of Family of Selected Rural Women Entrepreneur

Sl. No.	Type of Business/Family Type	Joint Family	Nuclear Family	Total
1	Fruits & Vegetables	37	32	69
2	Novelty Shop	23	52	75
3	Readymade Garment Shop	24	51	75
4	Snacks Shop	13	59	72
5	Grocery Shop	21	54	75
	Total	118	248	366
	Percentage	32.24	67.76	

Source: Primary Data

The above data mentioned that almost 68% RWE had nuclear type of family. This result was very socking in villages. But the reason was that in nuclear family women has less responsibility of family members. Also the influences of other family members in decision taking process were less effective. But it is also noted that still there were RWE who lived with their others family members and enjoyed her life.

Figure-10

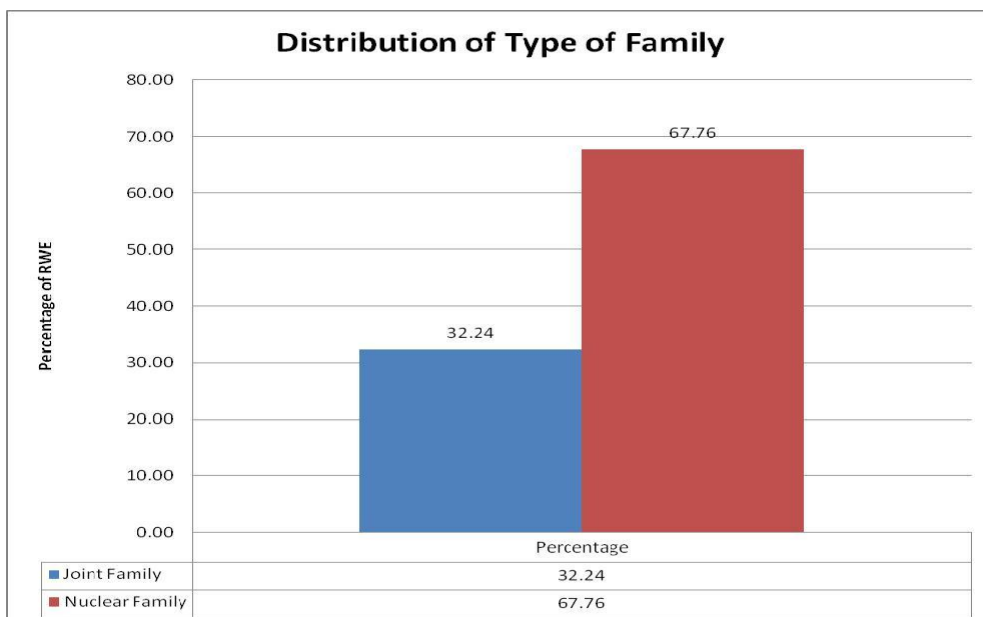


Table-13

Percentage Distribution of Starting of Enterprise of Selected Rural Women Entrepreneur

Sl. No.	Type of Business / Starting of Unit	0 to 2 Years	2 years to 5 Years	5 years to 8 Years	More than 8 years	Total
1	Fruits & Vegetables	3	9	22	35	69
2	Novelty Shop	3	7	13	52	75
3	Readymade Garment Shop	4	6	17	48	75
4	Snacks Shop	3	9	16	44	72
5	Grocery Shop	4	8	22	41	75
	Total	17	39	90	220	366
	Percentage	4.64	10.66	24.59	60.11	

This data was very important from the success of RWE point of view. It proved that almost 60% RWE were run her enterprise since long period which was very important for society and for other women in society. Also 25% were run her business since last 5 years. This factors prove that these RWE were successful in their efforts.

Figure-11

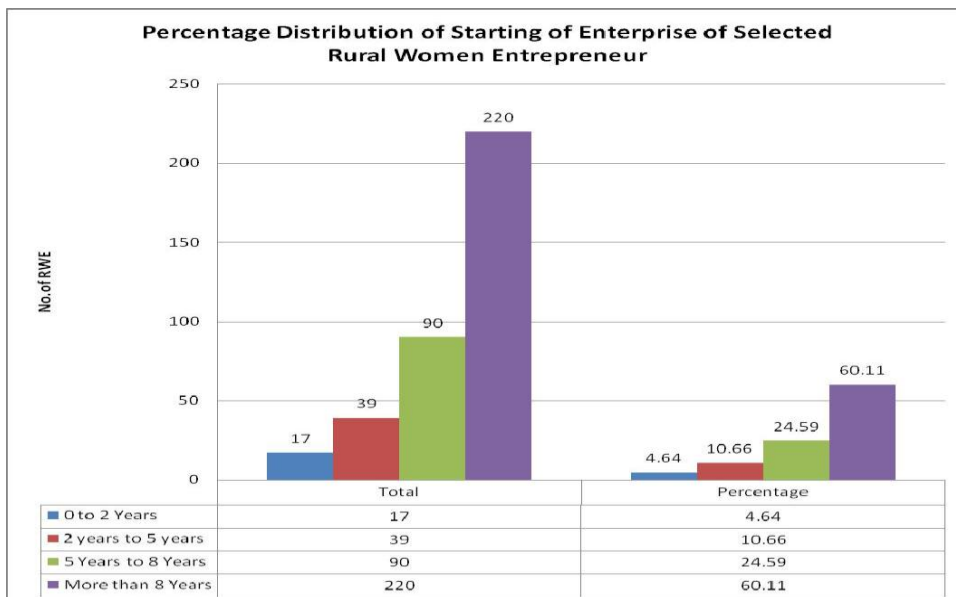


Table-14
Percentage Distribution of Source of Motivation of Selected Rural Women Entrepreneur

