CHALLENGES AND OPPORTUNITIES OF RURAL WOMEN ENTREPRENEURS IN KANYAKUMARI DISTRICT

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ABSTRACT

Rural enterprises play an important role in the development of Indian economy. It aims at raising the standard of living of the people especially in rural areas. It plays a vital role in local employment creation, balanced resource utilization, income generation, improving the standard of living of the people in rural areas. Thus, rural enterprises are growth engine that triggers development process. Such enterprises are struggling with the day-to-day problems. The productivity of such enterprises is affected by improper management. The entrepreneurs are weak in managing the units due to lack of adequate managerial skills. In this context, the present study titled "Opportunities and Challenges of rural women entrepreneurship in Kanyakumari District". The study was conducted by exploratory in nature and based on survey questionnaire. Rural women entrepreneurs in Kanyakumari District constituted the population of the study. Sample was selected from entrepreneurs in rural area of Kanyakumari District, who were categorized according to educational status. Data was collected from 200 respondents. The entrepreneurs in rural area of Kanyakumari District were taken as the sample unit. The study is mainly based on secondary data and primary data. The primary data was collected through structured questionnaire duly filled with rural women entrepreneurs. It is found that support and motivation to local people ranks first opportunities of rural women entrepreneurs with a mean score of (61.25) which is followed by employment generation (58.51).

Key words: Rural women entrepreneurs, Rural Enterprises, Employment Generation, Opportunities and Challenges

INTRODUCTION

Rural women entrepreneurship has an imperative role to play in the development of Indian economy. Rural women entrepreneurship means entrepreneurship emerging in rural areas or establishing industries in rural areas. According to Pertin (1997), Rural women entrepreneurship is more likely to furnish in those rural areas where the two approaches of rural development, the bottom up and top down, complement each other. A rural entrepreneur is the one, who prefers to stay in the rural area and contribute to the creation of local wealth. However, the economic goals of an entrepreneur and the social goals of rural development are more strongly under linked in urban areas. For this reason entrepreneurship in rural areas is usually community based and strong extended family linkages and relatively large impact on rural community. Rural development is a key element of strategies to reduce poverty and create Income and employment opportunities.

STATEMENT OF THE PROBLEM

Rural enterprises play an important role in the development of Indian economy. It aims at raising the standard of living of the people especially in rural areas. It plays a vital role in local employment creation, balanced resource utilization, income generation, improving the standard of living of the people in rural areas. Thus, rural enterprises are growth engine that triggers development process. Such enterprises are struggling with the day-to-day problems. The productivity of such enterprises is affected by improper management. The entrepreneurs are weak in managing the units due to lack of adequate managerial skills. In this context, the present study titled "Opportunities and Challenges of rural women entrepreneurship in Kanyakumari District".

OBJECTIVES OF THE STUDY

The study has the following objectives.

(i) To identify the opportunities of rural women entrepreneurs in Kanyakumari District

(ii) To study the challenges of rural women entrepreneurs in Kanyakumari District

METHODOLOGY

The study was conducted by exploratory in nature and based on survey questionnaire. Secondary data were collected from published material like books, pamphlets, articles, newspapers, journals, thesis and annual reports on entrepreneurs. The

study is mainly based on secondary data and primary data. The primary data was collected through structured questionnaire duly filled with rural women entrepreneurs.

POPULATION & SAMPLING TECHNIQUE

Rural women entrepreneurs in Kanyakumari District constituted the population of the study. Sample was selected from women entrepreneurs in rural area of Kanyakumari District, who were categorized according to educational status. Data was collected from 200 respondents. These 200 respondents were selected through non-probability convenient sampling technique from rural women entrepreneurs in Kanyakumari District, who are categorized on the basis of their age group, residential status, marital status, income group, educational status, scale of business, nature of business. The entrepreneurs in rural area of Kanyakumari District were taken as the sample unit.

LIMITATIONS OF THE STUDY

The study is limited to the rural women entrepreneurs in Kanyakumari District. Similar research at a larger scale could give result that can be generalized further. Convenient sampling was used in the study, so that each area gets adequate coverage and representative sample can be drawn from the universe. In spite of all these limitations, an earnest attempt has been made to arrive at fairly objective and representative conclusion by analyzing the available data elegantly and tactfully.

ANALYSIS AND INTERPRETATION

Opportunities of Rural women entrepreneurs

Garret ranking analysis is used to find out the opportunities of rural women entrepreneurs. The result of garret ranking analysis is presented in the following Table.

