

**A STUDY ON RURAL ENTREPRENEURSHIP IN
TIRUNELVELI DISTRICT**



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DOCTOR OF PHILOSOPHY IN COMMERCE

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I hereby declare that the thesis entitled "**A STUDY ON RURAL ENTREPRENEURSHIP IN TIRUNELVELI DISTRICT**" submitted by me for the Degree of **Doctor of Philosophy** in Commerce is the result of original and independent research work carried out under the guidance of **Dr. M. JULIAS CEASAR**, Dean of Arts and Assistant Professor of Commerce, St. Xavier's College (Autonomous), Palayamkottai and it has not been submitted for the award of any degree, diploma, associateship, fellowship of any University or Institution.

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LIST OF ABBREVIATIONS

| | | |
|---------|---|---|
| ANOVA | - | Analysis of Variance |
| ARI | - | Agro and Rural Industries |
| DICs | - | District Industries Centers |
| EDP | - | Entrepreneurship Development Programme |
| GEM | - | Global Entrepreneurship Monitor |
| IPR | - | Industrial Policy Resolution |
| KVIC | - | Khadi and Village Industries Commission |
| MMS | - | Margin Money Scheme |
| MUNS | - | Mahila Udyam Nidhi Scheme |
| NAYE | - | National alliance of Young Entrepreneurs |
| NCMP | - | National Common Minimum Programme |
| NEIIPP | - | North East Industrial and Investment Promotion Policy |
| NIESBUD | - | National Institute for Entrepreneurship and small Business Development |
| NSE | - | National Level Standing Committee on Women Entrepreneurs |
| PMEGP | - | Prime Minister Employment Generated Programme |
| PMRY | - | Prime Minister's Rozgar Yojana |
| REGP | - | Rural Employment Generation Programme |
| SFC | - | State Financial Corporation |
| SFURTI | - | Scheme of Fund for Regeneration of Traditional Industries |

| | | |
|---------|---|---|
| SHGs | - | Self-Help Groups |
| SIDO | - | Small Industries Development Organization |
| SMEs | - | Small Medium Enterprises |
| SSI | - | Small Scale Industrial |
| THADCOA | - | Tamil Nadu Adi-Dravida Housing and Development Corporation |
| TIIC | - | Tamil Nadu Industrial Investment Corporation Limited |
| TREAD | - | Trade Related Entrepreneurship Assistance and Development for Women |
| WEDP | - | Women Entrepreneur Development Program |
| YOJANA | - | Swarna Jayanthi Gram Swarozgar |

CHAPTER - I

INTRODUCTION

1.1 PREAMBLE

Opportunities in life come to every one of us almost all the times. They come in streams, in hosts and knock at outdoors. We are either 'out' or sleeping 'in' – be awake-be alert. Be prepared to make use of them.

The humanity of yester years have realized the vision of opportunity and achieved greatness in their lives with the promotion of entrepreneurial skills. Entrepreneurship in India is traditional and people ever since organized to live together there was a need for exchange of goods to fulfill their needs and requirements. The Barter system was the basic foundation of the society to ensure a satisfied living to the large amount of population, this system helped people to exchange their abundance with others and unknowingly it has become the self employment generation programme.

The rural entrepreneurships such as weaving, pottery, metal working, petty shops, tailoring, tea shops, Tiffin centre, Bedi rolling, Street vending, (sale of Vegetables, entrepreneur oriented fancy items, Salt, Paappad, Plastic, Aluminium and silver items, Children oriented snacks, Fish, Dry fish, Collection of old plastics, steel items, old newspapers & bottles, Milk items (Curd,

Buttermilk, Ghee) and other seasonal products such as ice, fruits, butter milk etc.,

There was an automatic creation of this environment particularly in rural areas where an appropriate integration of various ongoing self-employment generation programmes was required. There are different types of entrepreneurs in rural areas with a very meager investment. This helps them to have a regular and satisfied living with a small profit to manage the families on their own.

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

1.2 ORIGIN OF THE RESEARCH PROBLEM

The world is going global and the new concept of globalization is floated with the help of economic integration this new idea has provided the urban areas with enormous changes that appears to be positive to them (Pickles from rural industries are replaced by the pickles of Multinational companies) the rural entrepreneurs and the traditional industries are affected with these types of changes and these products not only live in urban areas but very much available in rural areas. This changing scenario of urbanization in the use of products by village community amounts in plenty of loss to the entrepreneurship and entrepreneurial skills.

1.3 OBJECTIVES

General objectives

- The overall objective is to assess the nature and the socio-economic conditions of entrepreneurs in Tirunelveli District.

Specific objectives

- To identify the nature of entrepreneurship practice in selected rural villages in Tirunelveli District.
- To find out the socio and economic condition of the entrepreneurs under study.
- To identify the major problem areas of the entrepreneurs.
- To offer suggestions for the improvement and effective application of their entrepreneurship skills.

1.4 METHODOLOGY

Pilot Study

Prospective villages were identified in all the taluks of the district and To initiate the work a pilot study was carried out by the researcher among 20 entrepreneurs in ten (10) villages. The researcher personally visited twenty entrepreneurs and collected data using the interview schedule. The pilot study was conducted in the light of the objectives with the help of a schedule prepared covering all the aspects of the study. This had helped the researcher to work out strategies to identify the important areas to be covered for the collection of data

relating to the study. Based on this the refinement of interview schedule was made for final administration to the respondents.

1.5 SAMPLING TECHNIQUE

In fifty villages 250 prospective entrepreneurs five from each village were identified and these entrepreneurs were selected based on simple random sampling technique.

1.6 METHOD OF DATA COLLECTION

This study is based on both primary and secondary data. For the collection of primary data an interview schedule that covers all the supportive elements of the study namely the personal details, business details, purpose of business, financial aspects, encouraging factors, government schemes, problems and other relevant areas were circulated. For the purpose of the study the researcher also frequently contacted the government officials, office of the NGOs and the successful entrepreneurs who run big business. The secondary data were collected through books, journals, magazines, periodicals, government and research publications, planning commission document, newspapers, previous study documents and web sites.

1.7 TOOLS OF ANALYSIS

The data collected were processed further with the help of the Scientific Package for Social Science (SPSS) to analyse and interpret the data in the study. The following statistical tools namely, Co-relation analysis, Chi-square test,

Trend Analysis, T test, one way ANOVA, Kendall's W test, Factor analysis and weighted average method to arrive at meaningful conclusions.

Correlation - A statistical measure for finding out the degree of association between two variables or comparing more than two variables. The association here means the tendency of one variable to move along with the other.

Chi-square test – the significance of the difference between the observed frequencies and the expected frequencies obtained from hypothetical measure is assessed.

Trend analysis - to have an expected better results a linear trend of the form $y = a + bx$ is assumed and is fitted by the method of least squares. Here, "b" denotes the annual growth rate of the variables under study. This analysis gives an insight into the over all growth rate of the industries and more particularly the financial aspects with which the operational efficiency and the export potential can be measured accurately.

Factor analysis - It is carried out for reducing the dimensions of the variables

One way ANOVA - One way ANOVA is used for comparing three or more averages.

Duncan Post Hoc Test - Once the ANOVA shows the significant difference, Duncan Post Hoc Test is used for forming Homogeneous sub groups.

1.8 LIMITATIONS OF THE STUDY

1. The study is made with the use of the available data provided by the respondents.
2. The respondents were not ready to share all the information required by the researcher.
3. The data required for the study were gathered from the perspective of the concerned entrepreneur only.
4. To observe the trend the researcher had selected only two hundred and fifty entrepreneurs expecting that it would reflect the true picture of the entrepreneurship business.

1.9 CHAPTER SCHEME

Chapter - I This chapter deals with the introduction and design of the study where in the researcher has given a brief introduction, objectives, methodology, tools used, limitations, review of related studies and the concepts related to the study.

Chapter - II Review of literature

Chapter - III Important concepts and definitions

Chapter - IV Profile of the study

Chapter - V Through this chapter the researcher provides the analysis of the data pertaining to the study.

Chapter - VI In this chapter a cross analysis is made with the support of the framed hypothesis and the results are provided.

Chapter - VII The major findings of the study and a brief summary of the study is given.