Sl. No.	Type of Business/ Source of Motivation	Family Members	Relatives	Friends	Self-Motivation	Others	Total
1	Fruits & Vegetables	7	11	9	32	10	69
2	Novelty Shop	6	8	13	37	11	75
3	Readymade Garment Shop	14	9	6	41	5	75
4	Snacks Shop	6	14	10	39	3	72
5	Grocery Shop	14	5	6	43	7	75
	Total	47	47	44	192	36	366
	Percentage	12.84	12.84	12.02	52.46	9.84	

Source: Primary Data

The data on source of motivation to start an enterprise mentioned that almost 53% RWE were self-motivated to start her own business. Rests of RWE were motivated by friends, family members & other source.

Figure-12

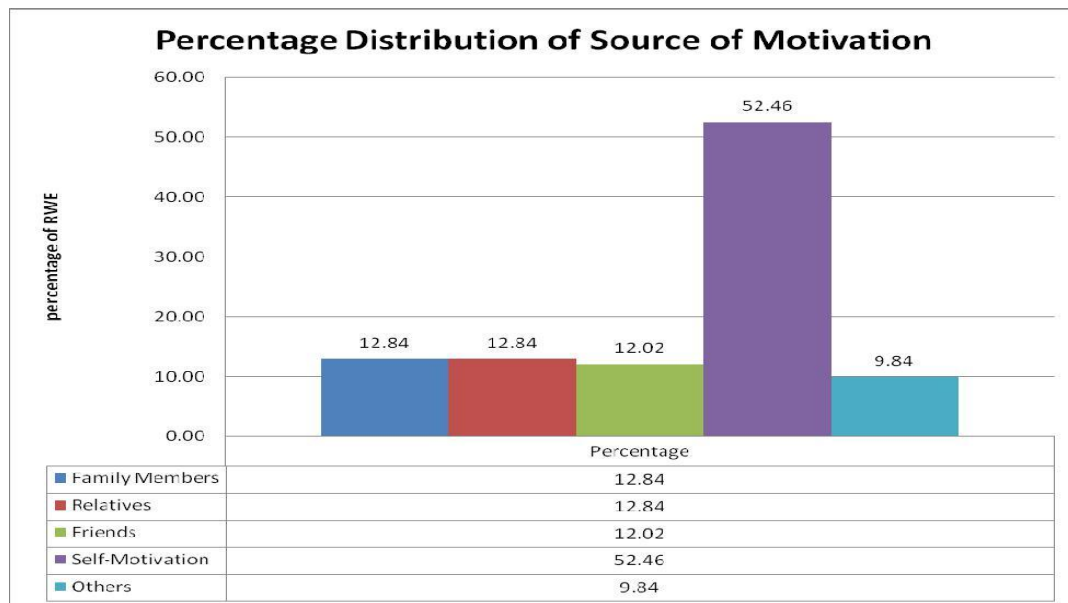


Table-15
Percentage Distribution of Pre Status of Selected Rural Women Entrepreneur

Sl. No.	Type of Business/Pre Status of RWE	Housewife	Service/Job	Daily Wager	Others	Total
1	Fruits & Vegetables	31	19	10	9	69
2	Novelty Shop	27	24	12	12	75
3	Readymade Garment Shop	29	28	8	10	75
4	Snacks Shop	31	16	15	10	72
5	Grocery Shop	23	26	14	12	75
	Total	141	113	59	53	366
	Percentage	38.52	30.87	16.12	14.48	100

Source: Primary Data

The pre status of selected RWE seen that 38% of them were house wife, 30% were had a job.16.12% were daily wager.14.48% were worked as farm labour and construction site.

