

Triggers and Barriers of Rural Women Entrepreneurs: An Empirical Study



P. Paramshivaiah
Professor & Chairman Department of Studies and Research in Commerce,
Tumkur University,
Tumkur-572 103.

B. T. Sampath Kumar
Professor & Chairman,
Dept of Studies and Research in Library & Information Science,
Tumkur University,
Tumkur-572 103.

ABSTRACT: Rural women entrepreneurship has been rising rapidly. More prominent businesses can be seen. Women entrepreneurs in rural areas have taken up business activities based on many driving forces. As Indian women are in no way inferior to men in all walks of life and they are as good as men in entrepreneurial skills, it is imperative to exploit the potential of Indian women. Women's participation in trade, industry and commerce requires entrepreneurship. Studies have been done to understand the women entrepreneurs in general. Rural entrepreneurship is relatively under-researched. The present study attempts to understand the triggers and barriers to women entrepreneurs in rural areas. A sample of 280 respondents in 10 villages of Hassan and Mysore District was collected through an interview schedule. Factor analysis and ANOVA were applied to test the hypothesis.

The results show that there is no difference in the opinion of respondents about triggers. In contrast, there is no common opinion, i.e., no common problems for all types of businesses. Every kind of enterprise has its problems. We suggest government financial assistance and educational support to rural women. We also recommend enhancing the women's outlook by improving a positive attitude.

Keywords: Women Entrepreneurs, Rural, Triggers, Barriers, Attitude

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1. Introduction

About 50 per cent of the total population constitutes women, but women workers constitute only 16 per cent, and 80 per cent remain engaged in unorganized sectors. The entrepreneurial world is still a male-dominated one. According to the United Nations Human Development Report (2002), women work 457 minutes daily in India, while men work 391. The type of activities men and women do explain why women work more time than men, but their estimated income is lower. Women spend 65% of their time in non-market activities, and men spend 92% of their time in market activities. However, the number of women entrepreneurs is rising rapidly, and many are creating Substantial businesses. Women in advanced nations are recognized and more prominent in business.

However, Indian women entrepreneurs are facing some major constraints. Women are expected to perform domestic and reproductive tasks like cooking, cleaning, collecting of fuel, wood and water, caring for the animals, childbearing and rearing. This type of mentality imposes restrictions on their mobility and their contacts with the outside world and restrains their access to jobs and their social and political participation in society. They depend on men economically, socially and politically and have limited direct independent access to resources.

A 'Women Entrepreneur' is a person who accepts a challenging role to meet her personal needs and become economically self-sufficient. Entrepreneurship among rural women is a recent phenomenon.

Rural Women entrepreneurs may be defined as a woman or group of women who initiate, organize and run a business enterprise in villages or suburban areas. According to Schumpeter, women who innovate, imitate or adopt a business activity are called "women entrepreneurs".

2. Need and importance

Pandit Jawaharlal Nehru, realizing the pathetic situation of women, stated, "to awaken people, it is the woman who has to be awakened. Once she is on the move, the household moves, the village moves, the country moves, and thus, we build the India of tomorrow. As Indian women are in no way inferior to men in all walks of life and they are as good as men in entrepreneurial skills, it is imperative to exploit the potential of Indian women. Women's participation in trade, industry and commerce requires entrepreneurship. It is observed that entrepreneurial traits are still poor mainly because of the problems associated with their traditional role in the family. In rural areas, women are helping men in agriculture and agri-business industries. They can achieve better results in business activities with little training and support.

Setting up small business units generates income for the family, contributing to the national economy through commercial activities and employment generation. Women in rural areas engaged in businesses like bakeries, dairy, poultry, milk parlours, beauty parlours, general stores, small spare parts, and flower vending. Many of the traditional occupations open to women are mainly based on caste and creed and the nature of self-employment is based on the standard of living. At present, women are generating employment for themselves in unorganized sectors, and another category of women employs others.