Table 1
Opportunities of Rural women entrepreneurs

Sl. No	Opportunities	Total Score	Average	Rank
1.	Support and motivation to local people	12250	61.25	I
2.	Competitive advantages	6240	31.20	VIII
3.	Availability of labour	8530	42.65	VI
4.	Government policies	7082	35.41	VII
5.	Subsidies	10240	51.20	IV
6.	Availability of raw materials	9794	48.97	V
7.	Optimum utilization of produces	10862	54.31	III
8.	Employment generation	11702	58.51	II

Source: Primary data

It is seen from the result obtained through garret ranking, support and motivation to local people ranks first opportunities of rural women entrepreneurs with a mean score of (61.25) which is followed by employment generation (58.51), optimum utilization of produces ranks third opportunities of rural women entrepreneurs with a mean score of (54.31), subsidies ranks fourth with a mean score of (54.69) and competitive advantages ranks last opportunities of rural women entrepreneurs with a mean score of (31.20).

SKILL CHALLENGES OF RURAL WOMEN ENTREPRENEURS BASED ON THE AGE

An attempt was made to know the skills challenges of rural women entrepreneurs such as lack of technical skill, lack of marketing skill, lack of skill on production and lack of managerial skill based on the age groups such as below 25 years, 25 to 35 years, 35 to 45 years, 45 to 55 years and above 55 years.

Table 2
Kruskal Wallis Test – Mean Rank for Age and Skill Challenges

Sl. No	Skill Challenges	Mean Rank				
		Upto 25	25-35	35-45	45-55	Above 55
1.	Lack of technical skill	130.57	154.63	152.73	141.14	173.14
2.	Lack of Marketing skill	128.29	152.89	155.86	132.94	191.07
3.	Lack of skill on production	144.50	155.71	140.18	162.67	166.54
4.	Lack of managerial Skill	141.66	152.25	141.71	166.46	180.75

Source: Computed data

To identify the skill challenges of rural women entrepreneurs based on age, the following null hypothesis was proposed.

H_0 :   There is no significant difference in skill challenges among different age groups of rural women entrepreneurs in Kanyakumari District.

The non parametric statistics of Kruskal-Wallis test was used to analyze the skill challenges of rural women entrepreneurs in this context. The details of the results of Kruskal-Wallis test are presented in Table 3.

Table 3
Results of Kruskal-Wallis Test – Age group of rural women entrepreneurs and Skill challenges

Skill challenges	Chi-square value	p Value	Significance/Not significance
Lack of technical skill	4.084	0.395	NS
Lack of Marketing skill	9.265	0.048	S
Lack of skill on production	3.677	0.451	NS
Lack of managerial Skill	4.932	0.294	NS

Source: Computed data

S-Significant (p<0.05); NS-Not Significant (p>0.05)

The table 3 shows the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to skill challenges except 'Lack of marketing skill'. It could be concluded that age of the respondents does not affect the ranking given to skill challenges except 'Lack of marketing skill' (C.V 9.265, p value 0.048, p<0.05).

SKILL CHALLENGES OF RURAL WOMEN ENTREPRENEURS BASED ON THE LITERACY LEVEL

An attempt was made to know the skill challenges of rural women entrepreneurs such as lack of technical skill, lack of marketing skill, lack of skill on production and lack of managerial skill based on the literacy level such as illiterates, could sign only, primary education, secondary education, graduates and others.

Table 4
Kruskal Wallis Test – Mean Rank for Literacy Level and Skill Challenges

Sl. No	Skill Challenges	Mean Rank					
		Illiterates	Can sign only	Primary education	Secondary education	Graduate	Others
1.	Lack of technical skill	134.53	162.37	145.38	152.49	151.71	166.77
2.	Lack of Marketing skill	134.15	176.47	142.32	147.90	161.66	151.50
3.	Lack of skill on production	142.53	147.60	148.53	150.95	158.72	150.23
4.	Lack of managerial Skill	136.91	154.34	144.63	147.14	173.66	147.55

Source: Computed data

To identify the skill challenges of rural women entrepreneurs based on literacy level, the following null hypothesis was proposed.

H_0 :   There is no significant difference in skill challenges among different literacy level of rural women entrepreneurs in Kanyakumari District.

The non parametric statistics of Kruskal-Wallis test was used to analyze the skill challenges of rural women entrepreneurs in this context. The details of the results of Kruskal-Wallis test are given in Table 5.