Figure-13

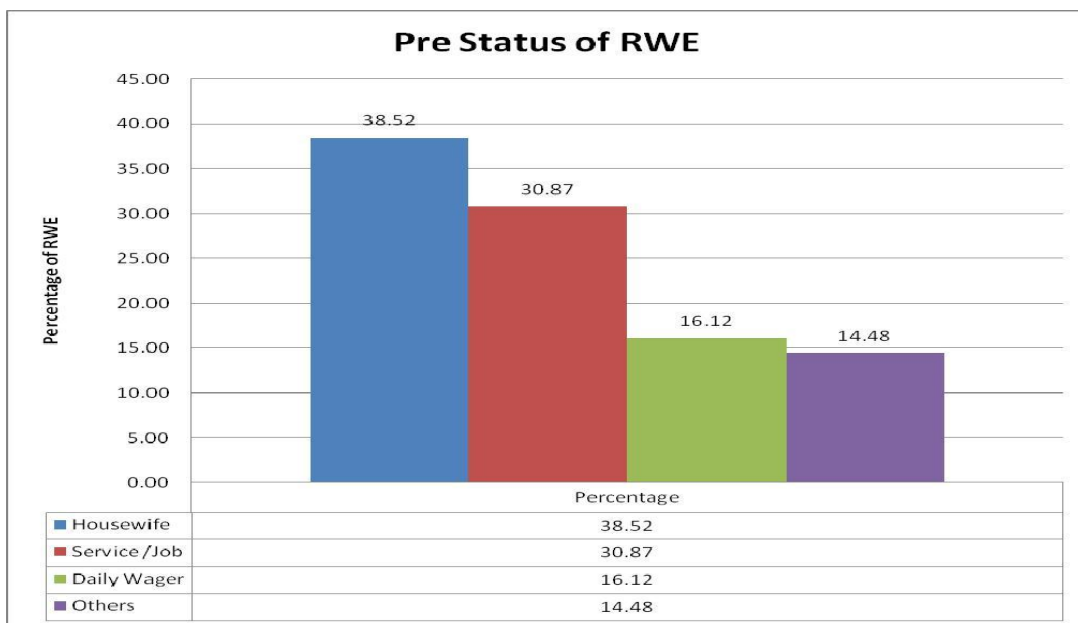


Table-16

Percentage Distribution of Type of ownership of Unit of Selected Rural Women Entrepreneur

Sl. No.	Type of Business/Pre Status of RWE	Individual Ownership	Partnership	Cooperative Society	Total
1	Fruits & Vegetables	54	15	0	69
2	Novelty Shop	68	7	0	75
3	Readymade Garment Shop	63	12	0	75
4	Snacks Shop	59	13	0	72
5	Grocery Shop	55	20	0	75
	Total	299	67	0	366
	Percentage	81.69	18.31	0.00	100

Source: Primary Data

It is found from the above table data that 81% RWE were individually owns her enterprise. This data showed that female can manage her business individually without the help of others. The ownership status motivates them to operate her unit successfully.

Figure-14

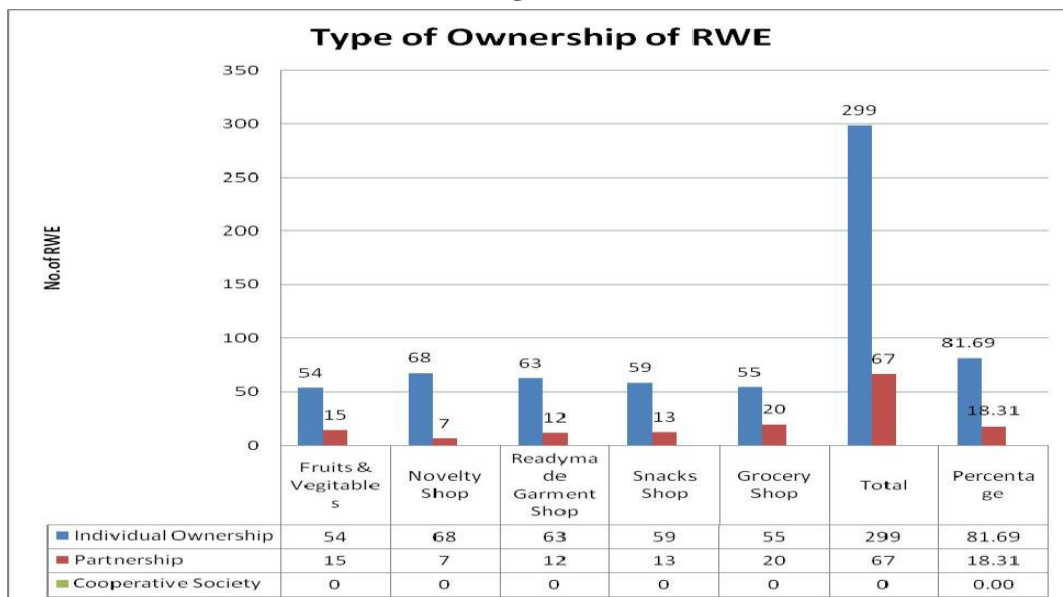


Table-17

Percentage Distribution of Place (Location) of Unit of Selected Rural Women Entrepreneur

Sl. No.	Type of Business/Location of Enterprise	0-km (Outside the Home)	1 to 5 km. (Village's Main Bazaar)	6 to 10 km. (Outside village)	Total
1	Fruits & Vegetables	12	46	11	69
2	Novelty Shop	48	23	4	75
3	Readymade Garment Shop	53	19	3	75
4	Snacks Shop	51	13	8	72
5	Grocery Shop	66	9	0	75
	Total	230	110	26	366
	Percentage	62.84	30.05	7.10	

Source: Primary Data

It is seen from the data that 62% RWE choose her unit nearby her home.30% were manage to run her business in main bazar of village. The reason behind this outcome is again to manage her family easily.