3. Contribution of the Study

Like any other investigations that lead to policy initiatives, the present study explores the major motivating factors and barriers to rural women becoming entrepreneurs in the Indian context. Understanding the typical problems of the rural women folk as an entrepreneur paves the way for nurturing the occupation through needful support and required policy from the government. Removing the barriers to the success of rural women entrepreneurs contributes to a greater extent to align themselves in the right direction. Moreover, rural entrepreneurship is relatively less researched. This study contributes to the literature on this area in the Indian context.

4. Statement of the Problem

Many research studies prove that women's empowerment and financial self-sufficiency are achieved through entrepreneurial activities. Many NGOs have been training women in this direction. Plenty of women have been successful in the field of business and achieved fame globally. Generally, women in urban areas have been engaging in trade and business activities, at least on a small scale. As the concept of urbanization of rural is the order of the day, the government focuses on the development of infrastructure at the gross route level and also encourages rural women to set up businesses or self-employment activities. Women in rural areas are gradually coming forward to start-up enterprises, enhancing their socio-economic status. Rural entrepreneurship has been gaining popularity because of its success in many cases. Although success stories inspire women entrepreneurs, there are obstacles to it. Hence, studying the triggers and barriers to rural women's entrepreneurship is a concern.

5. Review of Literature

Few studies investigated the major issues of women entrepreneurs in rural areas. They stressed that the socio-economic problems of the rural women entrepreneurs need to be addressed soon.

Cole (1959), in their study on rural women entrepreneurs, observed that another important business motivation for women is the need to provide security to the family.

A study by Azad(1982) reveals that the main motivating factors for women entrepreneurs are economic compulsion, knowledge and skills, need for achievement, inspiration gathered from the success of others and frustration in the present occupation.

The research by Asghari (1983), concludes that women take up entrepreneurship to fulfill economic needs like power and achievement and to gain a novel experience.

Azad (1982) opined that the main motivating factors for women entrepreneurs are economic Compulsion, the presence of

knowledge and skills, the need for achievement, inspiration gathered from the success of others and frustration in the present occupation.

Nelson (1991), in his study, Small Business Opportunities for Women in Jamaica, revealed that women were concentrated in businesses which required the least capital outlay or an extension of household activities. The study also revealed that women entrepreneurs depended on their businesses to maintain their homes and support their families.

O D Heggade(1998) has discussed the development of rural women's entrepreneurship, trends, and growth patterns through various types of economic activities and the problems they face. The government schemes such as DWCRA/ TRYSEM and other income-generating activities in the group and by individual entrepreneurs have enlightened the process involved in the promotion of self-help groups, networking of the bankers / NGOs / village panchayats/ departments/ societies in organizing and promoting self-employment ventures by these women. The study has revealed that the marginalized groups like SC/STs and religious minorities like Muslims/ Christians are very negligible, whereas the rural women belonging to Hindu forward groups are substantial. Activities selected by these women were purely village-based and lacked tapping the avenues of wider markets due to the gender bias of the promoters, their restrictions in mobility, and constraints of market expansion ideas by taking additional working capital. The author has failed to comment on the personality growth of these women and the mode of inculcating risk-taking, decision-making, and capacity-building aspects.

Punitha et al. (1999), examined the problems and constraints faced by self-employed women in the Pondicherry region. A sample of 120 women was personally interviewed during the period from June to July 1999, of which 42 belonged to rural areas and 78 to urban areas. The major problems faced by the rural self-employed women were competition for better quality products and marketing problems. The problems for the urban entrepreneurs were the difficulty in getting loans apart from the competition for better quality products. The least problems faced by both rural and urban self-employed women were ignorance about schemes, distance from markets, and ignorance about agencies and institutions.

Lall & Sahai (2008) conducted a comparative assessment of multi-dimensional issues & challenges of women entrepreneurship, & family business. The study identified Psychographic variables based on demographic variables like degree of commitment, entrepreneurial challenges & future plans for expansion. Through stratified random sampling & convenience sampling, the data have been collected from women entrepreneurs working in the urban area of Lucknow. The study identified business owners' characteristics as self-perception, self-esteem, Entrepreneurial intensity & operational problems for future plans for growth & expansion. The study suggested that there has been considerable growth in the number of women opting to work in family-owned.