Table 5
Results of Kruskal-Wallis Test – Literacy Level of rural women entrepreneurs and Skill challenges

Skill challenges	Chi-square value	p Value	Significance/Not significance
Lack of technical skill	2.254	0.813	NS
Lack of Marketing skill	5.780	0.328	NS
Lack of skill on production	1.728	0.581	NS
Lack of managerial Skill	4.837	0.436	NS

Source: Computed data
S-Significant ($p<0.05$); NS-Not Significant ($p>0.05$)

The table 5 shows the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to skill challenges. It could be concluded that literacy level of the respondents does not affect the ranking given to skill challenges.

FINANCIAL CHALLENGES OF RURAL WOMEN ENTREPRENEURS BASED ON THE AGE

An attempt was made to know the financial challenges of rural women entrepreneurs such as inadequacy of capital and expensive materials based on the age groups such as below 25 years, 25 to 35 years, 35 to 45 years, 45 to 55 years and above 55 years.

Table 6
Kruskal Wallis Test – Mean Rank for Age and Financial challenges

Sl. No	Financial challenges	Mean Rank				
		Upto 25	25-35	35-45	45-55	Above 55
1.	Inadequacy of capital	157.74	155.57	149.25	139.51	129.00
2.	Expensive materials	163.28	154.85	149.87	137.25	122.68

Source: Computed data

To test the financial challenges of rural women entrepreneurs based on age, the following null hypothesis was proposed.

H_0 : There is no significant difference in the financial challenges among different age groups of rural women entrepreneurs in Kanyakumari District.

The non parametric statistics of Kruskal-Wallis test was used to analyze the financial challenges in this context. The details of the results of Kruskal-Wallis test are presented in Table 7.

Table 7
Results of Kruskal-Wallis Test – Age group of rural women entrepreneurs and Financial challenges

Financial challenges	Chi-square value	p Value	Significance/Not significance
Inadequacy of capital	2.199	0.699	NS
Expensive materials	3.519	0.475	NS

Source: Computed data
S-Significant (p<0.05); NS-Not Significant (p>0.05)

The table 7 lists the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to the financial challenges. It could be concluded that the age group of the respondents does not affect the ranking given to financial challenges.

FINANCIAL CHALLENGES OF RURAL WOMEN ENTREPRENEURS BASED ON THE LITERACY LEVEL

An attempt was made to know the financial challenges of rural women entrepreneurs such as lack of technical financial, lack of marketing financial, lack of financial on production and lack of managerial financial based on the literacy level such as illiterates, could sign only, primary education, secondary education, graduates and others.

Table 8
Kruskal Wallis Test – Mean Rank for Literacy Level and Financial Challenges

Sl. No	Financial Challenges	Mean Rank					
		Illiterates	Can sign only	Primary education	Secondary education	Graduate	Others
1.	Inadequacy of capital	136.29	130.24	160.27	155.63	157.98	66.86
2.	Expensive materials	147.18	129.34	158.13	157.33	159.18	51.18

Source: Computed data

To test the financial challenges of rural women entrepreneurs based on literacy level, the following null hypothesis was proposed.

H_0 :   There is no significant difference in the financial challenges among different literacy level of rural women entrepreneurs in Kanyakumari District.

The non parametric statistics of Kruskal-Wallis test was used to analyze the financial challenges of rural women entrepreneurs in this context. The details of the results of Kruskal-Wallis test are presented in Table 9.

Table 9
Results of Kruskal-Wallis Test – Literacy Level of rural women entrepreneurs and Financial challenges

Financial challenges	Chi-square value	p Value	Significance/Not significance
Inadequacy of capital	15.012	0.010	S
Expensive materials	19.242	0.002	S

Source: Computed data
S-Significant (p<0.05); NS-Not Significant (p>0.05)

The table 9 lists the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. It could be concluded that literacy level of the respondents affect the ranking given to the financial challenges namely 'Inadequacy of capital' (C.V 15.012, p value 0.010, p<0.05) and 'Expensive materials' (C.V 19.242, p value 0.002, p<0.05).

ENTREPRENEURIAL CAPACITY CHALLENGES OF RURAL WOMEN ENTREPRENEURS BASED ON THE AGE

An attempt was made to know the entrepreneurial capacity challenges of rural women entrepreneurs such as less risk taking, lack of self confidence and not able to select proper business based on the age groups such as below 25 years, 25 to 35 years, 35 to 45 years, 45 to 55 years and above 55 years.

Table 10
Kruskal Wallis Test – Mean Rank for Age and Entrepreneurial capacity challenges

Sl. No	Entrepreneurial capacity challenges	Mean Rank				
		Upto 25	25-35	35-45	45-55	Above 55
1.	Less risk taking	119.44	166.61	153.76	135.38	109.86
2.	Lack of self confidence	133.56	166.84	151.32	126.19	115.07
3.	Not able to select proper business	162.00	149.43	150.30	152.44	127.71

Source: Computed data

To test the entrepreneurial capacity challenges of rural women entrepreneurs based on age, the following null hypothesis was proposed.