Figure-15

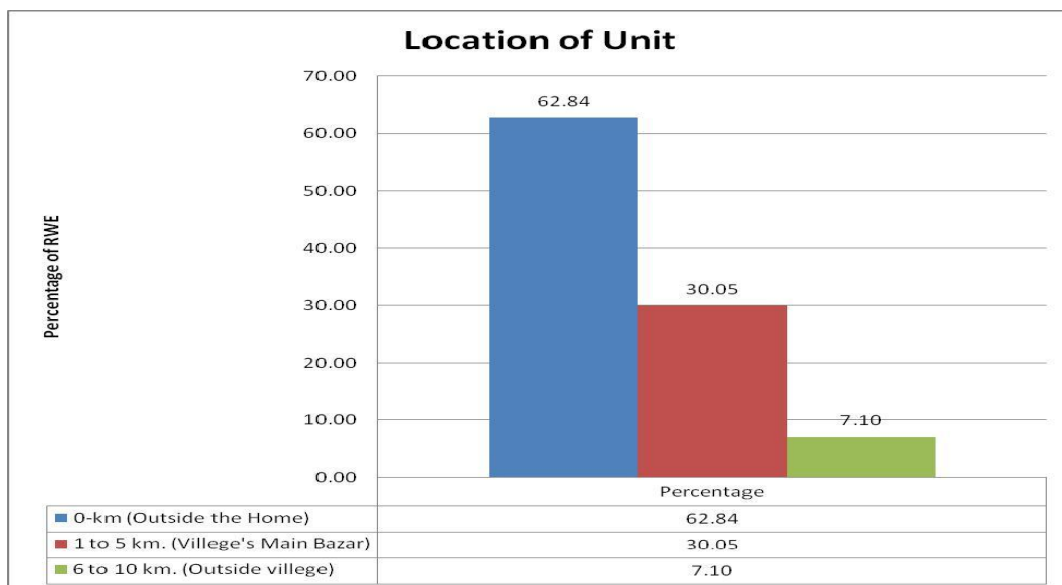


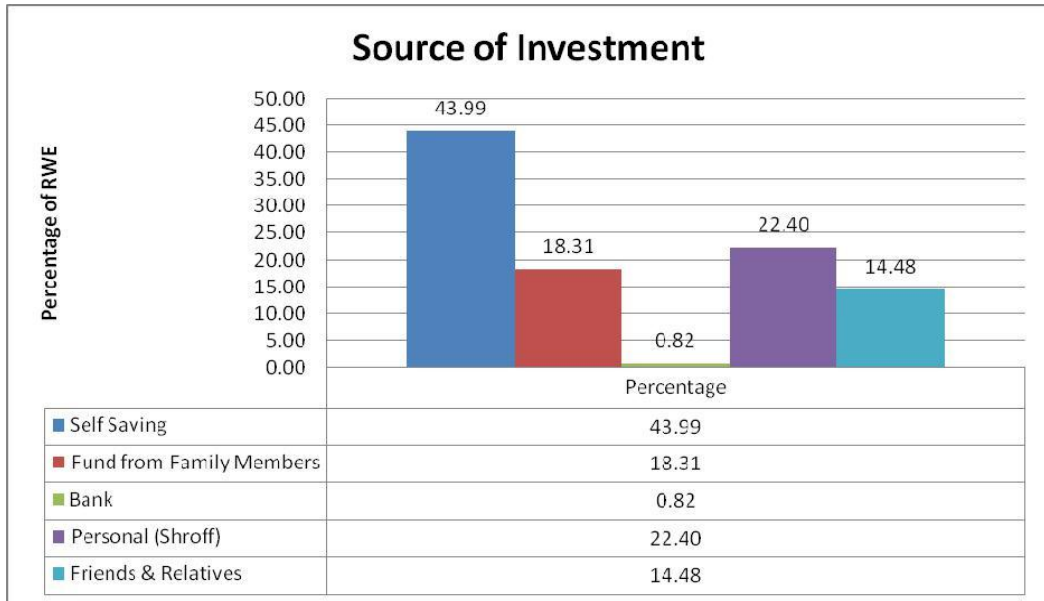
Table-18
Percentage Distribution of Source of Investment of Selected Rural Women Entrepreneur

Sl. No.	Type of Business/Source of Investment	Self-Saving	Found from Family Members	Bank	(Personal (Shroff))	Friends & Relatives	Total
1	Fruits & Vegetables	19	8	0	27	15	69
2	Novelty Shop	36	17	0	12	10	75
3	Readymade Garment Shop	33	12	0	16	14	75
4	Snacks Shop	27	21	0	16	8	72
5	Grocery Shop	46	9	3	11	6	75
	Total	161	67	3	82	53	366
	Percentage	43.99	18.31	0.82	22.40	14.48	

Source: Primary Data

The sources of investment for business for RWE were varied from self-saving to loan from various sources. 44% RWE were manage her investment from her own saving, 18% was from family members. The very surprising outcome is that 22% RWE were borrowed from shroff.