CHAPTER - II

REVIEW OF RESEARCH AND DEVELOPMENT IN THE SUBJECT

- An entrepreneur is a person with vision and originality. He tries to introduce products at the accessible place or at door steps with an expected and reasonable price.
- The basic qualities of these types of entrepreneurs are
 - i. Strong desire to take up new ventures
 - ii. Transforming the desire in to a strong business opportunity.
 - iii. Taking moderate risk.
- There is a common tendency to entrepreneurs to act in any given situation with a real entrepreneurial attitude. Capable of organizing themselves to put in a tough situation of organizing and managing with less resource of their own or through borrowing.
- High potential and productivity capacity of the rural entrepreneurs is to be strengthened by providing safe loan facilities with less amount of interest that may help these entrepreneurs to expand their business operations from one part of the village to another village.
- The entrepreneurial skills have made substantial improvement of rural people and it has contributed much towards the raising of economic and social status of the entrepreneurs. There is a difference of opinion

in this point and some say the status of these entrepreneurs remain unchanged.

- Entrepreneurship in turn empowers people through the value of equality, participation, accountability and transparency that lead to benefit not only the concerned entrepreneur but also the family and the community as a whole through collective action for development.
- In order to improve the existing situation of the entrepreneurs engaged in a particular economic activity with in a given geographical area, it is vital importance to study the current status in terms of their living condition, financial soundness, social security, selling process etc., it is also essential to work out the contour of an integrated strategy to provide them with self belief and confidence.
- The self employment generation programmes need to be expanded, and the necessary environment and support system need to be created for the promotion of self employment. Appropriate integration of various ongoing employment generation programme with the programmes of rural infrastructure building and other development programme is necessary.
- Leon walras's view on Entrepreneur¹: Leon walra's considered "the entrepreneurs" as coordinator of the factors of production. He treated entrepreneurship as the forth factor of production. The entrepreneur buys productive services and sells good".

¹ Leon Walras – Entrepreneurial Development, p.1.32.

Wiser's view on Entrepreneur (1927) He had a broader view of entrepreneurship and defined Entrepreneur as a person who supplies not only the necessary capital but Originates the idea, elaborates and puts into operation the plan and engages Collaborators.

Oxford English Dictionary (1933)² Entrepreneur as “one who undertakes an enterprise, especially a contractor..... acting as intermediary between capital and labour”.

Schumpeter Views on “Entrepreneur (1934) Entrepreneur is the prime mover in economic development and his function is to innovate or carry out new a combination, which is called ‘Enterprise’ and the individuals who carry them out, is called ‘entrepreneurs’.

Keynes Views on Entrepreneur (1936) The entrepreneur was considered by to be a decision maker with the industrial firm and his function is to fix the amount of employment at that level which is expected to maximize the excess of proceeds over the factor costs

Diamond view on Entrepreneur (1957) has described that the entrepreneurship is equivalent to enterprise, which involves the willingness to assume risks in undertaking an economic activity. It may involve an innovation, risk taking and decision making.

² Dr. C.B. Gupta and Dr. N.P. Srinivasan – Entrepreneurial Development, p.4.

Berna (1960)³ He found that development of entrepreneurial activity depended largely upon economic factors such as access to capital, possession of business experience and technical knowledge

Berna. J (1960) He emphasised that family background is essential for starting the enterprise and the family support is found to be facilitating the entrepreneurial success.

Richard Cantillon view on Entrepreneur (1775) He was the person first to use the term entrepreneur. He defined an entrepreneur as an agent who buys means of production at certain prices in order to combine them into a product that he is going to sell at prices that are uncertain at the moment at which he commits himself to his costs.

Bhattacharya and Akouri (1975)⁴ He found that the significant characteristics that influencing entrepreneurs are need for achievement, power, independence, propensity to take risk, personal modernity, business experience leadership lack of social mobility.

Sharma Views on Entrepreneur (1976)⁵ K.L. Sharma in his book, “Entrepreneurial performance in role perspective”, in that he has tried to explore the emerging patterns of growth of entrepreneurs, their performance and problems.

³ Berna J (1960) “Industrial Entrepreneurship in Madras State”, Asia publishing house, Mumbai.

⁴ Bhattacharya and Akouri (1975), “Profile of a small Industry Entrepreneurs” SEDME.

⁵ Sharma K.L (1976), Entrepreneurial Development, p.1.32.

Sharma (1979) Held that Indian entrepreneur enters into entrepreneurship through the experience gained in one or more of the different fields or trade. He mainly relies on his technical knowledge, training and experience in the selection of the enterprise.

Seetharamu A.S (1981)⁶ He has chosen entrepreneur belonging to professional organizations. As professional organizations are considered one of the strong forms of organized movements an attempt has been made to study the part played by entrepreneur in the professional institutions and the factors influencing their participation.

Baty (1981) He defined risk taking is the possibility of receiving the rewards associated with success of a proposed situation which is required by an individual before he will subject himself to the consequences associated with failure. The alternative situation provided less reward as well as severe consequence than the proposed situation.

Latita Devi (1982)⁷ She has tried to show the entrepreneur employment against age, duration of business, Family and place of residence. Employed entrepreneur have more power and influence in the family and outside rather than unemployed entrepreneur.

⁶ Seetharamu A.S. (1981), Women in organized movement, Abhinar publication, New Delhi.

⁷ Lalitha Devi, 1982, "Status and employment of women in India".

Surti and Sarupriya (1983)⁸ They investigated the psychological factors affecting entrepreneur entrepreneurs. The results indicate that unmarried entrepreneur experienced less stress and fewer dependents than married entrepreneur. The entrepreneur from joint families tended to experience less stress than from nuclear families probably because they share their problems with other family members.

Singh and Gupta (1984)⁹ Their study named as “potential entrepreneur entrepreneurs their profile”. In that they analyzed the factors or reasons which help them to becoming entrepreneurs. The reasons are,

1. Economic Gain
2. Keeping oneself busy
3. Fulfillment of one’s ambition
4. Wanted to become Independent.

Peter Drucker Views on “Entrepreneur (1985)¹⁰ He explained that an entrepreneur is one who always searches for a change, responds to it and exploits it as an opportunity. He also defined entrepreneurship is neither a science nor an art. It is practice. It has a knowledge base.

Gifford and Elizabeth Pinchot (1985) Coined the word ‘intrapreneur’ and they developed their concept of intra corporate entrepreneur. They differentiated the intrapreneur from the inventor in the details they provide for

⁸ Surti and Sarupriya (1983), Psychological factors Effecting Women Entrepreneurs, “Some findings”, Indian Journal of Social Work, 44(3)

⁹ Singh and Gupta (1984) Potential Women Entrepreneurs – Their Profile vision and Motivation, Research Serial Management Development Institute, published, 1990.

¹⁰ Satish Taneja and S.L. Gupta – Entrepreneurs Development, p.5.

their dreams. Both dream, but intrapreneurs are the ‘dreamers who do’ – they imagine in detail how to make their dream a market place success.

S.C Jain, 1985¹¹ He discusses the role of science and technology in accelerating the process of socio-economic development. Through entrepreneur add to the family income by carrying out economic activities in form, factor, and other organized and unorganized sectors most or activities are full of drudgery.

Aldrich (1986) He developed different approaches and learning styles to adapt to various culturally based characteristics are important to entrepreneurial education and development.

Singh N.P (1986)¹² In an exploratory study of successful expectations motivations, types of problems encountered by them to reach the level of success and to identify the operational problems they are presently facing.

Gulab Singh (1987)¹³ The emergence of entrepreneurs in a society depends to a great extent on the economic social religious cultural and psychological factors prevailing in the society.

Grace (1987)¹⁴ Held that where entrepreneur are already burdened with many social pressures education is a powerful tool in breaking down the barriers to successful entrepreneurship.

¹¹ S.C.Jain, 1985, Women and Technology, Hindustan Publishing Corporation, New Delhi.

¹² Singh N.P. (1986), “Successful Women Entrepreneurs” the Journal of Entrepreneurship 2(2) Sage, publications, New Delhi.

¹³ Gulab Singh (1987) Development of Entrepreneurship among Rural Woman Overview, SEDME 15 (2) June.

¹⁴ Grace G (1987) “Female entrepreneurs social and psychological variable as related to business characteristics, Dissertation abstract, International, June, 1987.

Bailey and Boyd (1987) They studied the risk-taking propensity of entrepreneurs. Entrepreneurs take risks after carefully analyzing the situation in hand. Individual risk taking usually involved an indication or propensity to take or to avoid risks, decision-making skills, and experience with risk taking behavior.

Nadkarani (1989)¹⁵ In her Socio-Economic study made a modest attempt to understand in prospective how the new opportunities and the traditional Disabilities in the case of entrepreneur could be understood.

Shah (1990)¹⁶ In her study on “Fostering entrepreneur Entrepreneurship” which analyses the Distinctive feature’s of three target groups of entrepreneur Entrepreneur. They are middle or labor income groups, middle or lower middle income groups and of low income groups coming from low strata of the Society.