Sathiabama. K (2010), in her article titled 'Rural Women Empowerment and Entrepreneurship Development', *emphasized the empowerment of rural women through entrepreneurship and the advantages of entrepreneurship among rural women; in some countries, women may experience obstacles concerning holding property and entering contracts. They suggest that increased participation of women in the labour force is a prerequisite for improving the position of women in society and self-employed women. They also advise that the need is knowledge regarding accessibility to loans, various funding agencies' procedures regarding certification, awareness of government welfare programmes, motivation, technical skill and support from family, government and other organizations. Moreover, the Formation and strengthening of rural women Entrepreneurs' networks must be encouraged.*

Kishor N. Choudhary & Arvind P. Rayalwar (2011) studied Opportunities and Challenges for Rural women Entrepreneurship in India and highlighted some issues concerning the strategic challenges and opportunities from a gender focus to analyze the prospects of rural small and medium entrepreneurship for women.

S. Varghese Antony Jesurajan and S. Varghese Prabhu (2012) conducted an empirical investigation entitled The Expectation of Women Entrepreneurs in Tirunelveli District of Tamilnadu. This study aims to study the expectations of women entrepreneurs in Tirunelveli district. The number of samples collected for this study is 300 women entrepreneurs, and the type of sampling used is proportionate stratified random sampling. Factors analysis has been employed to analyze the data. The finding depicts many factors like finance, training, support and schemes are the major expectations among the women entrepreneurs in Tirunelveli district. This study will be relevant and significant to the present Indian scenario.

In their study of rural women entrepreneurship in India, Sreenivasa Rao Behara & K Niranjana (2012) intend to find out various problems and motivating and de-motivating factors of women entrepreneurship. This study is based on secondary data only. They found that the Desire to be independent, achievement orientation, etc., are some common motivating factors of women entrepreneurs across geographical boundaries. Women entrepreneurs in India have to face many problems at the start-up and operating stages. The main reason for the non-availability of finance to women is their inability to provide collateral as they do not have any property in their name. Women have restricted mobility and freedom and have to perform dual roles at

family and at business as well, which hinders entrepreneurial growth. Similarly, some gender-related stereotypes also create obstacles for women entrepreneurs. They trace the social systems and attitudes as the root cause of these problems.

Anitha D.Pharm, & R. Sriharan (2013), in their study entitled 'Problems being faced by women entrepreneurs in rural areas', focused on the women entrepreneurs in selected districts in ERODE district, Tamilnadu. They tried highlighting their motivational forces and the relationship between the socio-economic background of women entrepreneurs, motivational factors and their existing entrepreneurial traits. Their study, through various tools, suggests that marketing products is the main problem for women entrepreneurs. They also found that improper location and inadequate infrastructure facilities are the hurdles in the way of the development of women's entrepreneurship.

Research Gap

Literature study reveals many issues of rural women entrepreneurs. No research work has focused on the multi-dimensional issues of the research topic. Problems of rural women entrepreneurship are multi-faceted. Triggers and barriers to rural entrepreneurship of different types of businesses from a socio-economic angle are the research gaps we found. Hence, we proceed to understand the triggers and barriers of rural women entrepreneurs.

6. Objectives

The purpose of the paper is to Study the triggers and barriers of rural women entrepreneurs. Therefore, we set the following objectives for the study.

- To understand the socio-economic status of respondents in the study area
- To study the triggers for rural entrepreneurship among the respondents
- To understand the problems of rural women entrepreneurs
- To suggest measures to overcome barriers and motivate rural women entrepreneurs

7. Hypothesis

For the study, we set the following hypothesis:

- H_{01} : there is no significant difference in the mean perception of respondents as regards triggers
- H_{11} : there is a significant difference in the mean perception of respondents as regards triggers
- H_{02} : there is no significant difference in the mean perception of respondents as regards barriers
- H_{12} : there is a significant difference in the mean perception of respondents as regards barriers

8. Data Collection

The present study is empirical and descriptive based on both primary and secondary data. Secondary data has been collected from journals, working papers, newspapers, theses, books, and reports published on the relevant topic. Simple random sampling and systematic sampling methods were followed for this study.