Figure-16



Source:-Primary Data

Table-19

Percentage Distribution of Desire to Take Business Loan of Selected Rural Women Entrepreneur

Sl. No.	Type of Business/Loan Interest	Interest in Loan –YES	Interest in Loan -No	Total
1	Fruits & Vegetables	56	13	69
2	Novelty Shop	64	11	75
3	Readymade Garment Shop	66	9	75
4	Snacks Shop	32	40	72
5	Grocery Shop	48	27	75
	Total	266	100	366
	Percentage	72.68	27.32	

Source: Primary Data

Almost 73% RWE were interested to take business loan if provided by the bank. Only 27% were not interested. The non interest was due to non-availability of documents and cumbersome process.

Figure-17

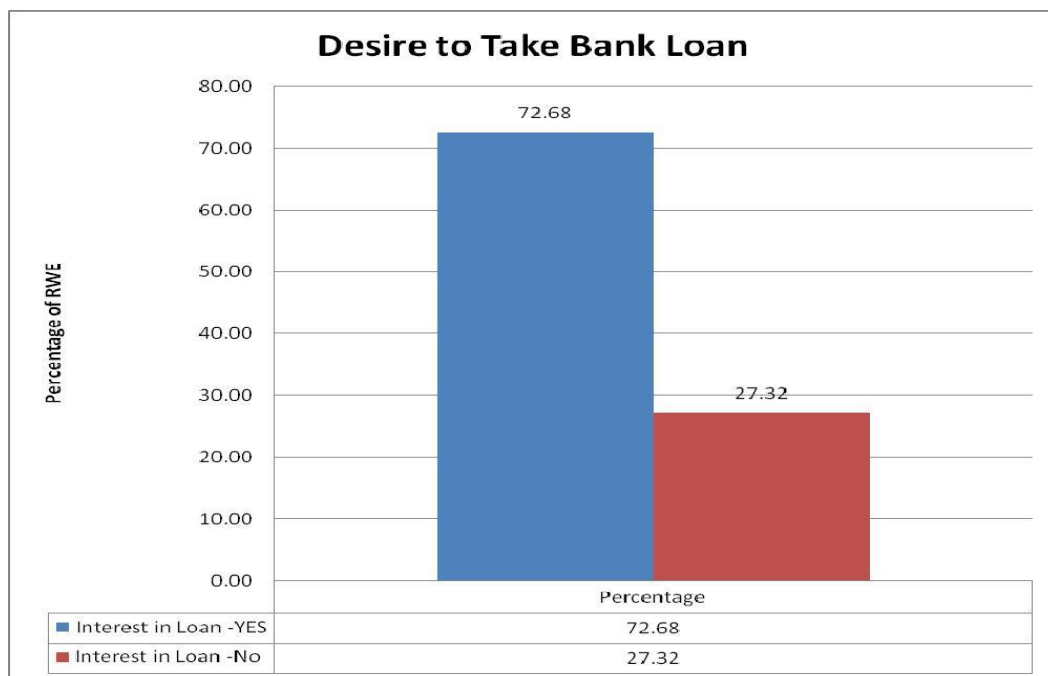


Table-20

Percentage Distribution of Receiving Business Loan from Bank of Selected Rural Women Entrepreneur

Sl. No.	Type of Business/ Receiving Status	Loan Received - YES	Loan Received - No	Total
1	Fruits & Vegetables	0	69	69
2	Novelty Shop	0	75	75
3	Readymade Garment Shop	0	75	75
4	Snacks Shop	0	72	72
5	Grocery Shop	3	72	75
	Total	3	363	366
	Percentage	0.82	99.18	

Source: Primary Data

It was observed that only 1% RWE were received bank loan.99% were not received any loan and help from bank. These groups manage their investment form local money lender. Only 1% RWE received bank loan for her business from the bank. This is very critical for women to develop her unit on large scale when they approach a bank for loan