Nadarajan (1991)¹⁷ He tried to develop an index to measure performance over a period of time and also to identify the factors, which contribute to the success of entrepreneur entrepreneurs.

Indira.K (1990)¹⁸ In a study undertaken in Ahemedabad found that entrepreneur entrepreneurs are supported by their family members. All of them still hold traditional values regarding the role of males and females in the family.

¹⁵ Nadkarani A. Sulochana, A socio-Economic study with reference to Pune city thesis, SNDT University, Bombay.

¹⁶ Shah, Itina, Fostering Women Entrepreneurship, Research report serial-3, National Institute of Entrepreneurship and Small Business Developments, New Delhi – 1990.

¹⁷ Nadarajan R. Women Entrepreneurs in Tamil Nadu, A study thesis, UITIE, Bombay.

¹⁸ Indira. K. (1990) Women Entrepreneurs in the slums of Hydrabad and Secandrabad serial change.

Kamala singh (1992)¹⁹ Bring out that the entrepreneur entrepreneurs face the constraints relating to self sphere system including age experiences, Education knowledge and socio-psycho system consisting of entrepreneurial decision making ability, family occupation, caste etc, and lack of support system including lack of encouragement from family and other support from institutions. Only when these hurdles are removed, they can become successful entrepreneurs.

Lam Genney (1993)²⁰ He found that entrepreneurs were likely to be better educated than men. It was also found that entrepreneur wanted to have a sense of achievement where as men were spurred to make money.

B. Regina Papa (1993)²¹ She has stated that entrepreneurial commitment and technological initiative are found to mark a very low level in the cast of entrepreneur. She has analyzed the entrepreneur Entrepreneurs in P.M.T district Tamilnadu and has pointed out that the EDPS in operation do not recognize the particular problems which entrepreneur face because of the gender discrimination.

Vivek Deo Lankar Views on Entrepreneur (1993) He falsified the age-old theory that entrepreneurs are born and cannot be developed by human effort. He came to the conclusion that entrepreneurs are not born they are made through different training programmes.

¹⁹ Kamala Singh (1992), Women entrepreneur Ashish publishing house, New Delhi.

²⁰ Lam Genney (1993) "Women who are their bosses, the straight times".

²¹ B. Regina Papa, (1993), "Women Entrepreneurship Technology, Karaikudi, Alagappa University Press.

Carland and Carland (1993) Intrapreneurs are innovators and idea generators. The outcomes of these innovations range from new products to new markets to new processes.

Singh K.P (1993)²² Identified the reasons such as desire to be independent and to do way with unemployment are motivational factors for entrepreneur entrepreneurs. The findings that the entrepreneurship is gender specific and as such the suggested that entrepreneur need not be give any special concession rather whatever is extended to any disadvantaged group may be given to entrepreneur also.

David J. Lewis (1996)²³ He has identified the nature of rural entrepreneurship in the light of green revolution and argues that the process of technological change leading to the creation of new forms of technology based enterprise in rural areas.

G. Thenmozhi (1997)²⁴ Her study reveals that entrepreneur entrepreneurship in Coimbatore district. She tried to bring out the socio-economic factors that influencing the entrepreneur Entrepreneurs. She has analyzed the problems encountered which promote entrepreneur entrepreneurship.

²² Singh K.P. (1993) Women Entrepreneur Their Profile and Motivation, The Journal of Entrepreneurship, 2(1) Jan-June Sage Publication, New Delhi.

²³ David J. Lewis (1996), "Understanding Rural Entrepreneurship in a Bangladesh Village Individual Roles (or) Structures Small Enterprises Development – Vol.17, No.4.

²⁴ G. Thenmozhi (1996), A Study on Women Entrepreneurship in Coimbatore District Unpublished Ph.D thesis.

Meera Bal (1998)²⁵ She observed that the community initiatives have been taking the issues of entrepreneur in business. She underlined that female entrepreneurs need psychological support designed to reinforce entrepreneurial spirit among entrepreneur technical assistance in the development phase would improve the entrepreneurial base in the region.

Dr. V.Balu (1998)²⁶ In his article named, “Entrepreneur Entrepreneurship in India-Problem and prospectus”. He suggested that by providing suitable education training and making them more self confident the entrepreneur entrepreneurship can be developed.

Singla and Syal (1998)²⁷ They have classified the problems being faced by entrepreneur Entrepreneurs at different stages of their entrepreneurial career into three major categories i.e. Problems related to projected formulation, Problems related to projected implementation, Problems related to project operation. In order to overcome this problem the authors strongly advocate group entrepreneur Entrepreneurship (GWE).

H. Anitha and A.S Laxmisha (1999)²⁸ In their study observed that entrepreneurs are motivated by both pull and push factors and evidenced that entrepreneurs are no longer born but they can be made. They suggested that in order to make the entrepreneur entrepreneurship movement to be a success

²⁵ Meera Bal (1996), “Women Entrepreneurs in the European Union, Southern Economy, Vol.38, June-15, (p.11-13).

²⁶ Dr. V. Balau, Sep-1998, Third Concept, Vol.12, No. 139, p.41.

²⁷ Singh and Syal, Group Entrepreneurship for women entrepreneurship and Business Rowat Publication, Jaipur, 1998.

²⁸ H. Anitha and A.S. Laxmisha (1999) Women Entrepreneurship in India, Southern Economy Vol. 28 June-15, pp.11-13.

government and non Governmental organizations have to play a vital role. Entrepreneur entrepreneurs in backward areas need special assistance and timely marketing of goods. They advocated for EDP training.

N. Manimekalai and G. Rajeswari (2000) They observed that in Trichirappalli. Entrepreneur entrepreneurs are found in risk taking industrial activities requiring modern techniques of production. The problems failed include shortage of capital lack of seed capital and the dependence of informal sources of credit and lack of initiative to expand their scale of operations due to financial constraints.

Vasanth Desai (2001) He had mentioned that entrepreneurship is a composite skill, the resultant of a mix of many qualities and traits which include tangible factors as imagination, readiness, to take risks, ability to bring together and put to use other factors of production. Entrepreneurship lies more in the ability to minimize the use of resources and to put them to maximum advantage

Dr. K. Sundar, Mr. J.Gopu, Mr. Syfil Ali (2001) Their article named “Entrepreneur Entrepreneurship in India”. They suggested that woman have the potential and will to establish and manager enterprises of their own. What they need is encouragement and support from the Family members, Govt. society, and Male Counter party.

Bhatia (1974)²⁹ came out with a conclusion that people from various castes and occupation participated in manufacturing and succeeded in it. Capital and experience in trading were reported to have accounted for their transition and success.

Hadiman (1985)³⁰ realized that castes with traditions of manufacturing cloths either failed or remained static, while castes with entrepreneurial traditions succeeded in becoming entrepreneur.

Subbi and Shobha Reddi (1985)³¹ stated that the reasons for their high success are they are at the age of 50 years, having technical education from agricultural background, having investment more than ten lakhs of rupees, having previous experience in service and employing limited company type of ownership.

Nandi (1973)³² observed that while some necessary traits of good entrepreneur were generally found in all regions and cultures, some other traits varied from region to region and culture to culture in their importance.

Annadurai, et al., (1991)³³ pointed out that 47 per cent of the rural people had shown interest in developing new skills or improving their skill

²⁹ Bhatia. B.S, "New Industrial Entrepreneur: Their Argues and Problems", **Journal of General Management**, 2(1), August 1974, pp.69-70.

³⁰ Hadiman, "**Dynamics of Industrial Entrepreneur**", Asish Publishing House, New Delhi, 1985, p.155.

³¹ Subbi and Shobha Reddi (1985), " Successful Entrepreneurship-A Study", **Productivity**, 26(1), 1985, pp21-27.

³² Nandi Asish, "Entrepreneurial Cultures and Entrepreneurial Men", **Economic and Political Weekly**, 8(47), November 1973, pp.98-106.

³³ Annadurai. M, Dil Bagh Kaur and Sharma. V.K, "Rural Entrepreneurship: A Study among Rural People in Tamil Nadu", **Ashigam**, 15(122), 1994, pp.53-62.

status, more than that significantly about 30 per cent of them had shown their interest in becoming entrepreneurs. Majority of the rural people who fell in 18-30 years of age group and those who engaged in non-agricultural activities and business were found to be interested in becoming entrepreneurs.

Rani (1992)³⁴ mentioned that there is a significant association among economic status and the time spent towards managing the enterprise as well as on training. The high and middle income groups received a better training compared to low-income group.