Primary Data consists of responses collected from women entrepreneurs in rural areas running different types of businesses. In a structured interview, the schedule was prepared, and the same questions were posed to all the respondents in the same order. Each question was asked similarly in each interview for reliability measurement. The present study used a Likert's summated scale at five points.

Data Validation

Data was validated by applying Cronbach's alpha method.

Sampling

The Sampling frame is the women entrepreneurs in rural areas. 10 villages and sub-urban towns with a population of not

more than 10000 were considered for data collection. In each area, women entrepreneurs were met. Respondents who did not participate were ignored from the list. A total sample of 280 respondents was finally considered for analysis.

Locale of the study:

Villages selected from Hassan and Mysore District where we found many women business enterprises of different types.

Period of the Study

The study has been undertaken from October 2012 to July 2013

Scope of the Study

The study includes women entrepreneurs engaged in different types of small businesses in rural areas. The study explores the triggers and barriers of rural women entrepreneurs in general. Consists of those who run their businesses in rural areas and those who move to urban areas regularly for business. Triggers are the driving force behind choosing entrepreneurship, and barriers address the typical problems of women entrepreneurs in general and rural women in particular.

Tools of Analysis

Data so obtained was analyzed by using SPSS version 16.0. Percentage, mean, Factor analysis and ANOVA were applied for data analysis after testing the reliability of the data.

9. Results and Analysis

The study of respondents' socio-economic background was relevant before we went for various tests. Respondents were classified based on age, education, family background, and annual income. Cross tabulation of the nature of business and ten villages shows the various types of business in each village. Of the total respondents, 32 members have a family

Table 1. Socio-economic Profile of Respondents

		Family background									
		Farm labours		Agriculture		Trade/Business		Caste-occupation		Sub Total	
		N	%	N	%	N	%	N	%	N	%
AGE	20-35	11	34.4	44	33.3	24	30.4	10	27.0	89	31.8
	35-50	17	53.1	67	50.8	46	58.2	23	62.2	153	54.6
	>50	4	12.5	21	15.9	9	11.4	4	10.8	38	13.6
	Subtotal	32	100.0	132	100.0	79	100.0	37	100.0	280	100.0
Education	UP TO 7th	9	28.1	18	13.6	6	7.6	9	24.3	42	15.0
	8th - 10th	15	46.9	54	40.9	40	50.6	18	48.6	127	45.4
	10th & above	8	25.0	60	45.5	33	41.8	10	27.0	111	39.6
	Subtotal	32	100.0	132	100.0	79	100.0	37	100.0	280	100.0
MARITAL STATUS	Married	19	59.4	103	78.0	74	93.7	27	73.0	223	79.6
	single	9	28.1	26	19.7	5	6.3	10	27.0	50	17.9
	Widow	4	12.5	3	2.3	0	.0	0	.0	7	2.5
	Subtotal	32	100.0	132	100.0	79	100.0	37	100.0	280	100.0
Annual Income	Below 20000	7	21.9	40	30.3	18	22.8	13	35.1	78	27.9
	20000-40000	10	31.2	58	43.9	44	55.7	21	56.8	133	47.5
	Above 40000	15	46.9	34	25.8	17	21.5	3	8.1	69	24.6
	Subtotal	32	100.0	132	100.0	79	100.0	37	100.0	280	100.0

Source: field study

background in farm labour, a major chunk of 132 members have an agriculture background, 79 members have a business background, basically from Chettiars, Muslims, and Marwaris communities, and a small percentage are of other community members, whereas 37 members running their business based on traditional caste-based occupation, particularly broomstick vendors, flower vendors and beauty-parlours.