Figure-18

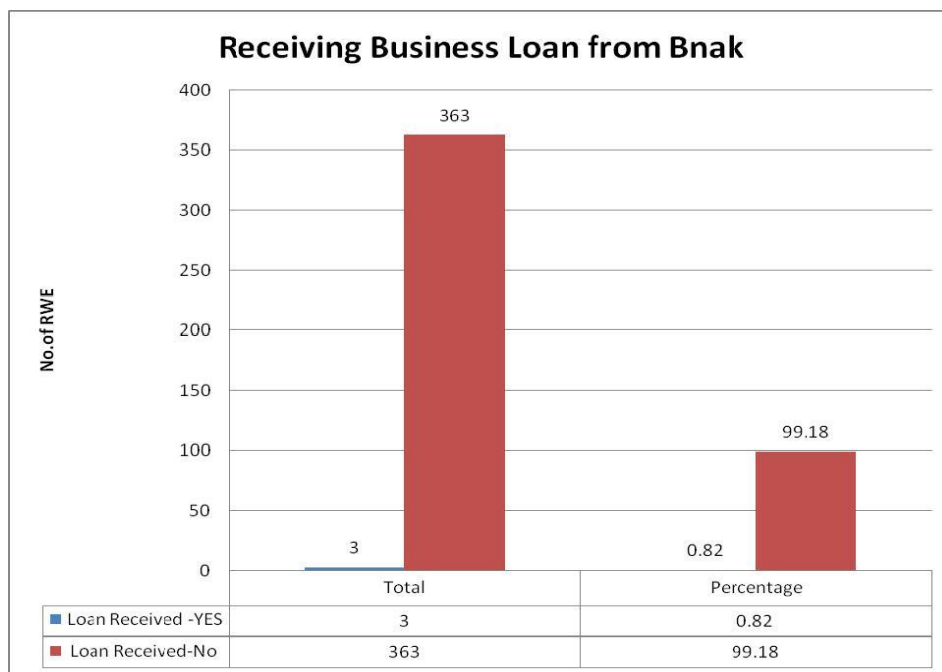


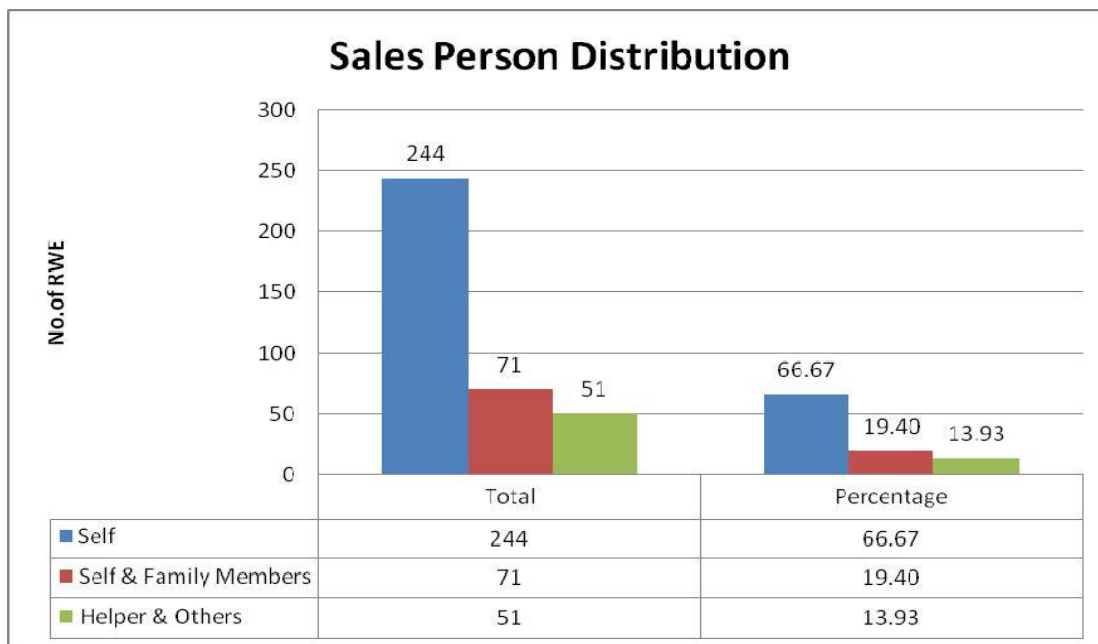
Table-21

Percentage Distribution of Sales person of Selected Rural Women Entrepreneur

Sl. No.	Type of Business /Sales Person	Self	Self & Family Members	Helper & Others	Total
1	Fruits & Vegetables	38	31	0	69
2	Novelty Shop	47	19	9	75
3	Readymade Garment Shop	51	18	6	75
4	Snacks Shop	59	9	4	72
5	Grocery Shop	49	15	11	75
	Total	244	71	51	366
	Percentage	66.67	19.40	13.93	

Source: Primary Data

Figure-19



The data regarding selling techniques of variety of products, 66% RWE were sold her items by their own way without the help of others.20% RWE were got help in selling her products.

Table-22

Percentage Distribution on Level of Opinion (Agreement & Disagreement) by Selected Rural Women Entrepreneur

Sl. No.	Type of Problem	Type of Enterprise /Scores	1	2	3	4	5	Total
			Highly Agree	Agree	Neutral	Not Agree	Highly Disagree	
1	No Problems	Fruits & Vegetables	7	14	9	27	12	69
		Novelty Shop	12	16	7	29	11	75
		Readymade Garment Shop	5	11	15	36	8	75
		Snacks Shop	19	16	6	21	10	72
		Grocery Shop	4	9	12	43	7	75
		Total	47	66	49	156	48	366
		Percentage	12.84	18.03	13.39	42.62	13.11	

Source: Primary Data

It was found that only 56% RWE were had faced many problems in her business. Rests of RWE were found less problem in her business.