Sharma and Singh (1994)³⁵ revealed that education, social participation, farm mechanization and socio-economic status of marginal farmers were significantly correlated with the level of knowledge and extent of adoption as well. The farm mechanization and socio-economic status were unequally the key determinants of farm entrepreneurship.

Patel (1995)³⁶ indicated that the farmers with high entrepreneurial behaviour adopted new practices in agriculture and related fields. The farmers with high entrepreneurial behaviour adopted new practices in agriculture and related field earlier than farmers with low entrepreneurial behaviour.

³⁴ Rani. C, "Potential Women Entrepreneurs" in Kalbagh, (ed.), **Women in Enterprise and Profession**, Discovery Publishing House.

³⁵ Sharma. R.C and Singh. A.K, "Determination of Entrepreneurship in Agriculture", **Productivity**, 35(3), October-December 1994, pp.536-539.

³⁶ Patel. M.M, "Role of Entrepreneurship in agricultural Development", **Kurushetra**, 43(1), 1995, pp.41-44.

Nanda (1999)³⁷ conducted impact studies of Self Help Groups and found that the outstanding impact of the linkage programme could be the socio-economic empowerment of the poor more particularly the women.

Neelaveni, et.al., (2000)³⁸ found that the age as a significantly and negatively associated variable with developmental priorities. As age increases, their energy declines and hence their attention in management of activities in agribusiness declines. This might be the possible reason for the above trend. As mass media consumption and extension contact increase, their exposure to new technology in agribusiness management increases thereby their attention in management of activities of agribusiness similarly increased.

Sarwade et al., (2000)³⁹ found that the rural entrepreneurs started their enterprises as a part time activity in small villages while it is a main business in the large villages. The fathers of the most rural entrepreneurs were businessmen and they are engaged in the same line of business or allied line of business. Majority of the rural entrepreneurs purchase their materials once in a month. The major problem of the rural entrepreneur is credit sale because the demand characteristics for a product are closely connected with agricultural income.

³⁷ Nanda. Y.C, “ Linking banks and Self Help Groups in India and Non-Governmental Organisation:Lesson Learned and Future Prospects”, **National Bank News Review**, 15(3), 1999, pp.1-9.

³⁸ Neelaveni. S, Rambabu. P and Venkataramaiah. P, “An analysis of the Developmental Priorities of Farm Women in Agribusiness Management (ABM)”, **The Andhra Agriculture Journal**, 47 (3 & 4), 2000, p.245-248.

³⁹ Sarwade. W.K and Balasheb Ambedkar, “Retail Trade Structure in Rural Area”, **Indian Journal of Marketing**, Vol.30(8-10), August-October 2000, pp.26-36.

Nomesh Kumar and Narayanasamy (2002)⁴⁰ identified that the farmers who adopted sustainable agriculture had high entrepreneurial behaviour like innovativeness, decision making ability, achievement motivation, risk taking ability, information seeking ability, co-ordinating ability and leadership ability. Because of this, high entrepreneurial behaviour farmers adopted sustainable agriculture practices.

Ajit Singh, et al., (2003)⁴¹ found that the participation of rural youth is highest in terms of vegetable growing / kitchen gardening, growing of fruit plants, growing of ornamental plants, fodder chaff cutting and feeding and watering the animals. The participation of rural youth is high in agricultural and social activities. The important reason for their active participation is to enrich their knowledge and keeps them as healthy.

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

⁴⁰ Nomesh Kumar. N and Narayana Swamy. B.K, “Entrepreneurial Behaviour of Farmers Adopting Sustainable Agriculture in India”, **Mysore Journal of Agriculture**, 36(1), January-March 2002, pp.87-90.

⁴¹ Ajith Singh, Amandip Kaur and Anjana Kabra, “Participation of Rural Youth in Agricultural and Allied activities”, **Rural India**, 66(9), September 2003.

⁴² Manipal “Social Development of Rural Women in India”, **Kurukshetra**, Vol.52, No.9, July 2004.

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

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

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

Govindappa et al., (1996)⁴⁶ inferred that better economic background, previous experience, conducive government policy and availability of infrastructure facilities were the important factors for growth and development of entrepreneurship in rice milling industry.

Aravindha and Renuka (2002)⁴⁷ revealed the important factors which motivated the women towards entrepreneurship are self-interest and inspiration.

⁴³ Marshall. A, **Principles of Economics**, 8th Edition, McMillan Co, New York, 1949.

⁴⁴ Knight. H.F, **Risk Uncertainty and Profit**, 8th Edition, Impression Heighten Mifflin Co., New York, 1957.

⁴⁵ Sharma. K.N, "A Study of Entrepreneurs in Kanpur City", **Research Cell Bulletin**, A.No.4,1970.

⁴⁶ Govindappa G. T, Manojkumar and Halasagi. S, "Entrepreneurship in Agro-processing Industry- A Case Study", **National Bank News Review**, 12(4), January-March, 1996, pp.26-34.

⁴⁷ Aravindha and Renuka, "Women entrepreneurs - an Exploratory Study", **Public Opinion**, 47(5), February 2002, pp.27,28.

The identified facilitating factors are self-experience, interest, family's help and support. The main conflicts in work role pertained to inability to expand the enterprise and optimum utilization of available skills non-availability of time to spend with family and being a good spouse were the conflict areas faced in the performance of the home role.

Rachana and Anjali (2002)⁴⁸ concluded the achievement value along with entrepreneurial success is the most essential predictor variables in predicting entrepreneurial success. The study has identified some psychological and socio-cultural variables that are highly correlated with entrepreneurial success. The significant positive correlation is identified between the basis of profit with individualism and achievement value whereas negative correlation is identified with collectivism and the focus of control.

Dil Bagh Kaur, et.al., (2003)⁴⁹ concluded that besides providing technical and financial assistance, it is essential to educate rural women and to extend entrepreneurial management and marketing skills also, to enhance their confidence and competence so that they would become self-reliant.

Poonam Sinha (2003)⁵⁰ concluded that there are several factors for the emergence of women entrepreneurship in the north east such as family background, motivating and facilitating factors, ambition, attitudes of family/

⁴⁸ Rachana Chattopadhyay and Anjali Ghosh, "Predicting Entrepreneurial Success: A Socio-Psychological Study", **The Journal of Entrepreneurship**, 11(1), January-June 2002, pp.21-31..

⁴⁹ Dil Bagh Kaur, Annadurai. M and Sharma. V.K., "Rural Women Entrepreneur", **Abhigyan**, 20(4), January-March 2003, pp.27-31.

⁵⁰ Poonam Sinha, "Women Entrepreneurship in the North East Indian Motivation, Social Support and Constraints", **Indian Journal of Industrial Relations**, Vol.38, No.8, April 2003.

society, etc. Women of the region have enough potential to take up entrepreneurship as a career. There is a strong need of support to be given by the organization working for promotion of entrepreneurship in general and women entrepreneurship in particular. Determined efforts from women entrepreneurs supported by congenial climate can bring about substantial results. This can also bring positive change and develop the region. Socio-economically women entrepreneurship can go a long way in speeding up industrialization of rural areas and small towns.

Archana Sood (2004)⁵¹ in her study concludes that women empowerment particularly as applicable to rural women has a much greater positive influence in factors governing sustainable development. Women play a direct and exclusive role in child and family care, general health and sanitation, agriculture, articulture, forestry, animal husbandry, food, fuel and water.

Wagh (1997)⁵² found the dual responsibility of women was one of the major constraints for women entrepreneur as they had to look after their families as well as enterprises. Lack of motivation from family, society and less social contact also affected the development of women entrepreneurs.

Neelam Yadav, et al., (1998)⁵³ mentioned the lack of security, maternity and medical leave facilities, job guarantee, cuts in wages if absent from job,

⁵¹ Archan Sood (April 2004), "Sustainable rural development – Focuses in Women", **Kurushetra**, Vol.52, No.6, pp.30.

⁵² Wagh. S.P, "Entrepreneurs Club: A Movement of New Industrial World", **Sedme**, 24(4), December 1997, pp.55-59.

⁵³ Neelam Yadav, Saroj Kashyap and Asha Rani, "Working Women and their Constraints – A Comparative Study", **Indian Journal of Social Research**, 39(1), January-March 1998, pp. 41-51.

seasonal nature of employment, long hours of work were major constraints. Limited mobility in women is the greatest handicap of female labour. The self-employed women suffer from lack of finances, a fixed place for business and a stable market for their products.

Shilla Nangu (2001)⁵⁴ identified the general problems faced by the micro enterprises (SMEs) are low demand for SMEs goods and services, lack of tools and equipment for production, uses of outdated technology and lack of credit facilities. The results show that there is great gap between the non-financial services required by SMEs and the actual services received or given.