15 per cent of respondents are educated below the 7th standard, 45.4 per cent are up to the 10th standard, and 39 per cent are above the 10th standard. 79 per cent of women are married, 17.9 per cent are unmarried, and 2.5 per cent are widows. In the income category, 47.5 per cent of members earn income up to Rs 40000, And 27 per cent of the respondents earn income only up to 20000 annually, whereas 24.6 per cent of the respondents earn over Rs 40000 annually. It is interesting to note that 103 respondents who are married and running a business are from an agricultural background, and 19 members' parents are farm labourers. 74 entrepreneurs have business backgrounds.

Table 2. below indicates the number of respondents classified

Nature of business	V	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	v	Tota	
1. General store	4	3	4	4	5	3	3	4	3	3											36	
2. Vegetable seller	1	5	3	4	2	6	2	4	4	1											32	
3. Fruit seller	1	2	2	4	2	0	3	3	0	3											20	
4. Bangle seller	4	2	3	1	3	3	3	6	4	3											32	
5. Tailoring	3	4	2	1	2	2	2	0	4	4											24	
6. Rope and broomstick vendor	5	0	1	2	0	1	3	1	1	3											17	
7. Milk seller	3	6	2	2	2	3	3	2	3	1											27	
8. Flower vendor	3	2	4	3	2	3	3	2	4	5											31	
9. Small canteen/bakery/fruit juice	2	1	3	5	4	2	1	3	3	3											27	
10. Coconut vendor	1	1	0	1	1	2	3	0	0	0											9	
11. Beauty parlor	0	1	3	0	4	3	0	2	1	1											15	
12. Spare parts store	1	1	1	1	1	0	2	1	1	1											10	
Total	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	28	280
SOURCE: FIELDWORK																						

Factor Analysis

To understand the driving force behind the rural women entrepreneurs, 16 statements were asked and recorded as per their priority. Factor analysis was applied to reduce the statements into factors. KMO and Bartlett's Test of Sampling adequacy (Table 3) was initially tested.

Table 3. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.656
Bartlett's Test of Sphericity	Approx. Chi-Square	1736.06
	df	5
	Sig.	.000

Bartlett's test of sphericity was significant, supporting the factorability of the correlation matrix, and the associated significance level was extremely small (**0.000**). A high value, which is above 0.5 to 1.0, generally indicates that a factor analysis may be useful with the data. As the KMO value is 0.656 on triggers perceived is more than 0.50, we found that the results of factor analysis are useful with the present data.

Table 4. Factor analysis

	Component					Eigen values	Cronbach's Alpha
	1	2	3	4	5		
Triggers from opportunities							
13. Existing local resources for running a business	.903						0.627
8. To utilize my skill and knowledge	.857					4.175	0.639
6. Unsuitable working opportunity	.852					(26.092)	0.635
16. Caste based occupation	.809						0.632
7. Previous Job dissatisfaction	.766						0.655
Entrepreneurial attitude							
15. Family business background		.794					0.679
4. Earning money for livelihood		.677				2.067	0.659
5. An Attractive sources of Income		.585				(12.918)	0.645
2. To prove my potential		.550					0.671
Career objective						1.381	
9. Education background			.887				0.700
3. To achieve socio-economic Status			.710			(8.632)	0.666
Empowerment goal						1.239	
14. Opportunity to run a new venture in the village				.866			0.672
1. I Desire to be Independent				.583		(7.741)	0.659
Individual talent						1.083	
12. Competencies and experience					.790		0.711
10. Family Support					.782	(6.768)	0.709

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization

a. Rotation converged in 5 iterations. b. Figures in the parenthesis are total variance

For factor extraction, principal component method was used, under the restriction that the Eigen value of each generated factor was more than one. A factor analysis was conducted to develop constructs that will help to evaluate factors that are identified as motivational force. Five factors were generated, which explained 62.15 percent of the variance with the loss of only 37.85 percent of information. The extracted factors were then rotated using variance maximizing method (Varimax).