Figure-20

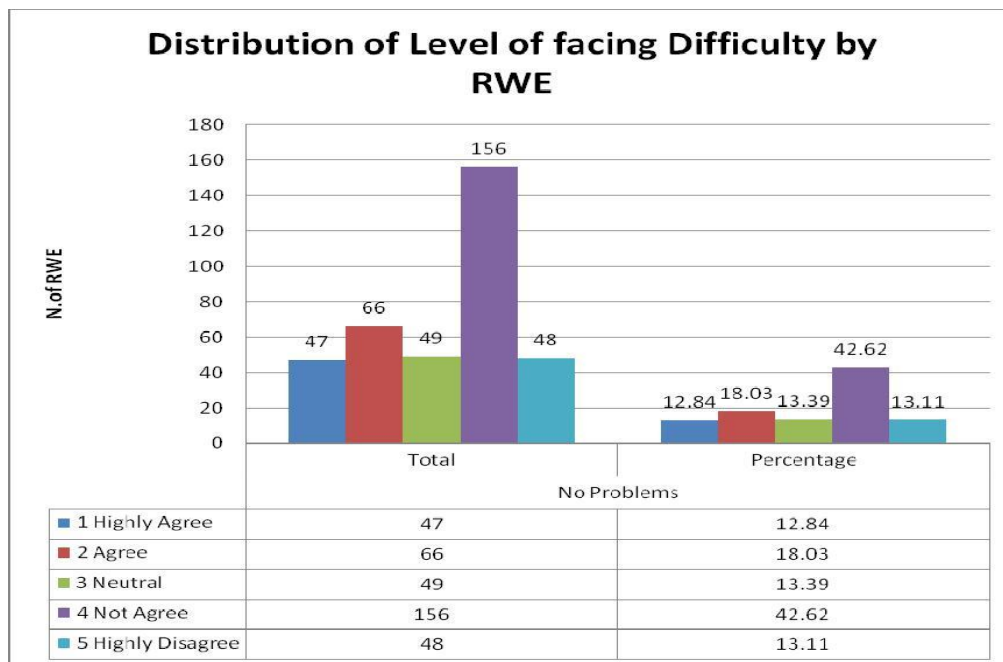
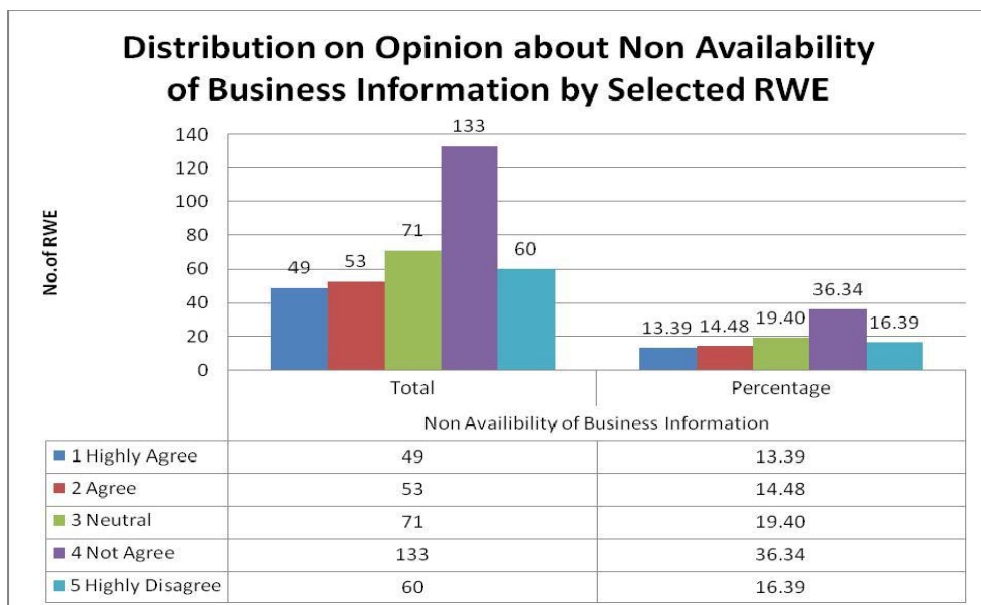


Table-23

Percentage Distribution on Level of Opinion (Agreement & Disagreement) by Selected Rural Women Entrepreneur

Sl. No.	Type of Problem	Type of Enterprise	1	2	3	4	5	Total
			Highly Agree	Agree	Neutral	Not Agree	Highly Disagree	
1	No Problems	Fruits & Vegetables	5	9	19	22	14	69
		Novelty Shop	12	11	21	27	4	75
		Readymade Garment Shop	8	7	12	29	19	75
		Snacks Shop	11	17	11	24	9	72
		Grocery Shop	13	9	8	31	14	75
		Total	49	53	71	133	60	366
		Percentage	13.39	14.48	19.40	36.34	16.39	

Figure-21



It was found that only 52% RWE had not face any problem business information to run her business. Rest of RWE was found very difficult to get information regarding market information.