Archana Sinha (2002)⁵⁵ in her study stated that, in India, women constitute a sizeable section of rural work force. The realization of women's full potential is crucial to the overall socio-economic development and growth of a society. However, this realization will require a real revolution in people's attitudes and behaviour. It will be a revolution that place gender at the heart of policy making and planning in all areas of development and that will awaken the full awareness among the people. With regard to their multi-dimensional responsibilities, it is required to strengthen the status of rural women economically to enable them to stand in society on their own with confidence.

⁵⁴ Shilla Nangu and Chawla. A.S, "the Non-financial Services required by Small and Micro-Enterprises (SMEs)", **Indian Management Studies**, 5(2), October 2001, pp.53-69.

⁵⁵ Archana Sinha, "Types of SHGs and their work", **Social Welfare**, February 2002, p.14

Vasumathi, et al., (2003)⁵⁶ highlights two important matters. First, small entrepreneurs are affected by stress caused by achievement and affiliated need related stressors. Power-need related stressors were not significant to affect them. Second, entrepreneurs adopt silent, less-expensive, tradition bound stress reduction strategies in preference to other types of coping styles.

Margaret and Kala (2013) studied on the significant impact of NGOs on the empowerment and development of the women beneficiaries. They argued that the demographic variables age, education, monthly income and years of affiliation influence the level of empowerment of the women. Kirankere & Subrahmanya (2013) argued that Self Help Groups (SHGs) are successful in the empowerment of women through entrepreneurial finance to rural women entrepreneurs. According to him the SHGs had major impact on social and economic life of rural women.

Handy, Kassam, and Ranade (2003) examined women entrepreneurs in the non - profit sector and various social and cultural factors that influence women entrepreneurs in a particular segment of the non - profit sector in India to determine such self-selection.

Singh, Thakur & Gupta (2013) studied on roll of micro entrepreneurship among the rural women. They argued that Micro enterprise is an effective instrument of social and economic development of rural youth. It

⁵⁶ Vasumathi. A, Govindarajalu. S, Anuradha. E.K and Amutha. R, "Stress and Coping Styles of an Entrepreneur: An Empirical Study", **Journal of Management Research**, 33(1), April 2003, pp.43-50.

also helps to generate employment for a number of people and is best tool for rural women as it enables them to add to the family income.

Sharma, Dua & Hatwal (2012) examined the impact on women empowerment through micro entrepreneurship development and SHGs. They argued that micro finance play a vital role in the success of SHGs. Thus, from the above review of literature it is evident that quite a number of studies have already been undertaken on women empowerment and related issues. The present study in this respect is an attempt to highlight the role of SHGs and micro enterprises in empowering women

The study of **Ajit Kanitkar (1994)** aims at understands the emergence of successful entrepreneurs and owners of micro-enterprises in rural India. Based on the case studies of 86 village-based entrepreneurs drawn from different regions of India, the article examines that socio-economic profile of the entrepreneurs, their motivation for shifting from an agriculture-based occupation to a non-farm activity, their approach to raising resources for their enterprises and the factors that facilitated entry of the village based entrepreneurs in to a business activity.

Mali (1998) in his study has observed that small and medium enterprises (SMEs) and micro enterprises have to face increasing competition in the present scenario of globalization, they have to specifically improve themselves in the fields of management, Marketing, product diversification, infrastructural development, technological up gradation. Moreover, new small and medium

enterprises may have to move from slow growth area to the high growth area and they have to form strategic alliance with entrepreneurs of neighbouring countries. Data bank on industries to guide the prospective entrepreneurs including investors from abroad is also needed.

Srivastava and Syngkon (2008) study makes an in depth analysis of the development of small scale industrial (SSI) sector in the rural areas of the states North Eastern Region of India. The study also focuses specifically on the role and profile of entrepreneurs. The findings reveal that the manufacturing, assembling, processing, activity is the dominant group among the various SSIs activities in the North Eastern states in rural and urban areas. It is observed that in most of the North Eastern states, concentration and growth of SSI activities is higher in rural areas than in urban areas. The study also brings to light the rising number of women and tribal entrepreneurs in the region.

Nicola Mecchari, and Gianluigi Pelloni (2006) presents and analyses the results emerging from a questionnaire submitted to a sample of 123 rural entrepreneurs and business in a mountainous area of central Italy. In particular, they test for six hypotheses concerning the correlation between different factors, reflecting entrepreneur and business specific characteristics, and the adoption of instruments of institutional assistance. Their study also examines and proposes potential policies for fostering entrepreneurship and the development of the rural region under study.

Barua and Mali (2011), in their study, found that the micro, small and medium enterprises in Assam had registered an average growth of 20.63% per annum from 1987-88 to 2006-07. This was accompanied by an average annual growth of 45.3% in investment and 89.5% in output. However, there was an element of upward bias in estimates of growth in investment and output as price rise over the years had significantly inflated their values. The whole study was based on secondary data. It can be concluded from the study that entrepreneurial performance indicated by the output is largely affected by the quantum of investment rather than the level of employment.

Govindappa and Geetha (2011), in their study on Socio-economic Background and problems of entrepreneurs in Industrial estate, A case study of Industrial estate in Davangere District of Karnataka studied 30 entrepreneurs selected randomly from manufacturing units and found that participation of women in entrepreneurial activities was nil, Majority of entrepreneurs were from nuclear family and were below 40 years of age. Main motivating factors were family environment, practical experience gained in the field and 53.3 percent participated in Entrepreneurship Development Programme (EDP). Entrepreneurs faced different kinds of problems like, problem of raw materials, problem of marketing, problem of power, problem of labour, problem of finance, problem of technical and management assistance in operating their units.

Laxman and Ambana (2011), in their study on Implementation and impact of Prime Minister Employment generated programme (PMEGP) scheme in Hyderabad Karnataka Region found that the success of the Government

sponsored schemes depends to a great extent on the socio-economic conditions in which the beneficiaries live and perform their economic activities. The survey was conducted among the 150 PMEGP beneficiaries to know about their social like, sex, age, education and the economic factors like loan, income, repayment, employment generation, problems they encountered and impact of the bank loan. The scientific evaluation of PMEGP indicates that the scheme is economically viable. In the backward districts of the Hyderabad-Karnataka region, the scheme has yielded positive results. Its performance may be still better in economically advanced regions. In view of the growing unemployment in the country, such viable schemes are the need of the time.

Jyoti Kumar and Lalhunthara (2012), in their study on socio-economic background of Micro entrepreneurs in Aizawl district, Mizoram found that Education, experience, age and family play an important role in shaping the entrepreneurial ambition of the aspirant. It was found that nearly one-fourth of entrepreneurs were females. Their study also reveals that entrepreneurs were engaged in different lines of business activities ranging from tailoring to food processing, involving complex technologies and different skills sets.

2.1 BRIEF REVIEW OF INDIAN GOVERNMENT POLICIES AIDING RURAL ENTREPRENEURSHIP

In India, most of the rural industries are Small-scale enterprises and they are given an important place for both ideological and economic reasons. It is well documented that the small scale industries have an important role in the development of the country. It contributes almost 40% of the gross industrial

value added in the Indian economy. Government's approach and intention towards industries in general and SSIs in particular are revealed in Industrial policy Resolutions. There are many Government Policies for development and promotion of Small-Scale Industries in India. These are mentioned as below:

Industrial Policy Resolution (IPR) 1948, Industrial Policy Resolution (IPR) 1956, Industrial Policy Resolution (IPR) 1977, Industrial Policy Resolution (IPR) 1980, Industrial Policy Resolution (IPR) 1991, North East Industrial and Investment Promotion Policy (NEIIPP), 2007, Small Industries Development Organization (SIDO), Entrepreneurship Development Programme (EDP) to train of women and youth. Ministry of Agro and Rural Industries and Ministry of Small Scale Industries have been merged into a single Ministry, as a result, enactment of Micro, Small and Medium Enterprises Development Act, 2006.

Provision of Urban Amenities to Rural Areas (PURA) is a strategy for rural development in India. This concept was given by former president Dr. A.P.J. Abdul Kalam and discussed in his book "Target 3 Billion" which he co-authored with Srijan Pal Singh. The genesis of PURA concept can be traced to the work done by Nimbkar Agricultural Research Institute in early 1990s. It was shown in the study that energy self-sufficient talukas can be a new development model for rural India in terms of creation of jobs and better amenities to its population. The Government of India has been running pilot PURA programs in several states since 2004.

KVIC: The Khadi & Village Industries Commission (KVIC) established by an Act of Parliament is a statutory organization engaged in promoting and developing khadi and village industries for providing employment opportunities in the rural areas, thereby strengthening the rural economy.