These rotated factors with their variable constituents and factor loadings are given in **Table 4**. Of the Five factors identified Opportunities is the first factor emerged as an important component with the highest factor scoring and the total variance of 26.092 percent, the second factor is Entrepreneurial Attitude with the total variance of 12.918 percent, then follow Career objective, Empowerment goal and Individual Talent. It is evident from the analysis, that rural women, if an opportunity available, can start and run businesses competitively and achieve her socio-economic self-sufficiency.

Testing Of Hypothesis 1

Our null hypothesis (H_{01}) is that there is no significant difference among the respondents as regards the motivational factors. We applied ONE-WAY ANOVA for the test.

Table 5. Anova

PERCEPTION		Sum of Squares	df	Mean Square	F	Sig
Between People		361.050	279	1.294		
Within People	Between Items	12.296	15	.820	1.991	.013
	Residual	1723.079	4185	.412		
	Total	1735.375	4200	.413		
Total		2096.425	4479	.468		

Grand Mean = 1.17

The table (5) shows that F statistics equals 1.991 with a corresponding P-value 0.013. Since P-value is greater than 0.05 there is no enough evidence to reject the null hypothesis and infer that there is no significant differences in the mean perception of respondents. F statistics is less than the table value at 10 percent level of significance.

The third objective of the study is to understand the barriers or problems being faced by rural women entrepreneurs. For this purpose, again we applied Factor analysis. Reliability test was conducted for all 17 factors. The overall value of Cronbach's Alpha is 0.833 as shown below. The value more than 0.60 which is considered to be reliable and it shows the homogeneity of items.

Reliability Statistics

Cronbach's Alpha	N of Items
.833	17

Bartlett's test of sphericity was significant, supporting the factorability of the correlation matrix and the associated significance level was extremely small (**0.000**). As here KMO value is 0.0.852 on triggers perceived is more than 0.50, we found that the results of factor analysis are useful with the present data.

Table 6. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.852
Bartlett's Test of Sphericity	Approx. Chi-Square	4744.037
	df	136
	Sig.	.000

Table 7. Total Variance Explained

Component	Initial Eigen values Total	% of Variance	Cumulative %
1	5.954	35.024	35.024
2	4.585	26.970	61.994
3	2.093	12.312	74.306
4	.977	5.749	80.055

Extraction Method: Principal Component Analysis.

Three factors were generated, which explained 80.05 percent of the variance with the loss of only 19.05 percent of information. The extracted factors were then rotated using variance maximizing method (Varimax). These rotated factors with their variable constituents and factor loadings are given in Table 8. Of the Three factors identified Economic Barriers is the first factor emerged as an important component with the highest factor scoring and the total variance of 35.024 percent, the

Table 8. Factor Analysis

PERCEPTION OF BARRIERS	Component		
	1	2	3
Economic Barriers			
2. Lack of Technical/management knowledge	.972		
8. Lack of proper training on innovative business practices	.963		
3. Financial problem	.930		
7. Problem of availability of raw materials	.923		
6. Problem of marketing my product/service	.885		
11. Exploitation by middle men	.869		
12. High competition from competitor and male counterparts	.824		
Psychological Barriers			
16. Difficulties in Relationship with suppliers, customers and others		.902	
13 Lack of self confidence		.892	
14. Lack of entrepreneurial aptitude		.884	
20. Unable to deal with legal formalities		.830	
15. Low risk-bearing capacity		.815	
21. Dual responsibility of family and business		.683	
19. Old and traditional outlook of society towards women as an entrepreneur		.562	
Social Barriers			
22. Lack of support from family members			.880
23. Negative attitude of male counterparts and public towards women entrepreneurs			.732
24. Lack of Public acceptance			.633

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 4 iterations.

second factor is psychological Barriers with the total variance of 26.970 percent, the third factor is social problems with total variance of 12.312 percent. It is evident from the analysis, that rural women, if an opportunity available, can start and run businesses competitively and achieve her socio-economic self-sufficiency. It is evident from the table that of the responses expressed, lack of family support is the main Sociological barrier. Difficulty in Relationship with suppliers, customers and others is the major psychological barrier. It is very pertinent from the analysis that most of the rural women are facing Economic problems and lack of technical and managerial skill and knowledge.