H_0 :   There is no significant difference in entrepreneurial capacity challenges among different age groups of rural women entrepreneurs in Kanyakumari District.

The non parametric statistics of Kruskal-Wallis test was used to analyze the entrepreneurial capacity challenges in this context. The details of the results of Kruskal-Wallis test are presented in Table 11.

Table 11
Results of Kruskal-Wallis Test – Age group of rural women entrepreneurs and Entrepreneurial capacity challenges

Entrepreneurial capacity challenges	Chi-square value	p Value	Significance/Not significance
Less risk taking	14.241	0.007	S
Lack of self confidence	11.787	0.019	S
Not able to select proper business	1.775	0.777	NS

Source: Computed data
S-Significant (p<0.05); NS-Not Significant (p>0.05)

The table 11 lists the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to the entrepreneurial capacity challenges except 'Less risk taking' and 'Lack of self-confidence'. It could be concluded that age group of the respondents does not affect the ranking given to the entrepreneurial capacity challenges except 'Less risk taking' (C.V 14.241, p value 0.007, p<0.05) and 'Lack of self-confidence' (C.V 11.787, p value 0.019, p<0.05).

ENTREPRENEURIAL CAPACITY CHALLENGES OF RURAL WOMEN ENTREPRENEURS BASED ON THE LITERACY LEVEL

An attempt was made to know the entrepreneurial capacity challenges of rural women entrepreneurs such as less risk taking, lack of self confidence and not able to select proper business based on the literacy level such as illiterates, could sign only, primary education, secondary education, graduates and others.

Table 12
Kruskal Wallis Test – Mean Rank for Literacy Level and Entrepreneurial Capacity Challenges

Sl. No	Entrepreneurial Capacity Challenges	Mean Rank					
		Illiterates	Can sign only	Primary education	Secondary education	Graduate	Others
1.	Less risk taking	161.71	144.81	152.44	152.32	142.50	148.55
2.	Lack of self confidence	159.00	150.90	155.11	149.73	137.09	158.36
3.	Not able to select proper business	199.44	151.37	149.06	146.82	142.52	151.27

Source: Computed data

To test the entrepreneurial capacity challenges of rural women entrepreneurs based on literacy level, the following null hypothesis was proposed.

H_0 :   There is no significant difference in entrepreneurial capacity challenges among different literacy level of rural women entrepreneurs in Kanyakumari District.

The non parametric statistics of Kruskal-Wallis test was used to analyze the entrepreneurial capacity challenges of rural women entrepreneurs in this context. The details of the results of Kruskal-Wallis test are presented in Table 13.

Table 13
Results of Kruskal-Wallis Test – Literacy Level of entrepreneurs and
Entrepreneurial capacity challenges

Entrepreneurial capacity challenges	Chi-square value	p Value	Significance/Not significance
Less risk taking	1.014	0.961	NS
Lack of self confidence	1.800	0.876	NS
Not able to select proper business	6.665	0.247	NS

Source: Computed data
S-Significant (p<0.05); NS-Not Significant (p>0.05)

The table lists the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to the entrepreneurial capacity challenges. It could be concluded that literacy level of the respondents does not affect the ranking given to the entrepreneurial capacity challenges.

SUGGESTIONS

✓ Rural women entrepreneurs are lacking in decision making ability. They must be educated and trained constantly to acquire skills and knowledge in all the functional areas of business management. This can facilitate the entrepreneurs to excel in decision making process.

✓ Rural women entrepreneurs should form Rural Women Entrepreneurs Association where they can meet in a common place, so as to discuss their needs, problems, experience and achievements.

✓ Lack of risk orientation, lack of knowledge programme, lack of analytical ability, lack of leisure time, lack of idea diversification, lack of exposure and lack of investment are the major constraints faced by the rural women entrepreneurs. The government can

start development centers at villages and educate them to tackle these types of constraints.

CONCLUSION

Rural women entrepreneurship stimulates the wealth of a nation. In the present scenario with the unbounded talents, modernization and development of education, rural women entrepreneurs are seeking gainful participation in several fields. The rural women entrepreneurship helps in earning money and economically independent. It is evident that the promotion of the rural women entrepreneurship motivates the future generation of rural people to start new challenging enterprises to solve the unemployment problem in the rural areas.

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