Coir Sector: The coir industry is a labour-intensive and export-oriented industry. It uses coir husk, a by-product of coconut. India is the largest coir producer in the world accounting for more than 80% of the total world production of coir fiber. The coir sector in India is very diverse and involves households, co-operatives, NGOs, manufacturers and exporters. The Coir Board, a statutory body established under the Coir Industry Act 1953, looks after the promotion, growth and development of the coir industry, including export promotion and expansion of the domestic market. The Coir Board implements a number of schemes which include assistance for participation in exhibitions, training for skill development and assistance under Mahila Coir Yojana, training, financial assistance for modernization of existing units, undertaking R&D activities, etc.

The Ministry of Agro and Rural Industries (ARI) implements two nationwide employment generation programmes, namely, Rural Employment Generation Programme (REGP) and Prime Minister's Rozgar Yojana (PMRY). Both these programmes are credit-linked capital subsidy schemes which are implemented through commercial banks. While the REGP is implemented by the KVIC, the PMRY is implemented by the State Governments through the District Industries Centers (DICs).

The Prime Minister's Rozgar Yojana (PMRY) was launched on 2nd October 1993 to assist educated unemployed youth in setting up self-employment ventures.

The main objectives of REGP are to generate employment in rural areas, develop entrepreneurial skills and aptitude among rural unemployed youth, achieve the goal of rural industrialization and facilitate participation of banks in the village industries sector so as to ensure higher credit flow to these industries.

In the National Common Minimum Programme (NCMP), the UPA government has proposed to revamp the Khadi and Village Industries Commission (KVIC) and launch new programmes for the modernization of coir, handlooms, power-looms, garments, rubber, cashew, handicrafts, food processing, sericulture, wool development, leather, pottery and other cottage industries. In pursuance of the NCMP declaration and the announcement of Finance Minister in his Budget speech of July 2004, a scheme titled the "Scheme of Fund for Regeneration of Traditional Industries" (SFURTI) has been notified in October 2005 for the integrated development of traditional clusters of khadi, coir and village industries, including leather and pottery. Under SFURTI, Annual Report 2006-07 it has been proposed to develop around 100 clusters (25 clusters for khadi, 50 clusters for village industries and 25 clusters for coir industry) over a period of five years commencing 2005-06.

A fruitful measure would be to reserve certain goods for production exclusively by the SSIs and their intelligent outsourcing by the govt. to ensure

maximum benefits. Also the govt. should advertise the indigenous goods worldwide so that the foreign folk also go in for the ethnic items produced here like khadi, silk, wool, statues, gems, ornaments, etc. as these represent the traditional art form and culture of the region. As far as the financial aids are concerned, the govt. is doing good work to make things simple and possible for the interested individuals by funding and financial support. Also the setting up of institutes for technical training and skill enhancement of the workforce is helping in a big way.

While globalization has put us on the map of superpower countries, SSIs have empowered the common man to walk with the same stride as the big-wigs. For India to be a superpower, it is must make efforts to strengthen each and every thread of its economic fabric to make the flag of its success fly high.

2.2 REVIEW OF GLOBAL STUDIES OF RURAL ENTREPRENEURSHIP DEVELOPMENT

Mississippi Delta and Grande Valley of America: Rural entrepreneurship in Mississippi Delta and Grande Valley of America was not performing well. The regression model was used to examine the cause of the poor performance in business by analyzing the human capital and economic growth in that region. The region had been known as 'Black Belt' and majority of the settlers were Africans who settled down in that region after the war. The reason for poor performance of business was that entrepreneurship education and programs were not conducted sufficiently. This resulted in poor performance of the entrepreneurial activity (Ralph D. Christy & Wylin Dassel, 2000).

Swaziland: The smallest country in Southern Africa, Swaziland is classified as a middle-income economy, but the distribution of income is unequal and nearly half the population lives below the national poverty line. Its population is largely rural and the structure of the economy has shifted over the years from an agricultural base to manufacturing. According to the National Report to the World Summit on Sustainable development (2002), despite enjoying relative peace and prosperity and good economic performance over past decades in terms of growth and fiscal stability, Swaziland now faces a number of challenges. These include maintaining macro-economic stability while providing better education and health, governance issues and gender inequality, high unemployment rates, the need to attract new investment and adapt to a changing trade environment.

The African Development Bank (1999) states that one of the main constraints in Swaziland's economic development is a relatively low industrial resource base including the shortage of indigenous entrepreneurs. Over 70% of Swaziland's population lives in villages, it makes it all the more necessary to make an earnest attempt to create an environment and supporting policies which will aid in the development of rural entrepreneurs. An assessment of growth potentials of Swaziland show that the major potential sources of growth are in the agricultural sector, including agro-industrial activities, as well as in tourism and mining. The country's ecological conditions are ideal for growing a wide range of crops and diversifying commercial and traditional agriculture into high value horticultural crops, which have linkages with agro-industrial activities.

Given Swaziland's pleasant and varied landscape, tourism prospects are extremely buoyant and as yet under-exploited. There are also several opportunities for growth in the mineral sector. Keeping in mind the various guidelines which have been discussed above, the dawn of Swaziland's rural economy lies in the hands of its entrepreneurs.

Asian countries: The Global Entrepreneurship Monitor (GEM) monitors the entrepreneurial activities of Asian countries and the role that entrepreneurs play in economic development in rural area. Cross-sectional analysis was used in examining the data from GEM revealing the role of governments and international organizations in supporting the enterprises thus contributing to economic growth (James Richardson, 2004). The relevant issues relating to the local entrepreneurial state and the ways it facilitated the emergence of entrepreneurship in rural area in China has spurred Li and Matley to conduct a study on the relationship between entrepreneurship and small business development. They conducted a survey among 800 entrepreneurs randomly selected from Beijing, Shanghai and Guangzhou to examine the relationship between entrepreneurship and small business development. The result shown that there was no significant relationship between entrepreneurship and small business development. (Jin Li and Harry Matley, 2006).

China: In China, the emergence and evolution of rural bio-energy entrepreneurship in rural area was regarded as a business venture. In order to determine the business performance, the data were collected from three sites within South East China (Liuminying, Shengchang and Heyong) which is part of

Fujian province. The framework designed by Jacobsson and Johnson (2004) was used in cross-examining the factors supporting the growth of bio-energy entrepreneurs. Factor analysis revealed that the networking among the entrepreneurs was the key factor for the continuous growth in the bio-energy development (Lin Na, 2008).

Bangladesh: Development of entrepreneurship among the rural women in Bangladesh has significant relationship with the micro credit system. Multivariate Analysis technique has been used in identifying the factors relating to finance management among the rural women. A model of micro credit program was developed to examine the factors that lead to the success of the rural woman in managing their credit and sustaining the business as well. The outcome was that the family members and spouses have given the support for the borrowers to maintain the financial commitment (Sharmina Afim et al, 2008).

Israel: In Israel, twenty-two percent of the population is Kibbutz communities people. Factors influencing entrepreneurial intensity among the kibbutz communities were unknown. Sibylle H., administered questionnaires on their activities for a period of ten years (1994 to 2004) by using the comprehensive questionnaire techniques. The factors that maintained the entrepreneurial intensity among the kibbutz communities in Israel were organizational size and age (Sibylle Heiblum, 2008).

North East England: The impact of educated rural immigrants setting up new business in North East England was an issue for human capital and social

economy. Bosworth investigated the factors supporting their entrepreneurship by collecting data through postal survey. The result revealed the rural immigrants having higher educational qualification engage in networking among themselves and have contributed to the development of human capital and social economy. (Gary Bosworth, 2009)

Entrepreneurs with rural origins prefer to start their businesses in rural areas and half of entrepreneurs migrate back to their home in particular to take local comparative advantages. Li Yu and Artz investigated on entrepreneurship activities and drew a connection between migration and economic development, especially the role of business formation in rural development. They found that the rural entrepreneurs start business within their vicinity because they were able to obtain financial support from family members, friends and local banks to start a business (Li Yu and Artz, 2009).

T. Prabakar (2002) He has done a research on the entrepreneurship in house hold in Trichy Town. He has tried to find out the Factors responsible for entrepreneurship and the problems faced by them. He has found through the field study the entrepreneurs are facing problems regarding finance marketing and segmented that the SHG could be promoted to undertake the business activity of the rural area also.

Dr. G.Chelladurai (2002) In his article, “entrepreneur Entrepreneurship” He Suggest that when proper education and environment are given the social taboo can be broken up and entrepreneur force can be used as a good human

resource potential for the development of the nation. Family counseling must also form part of the entrepreneurial programme.