Testing Of Hypothesis 2

Our second null hypothesis (H_{02}) states that there is no significant difference in the mean perception of respondents as far as barriers are concerned. ONE-WAY ANOVA (Table 9) was calculated for this test. F statistics shown in the table equals 4.973 with a corresponding P-value 0.00 which is less than 0.05. Hence, we reject the null hypothesis and can be inferred that there is a significant difference between the mean perceptions of respondents as far as problems are concerned.

Table 9. Anova

PERCEPTION			df	Mean Square	F	Sig
Between People		1434.689	279	5.142		
Within People	Between Items	68.406	16	4.275	4.973	.000
	Residual	3837.829	4464	.860		
	Total	3906.235	4480	.872		
Total		5340.924	4759	1.122		
Grand Mean = 1.53						

Grand Mean = 1.53

Women in rural area in particular are hardworking people. They are bold and prefer to be self-reliant. Most of them are frustrated with the daily wages that is insufficient to lead life and get their children educated, have comfortable house, and to have handsome income. Some of them are running business as a continuation to their parents or as a supportive entrepreneur. Rural women try to find new avenue in which they can continue their occupation perpetually. From the analysis it is found that women are diverging from agricultural activities and find new opportunities to earn income. They take up challenging venture too. Factor analysis revealed that most of them have intention to utilize their talent and educational background, perhaps they have Business education or some of them are engineering graduates traditionally struck in the villages on account of the typical social constraints where in the family members do not allow them to work outside as per their qualification. In this background rural entrepreneurship could be an alternative forum to exhibit and encash their skills. And also increasing needs of rural population and varied goods and services they desire to buy and consume in villages not less than urban population. Bakery, canteen, small hotels, beauty parlors, flower decoration for different occasions, milk, butter, ghee, cheese, tender coconut, fancy stores are found generally in rural areas now-a-days.

Rural entrepreneurship leads to increased business activities and income, and economic empowerment of women. Despite the opportunity, the driving spirit, self-motivation rural women entrepreneurs lack family support. This can be attributed to nuclear family trend and migration of educated youth towards cities. It is also found that the dual role of women is another important problem since she has to manage traditional functions of family and business. Of the problems they have been facing, economic problems such as low managerial talent, lack of finance, lack of supply of goods or material at reasonable price, lack of training and severe competition from their male counterpart.

10. Suggestions

To be successful, women entrepreneurs should have self-confidence, managerial skills, and technical and legal guidance, economic support in time. Therefore, in addition to the existing schemes of the government, NGOs and government together design a plan of action to make rural women more active, more positive in their attitude, instill confidence through financial and legal support. MAHILA BANK, MAHILA MARKET, Preference to buy products of women home industry, reservation to women in SEZ and Industrial sites, loans at cheaper rate of interest etc could stabilize the inspiration of rural women entrepreneurs. To overcome sociological barriers, government has to educate through bulletins, news and advertisements to

persuade them to not to bother about silly outlook of society. The attitude of male and the society towards women has been gradually becoming healthy. Rural women shall develop positive attitude and take out their inferiority from their mind.

11. Conclusion

After review of available literature, we undertook a study of trigger and problems of rural women entrepreneurs by collecting responses through interview schedule. Both motivational factors and problems of rural women entrepreneurship were analyzed through factor analysis and data was reduced to construct important factor. The hypothesis test proves that there is no difference in the perception about triggers. However, hypothesis test proved that there is no common opinion about the problems. Therefore, it is understood that the problems of one entrepreneur may not be the same for others. It depends on the nature of the business and other variables. However, it is suggested that the government's financial and educational support is necessary and advised to mould and develop an entrepreneurial attitude positively.

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