Table-24
Percentage Distribution of Level of Satisfaction by Selected Rural Women Entrepreneur

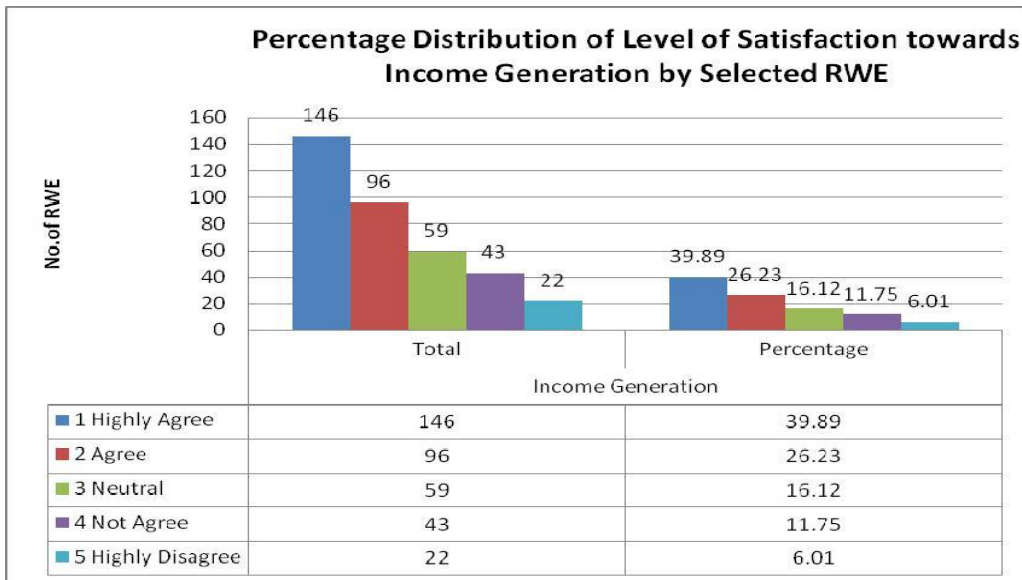
Sl. No.	Type of Satisfaction	Type of Enterprise	1	2	3	4	5	Total
			Highly Agree	Agree	Neutral	Not Agree	Highly Disagree	
1	No Problems	Fruits & Vegetables	26	20	7	9	7	69
		Novelty Shop	29	15	19	8	4	75
		Readymade Garment Shop	24	16	18	11	6	75
		Snacks Shop	31	21	8	10	2	72
		Grocery Shop	36	24	7	5	3	75
		Total	146	96	59	43	22	366
		Percentage	39.89	26.23	16.12	11.75	6.01	

Source: Primary Data

It was found that 75% RWE were satisfied with income from their business.

They found her business a way of generating income for their family. Rest of RWE found it not too much important from the income point of view.

Figure-22



4.1 Hypothesis Testing (ANOVA-Single Factor):

Null Hypothesis: There is no significance influence of education on success of selected rural women entrepreneurs.

Alternate Hypothesis: There is significance influence of education on success of selected rural women entrepreneurs.

Significance influence of education on success of selected rural women entrepreneurs.

ANOVA-Single Factor

Source of Variation	Sum of Squares	Degree of Freedom	Mean of Squares	F	P-Value	F-Critical Ratio
Between Groups	540.16	4	135.04	6.79	0.00126	2.86
Within Group	397.6	20	19.88			

The data highlights that the influence was significant at 95% confidence level. Thus the Null Hypothesis was rejected.

Null Hypothesis: - There is no significance influence of Age on success of selected rural women entrepreneurs.

Alternate Hypothesis: - There is significance influence of Age on success of selected rural women entrepreneurs.

**Significance influence of Age on success of selected rural women entrepreneurs
ANOVA-Single Factor**

Source of Variation	Sum of Squares	Degree of Freedom	Mean of Squares	F	P-Value	F-Critical Ratio
Between Groups	571.36	4	142.84	8.38	0.00038	2.86
Within Groups	340.4	20	17.02			

The data highlights that the influence was significant at 95% confidence level. Thus the Null Hypothesis was rejected.

Null Hypothesis: There is no significance influence of Economic (Income) factor on success of selected rural women entrepreneurs.

Alternate Hypothesis: There is significance influence of Economic (Income) factor on success of selected rural women entrepreneurs.

Significance influence of Economic (Income) factor on success of selected rural

ANOVA-Single Factor

Source of Variation	Sum of Squares	Degree of Freedom	Mean of Squares	F	P-Value	F-Critical Ratio
Between Groups	4963.75	3	1654.58	112.55	5.73	3.23
Within Groups	235.2	16	14.7			

The data highlights that the influence was not significant at 95% confidence level. Thus the Null Hypothesis was not rejected

Null Hypothesis: There is no significance influence of Religion on success of selected rural women entrepreneurs.

Alternate Hypothesis: There is significance influence of Religion on success selected rural women entrepreneurs.

Null Hypothesis: There is no significance influence of Religion on success of selected rural women entrepreneurs.

**Significance influence of Religion on success of selected rural women entrepreneurs
ANOVA-Single Factor**

Source of Variation	Sum of Squares	Degree of Freedom	Mean of Squares	F	P-Value	F-Critical Ratio
Between Groups	14199.6	2	7099.8	1151.31	1.94	3.88
Within Groups	74	12	6.166			

The data highlights that the influence was not significant at 95% confidence level. Thus the Null Hypothesis was not rejected.

Conclusion: An entrepreneur would become successful or unsuccessful depending on the co-operation she gets from family members, the availability of skilled and trained workers, the demand for product they produce, competition faced and lot of others. Two entrepreneurs getting the same facilities and market may not be equally successful due to other influencing factors.

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