C.Natrajan and M.Kavitha (2003) In their article named, “competencies of the entrepreneur entrepreneurs”. They suggested that the financial institution assisting entrepreneur entrepreneurs shall provide necessary guidelines to the entrepreneur entrepreneurs for getting financial assistance at the right time.

J.Suresh Reddy (2004) In his article “Entrepreneurship concept is and development” He Suggested that Entrepreneurship is default barometer of overall economic social and industrial growth.

Arunthati Chaltopadhyia (2005) They emphasized that economic empowerment is elevating the status of entrepreneur is our society. One possible approach towards achieving this end could be through entrepreneurship development.

Kamala Kannan. K. (2005) He investigated the development of entrepreneurship. Development of entrepreneurship among has become an important aspect of the overall economic development. This article gives a detailed analysis of financial institutions commercial banks and NGOs engaged in financing and promoting entrepreneurship among entrepreneur.

K. Lavanya Latha (2006) Her article named as” Entrepreneur Entrepreneurs- A study on service enterprises”. She suggested that hard work, self confidence, self determination, Personality traits and availability of timely

financial support were the important factors for Success of Entrepreneur Entrepreneurs.

Rajanarayanan (2006) His article, mentioned about Support system for the success of Entrepreneur Entrepreneurs. He Suggested that the government – both central and stage have to set up several institutions and centers to support rural entrepreneur entrepreneurs to establish their units.

The Hindu (2006) “India has no dearth Entrepreneurs”. In fact, India has over 42 million Enterprises as compared to fewer than 6million in the U.S. Many of these would be micro enterprises like the vegetables vendors, the pain shop and the like. New Entrepreneurs need to come forward to build medium and large enterprises – where India has less than 6 lakh, Enterprises as compared to 12 lakh in U.S.

Mr. Ligi George (2006) Chairman, Confederation of India Industry (CII) Madurai Region, addressing the students of department of Business Administration, at business line club meeting organized at Madurai Kamaraj University he said that “Entrepreneurship is not a subject but an experience”.

Nancy M. Carter and Katheleen R. Allen (1997) The result suggested that support for the availability of financial resources is a major influence on attaining large size, overwhelming the effect of the entrepreneur’s for style choice or intension. It suggests that entrepreneurs must place more emphasis on financial aspect of business and on building banking relationship. Helping

women to gain access to bankers and others sources would increase the size of business.

H.S. Anitha and A.S. Lasmixha (1999) in their study observed that entrepreneurs are motivated by both pull and push factors, and evidence that entrepreneurs are no long born but they can be made. They suggested that in government and non-government organizations have to play a vital role.

K. Chidambaram and Thenmozhi. G (1998) analysed the various constraints faced by women entrepreneurs including social-psycho constraints, personal, economic, support system constraints and called for effective steps to mitigate the constraints.

Meera Bal (1998) observed that the community initiatives have been taking the issues of women in business seriously for the past ten years. She underlined that female entrepreneurs need psychological support designed to reinforce entrepreneurial spirit among women, technical assistance in the development of a business project, marketing support and guidance through the development phase, would improve the entrepreneurial base in the region.

David J. Lewis (1996) had identified the nature of rural entrepreneurship in the light of green revolution and argues that processes of technological change under privatization and structural adjustment have created new opportunities leading to the creation of new forms of technology-based enterprise in rural areas.

N. Manimekalai (1999) suggested that by conducting conferences by bringing entrepreneurs and bankers together developing political skill and awareness, support networks to voice entrepreneurs, assistance from male experience entrepreneurs etc. entrepreneurial base may be enhanced.

N. Manimekalai & G. Rajeswari (2000) observed that in Tiruchirappalli, entrepreneurs are found in risk taking industrial activities requiring modern techniques of production. These entrepreneurs faced the problems of dual responsibility, but they were able to manage by delegating their responsibilities and duties without any detriment to the normal chore. The problems faced include, shortage of capital, lack of seed capital and the dependence of informal sources of credit, and lack of initiative to expand their scale of operations due to financial constraints.

Manimekalai and Ganesan on global entrepreneurs (2001) found that entrepreneurs who are emerging as a force in recent times, associate through networking which must be encouraged and supported both by government and family. It is observed that age is not a barrier to venture into business for women. Majority of the entrepreneur in the global context hailed from urban region, well educated technically and professionally. The motivational factors differed considerably between developed and developing countries, as it is more non-economic factors for the former and economic factors for the latter.

Although entrepreneurs have entered every sphere, there are some which can have more success in the hands of entrepreneurs. Among these are beauty,

fashion, clothes, accessories, catering, health and fitness centres, health resorts, restaurants and so on. But there is ever-widening scope and never ending opportunities. This study has attempted to analyse the nature and characteristics of entrepreneurs in urban micro enterprises. It was further probed to make an analysis of the micro entrepreneurs in a most traditional activity such as 'tailoring' and the most modern activity such as 'beauty clinics'.

CHAPTER - III

CONCEPTS AND DEFINITIONS

3.1 CONCEPTS

Entrepreneurs are persons who initiate, organize, manage and control the affairs of a business unit, whether it pertains to agriculture, industry, trade and profession. They combine the factors of production and supply of goods and service.¹ Thus the entrepreneur is a central figure in any economic activity and the propeller of development under free enterprise. Agricultural and industrial developments are geared up by entrepreneurship.²

The concept of entrepreneurship batteries precise definition since it varies from place to place, from industry to industry and from occupation to occupation. The word entrepreneurs are often used interchangeably with entrepreneurship which refers to a process and not a person.³

Quesnay regards the rich farmer an entrepreneur who manages and makes his business profitable by his intelligence skill and wealth. The entrepreneur is an important input of economic development. He is a catalyst of development.

According to J.B SAY an entrepreneur is the economic agent who unites all means of production, the labour force of the one and the capital or land of the others and who finds in the value of the products his result from their

¹ George Hebertan Evans. Jr., The entrepreneur and economic theory American Economy Review, 1949, p.338.

² Gangadhara Rao, N., Entrepreneurship and Growth of enterprise in Industrial Estates, Deep and Deep Publications, New Delhi, 1986, p.17.

³ Richard. A. Paterson, Entrepreneurship and organization in Paul. C. Nystorn and William A. Starbunch (e.d) Hand book of Organizational Design, Vol.I., Oxford University Press, 1981, p.67.

employment the reconstruction of entire capital that utilizes and the value of the wages the interest and the rent which he pays as well as profit belonging to himself/herself. Entrepreneurship is a process undertaken by an entrepreneur. It is an exercise involving innovation and creativity that will go towards establishing his/her enterprise.

Entrepreneurship is a composite skill the resultant of a mix of many qualities and traits these include tangible factors as imagination, readiness to take risk, ability to bring together and put to use other factors of production, capital, labour land as also intangible factors such as the ability to mobilize scientific and technological advances.

A proper definition and clear explanation of the concepts used in this study would help the researcher in the better understanding of the discussions carried on. Entrepreneurs are the backbone of a nation's economic progress. They organize land, labour and capital and provide the much needed goods and services to the people. Therefore, they are sometimes referred to as "fourth factor of production" they create wealth and give employment to large sections of the society.

3.1.1 Entrepreneur

The word 'entrepreneur' is derived from the French word 'entrepreneur' which means "between- taker", "go-between" or "undertaker". The term entrepreneur was introduced to business initially by the French economist. According to J.B the term "Entrepreneur" denotes a person who discharges the

entrepreneurial function of co-ordination, organization, supervision and risk bearing”.

3.1.2 Development of Entrepreneurship Theory

The following are the various terms which were used in different period of time.

- | | | |
|--------------------------|---|--|
| 16 th Century | : | Men engaged in leading military expeditions were referred to as entrepreneurs. |
| 17 th Century | : | Person bearing risks for profit. |
| 18 th Century | : | French economists had given special meaning to entrepreneur and entrepreneurship, with differences arising largely from the characteristics of the sector of the economy that chiefly attracted their attention. |
| Middle Age | : | Actor and person in charge of large-scale production projects. |
| 1725, Richard Cantillon | : | Person bearing risks is different from one supplying capital. |
| 1803, Jean Baptiste | : | Separated profits from the capital to the person who is known as entrepreneurs. |

- 1876, Francis Walker : Distinguished between those who supplied funds and received interest and those who received profit from managerial capacities.
- 1934, Joseph Schumpeter : Entrepreneur is an innovator and develops untried technology.
- 1961, David Mc celland : Entrepreneur is an energetic, moderate, risk taker.
- 1964, Peter Prueker : Entrepreneur Maximize opportunities.
- 1975, Albert Shapero : Entrepreneurs' takes initiative, organizes some social and economic mechanisms and accepts risks of failure.
- 1980, Karl vesper : Entrepreneur seen differently be economists, psychologist, burn persons and politicians.
- 1983, Gifford Pinchot : Intrapreneur is an entrepreneur within an already established organization.
- 1985, Robert His rich : Entrepreneurship is the process of creating something different with value by devoting the necessary time and author, assuming the accompanying Financial, psychological and social risks, and receiving the resulting rewards of monetary and personal satisfaction.

3.2 DEFINITION

Higgins has defined entrepreneurship as “the function of seeking investment and production opportunity, organizing and enterprise to undertake a new production process raising capital hiring labour, arranging for the supply of raw materials and selecting top manager for the day to day operation of the enterprise.

Oxford English Dictionary (1993) defined entrepreneur as “one who undertakes an enterprise especially a contractor acting as intermediary between labour and capitals.

Joseph A. Schumpeter defines entrepreneur as one who introduces something new in the economy.

Peter Drucker has aptly observed that innovation in the specific tool of entrepreneur that means by which they change as an opportunity for a different business or a different services.

According to Drucker the following condition are to be fulfilled in case of an entrepreneur.

- (a) Innovation at work; it requires knowledge and ingenuity. It makes great demands on diligence, persistence and commitment.
- (b) To succeed innovation must build on their strengths.
- (c) Innovation always has to be close to market focused on the market.

Entrepreneur is not influenced by a single factor but is the outcome of the interaction and combination of various environmental factors. By changing the environmental society can be recreated. It is the “desire to make money “that derives one to start an industry rather than the amount of money one owns. Encouraging governmental policies and social recognition influence a person to become an entrepreneur.

3.3 NEW CONCEPT OF ENTREPRENEUR

The term ‘entrepreneur’ has been defined as one who detects and evaluates a new situation in his environment and directs the making of such adjustments necessary. For successful running of the enterprise the entrepreneur performs the following.

1. Perceives opportunities for profitable investments.
2. Explores the prospects of starting such a manufacture enterprise.
3. Obtain necessary industrial licenses.
4. Arrange initial capital.
5. Provides personal guaranties to the financial institution.
6. Promises to meet the shortfalls in the capital.
7. Supplies technical know how.

3.4 ENTREPRENEURIAL PROCESS

The first stage : Change in the socio-economic environment leads to changes in the every aspects of life in the country.

- Second stage : Starting of new venture.
- Third stage : Entrepreneurship which leads to exploitation of new opportunities through new combinations of its available resources.
- Fourth stage : Co-coordinating the varied activities to achieve the entrepreneurial goal.

3.5 ENVIRONMENT FOR ENTREPRENEURSHIP

The entrepreneurs are those who find business opportunities in the available environment. There are so many factors which may influence an individual to choose entrepreneurship. The following are some of the factors of environment.

1. Socio – economic environment
2. Family background
3. Standard of education and technical knowledge
4. Financial ability
5. Political stability and government policy
6. Caste and religion affiliation
7. Availability of supporting facilities
8. Achievement motivation
9. Personality and personal skills

3.6 FEATURES OF ENTREPRENEURSHIP

To be a successful entrepreneur the following features are identified.

1. Innovation
2. Function of high achievement
3. Organization building
4. Group level activities
5. Managerial skills and
6. Gap filling
7. Status withdrawal
8. Entrepreneurial Supply
9. Entrepreneurship

3.7 IMPORTANCE OF ENTREPRENEURSHIP

There has been wide recognition that the entrepreneurial development is essential not only to solve the problem of industrial development but also to solve the problem of unemployment, unbalanced area of development, concentration of economic power and diversification of profit from traditional avenues of investment. Therefore, the Government's developmental agencies and other institutions undertake the task of entrepreneurial promotion.

Industrial development occurs mainly on account of constant striving of human agencies that are responsive to business incentives and motivation. In Industrial parlance this responsiveness of human agencies is termed as entrepreneurship.

‘A number of social scientists have contended that entrepreneurship is the key variable which links the socio-cultural milieu with the rate of economic development. Recently, economists have shifted the emphasis from the rate of capital formation to the growth of high-level man power (such as entrepreneur) as the major determinants of the rate of economic growth.

Entrepreneurs assume various roles in the development process viz.,

- 1) He is an organizer of human and material resources, workers, consumers and exchange agents
- 2) The entrepreneur by assuming risks and uncertainties causes a reduction of risk and lessening of price fluctuations and helps to increase production
- 3) He promotes the establishment of equilibrium between supply and demand and hence consumption becomes more steady
- 4) He guides the investment of capital in commerce and securities. Whenever an industry becomes profitable, the entrepreneur anticipates that in advance and offer higher prices for the stock of such an industry and thus the price list of the various shares and stocks appear as a good guide for investors⁴

“An entrepreneur is a part of industrial society and as such he should be considered as an asset. He is responsible for not only making his own source of likelihood but also for creating avenues of employment for others and making additions to the gross national product⁵.

⁴ Dr. Zu. Khairoowala “**Entrepreneurial Development Its Concepts and Growth**” Maheen and Mahreen Publication 1989 p. i- ii

⁵ S.B. Srivastav, “**A Practical Guide to Industrial Entrepreneurs**”, Sultan Chand of sons, New Delhi, 1981 p. 1

One of the factors inhibiting industrial development of developing country is dearth of entrepreneurship. Underdeveloped countries are considerably affected because of shortage of entrepreneurs. Entrepreneurs are reluctant to play their role in under developed countries since they have very like scope to play in such a country. Hence under developed countries are to continue to be under developed until they achieve a stage of industrial development attracting the entrepreneurs. Probably till such time the state has to assume the role of entrepreneurs.

In developing countries, the type of entrepreneurs' required are not those of 'Schumpeterian' innovators who innovate new product or new technology, but those who can adopt the products and technologies of advanced countries to the particular conditions of developing countries. Strictly speaking they are not innovators but imitators. Their services are very much needed in such countries. Innovative entrepreneurs will very much hesitate to function in such countries as the scope for them is very much limited.

Entrepreneurship has been recognized as an important factor of economic development. If it is not a sufficient condition, it is definitely a necessary condition for economic development. Entrepreneurship is an important ingredient of economic development and the dynamic entrepreneurs are considered to be the agents of change in a society. Growth and development of industry therefore depend on the existence of the right type of entrepreneurs.

The entire change and development of all the sectors of the civilization is surely the result of industrialization which was made possible by the efforts of entrepreneurs.

The experience of the developed countries have proved that the changes in the initial conditions of the economy can be brought about through industrialization. This sector induces the shift of the man power from the primary sector viz., agriculture to industry. Thus ultimately the creation of employment leads to increase in the per capital income of the population. Now-a-days, we find the economists of the current age speak of the balanced growth of the various sectors of the economy. All the sectors are complementary and not compatible for the progress and development of the country.

The entire change and development of the civilization is surely the result of industrialisation which was made possible by the entrepreneur. MC Clelland has rightly hypothesized that the need for achievement in the entrepreneurial potential is the psychological factor which engenders economic growth and decline.

With the introduction of science and technology there is growing awareness of the economic backwardness. Hence there is a changing role of the entrepreneur in the developing economies. It is the Schumpeterian innovative entrepreneur who puts the science and technology in economic perspective, use the innovative entrepreneur as the key to rapid industrialization and thereby economic development. They are however found in developed regions only.

Some doubts already, are expressed about their availability in underdeveloped regions of the world.

3.8 CHARACTERISTICS OF A SUCCESSFUL ENTREPRENEUR

As per Robert D. Hisrich the following qualities are identified to be successful entrepreneur.

Motivator : An entrepreneur is the one who forms and motivates others for achievement of individual growth and career development .

Self-confidence : Which is the back of all human activities therefore as an entrepreneur one should have belief in oneself and the ability to achieve the goals.

Long-term involvement: An entrepreneur must be committed to the work or project that he has selected with time of long years.

Hard working: Hard working plays a vital role in achieving the already set goals.

Tactability: An entrepreneur should be creative and tactable enough to solve the uncertainties.

Initiative: An entrepreneur should be initiative in finding of new methods of production in the existing methods.

Goal setter: An entrepreneur should be able to set challenging but realistic goals.

Moderate risk taken: Risk taking is the most important quality that is required for an entrepreneur, there may be loss, failure and misfortunes in the business but he should go beyond to achieve the maximum profitability and overall efficiency. (Vasanth Desai, 1997).

3.9 CLASSIFICATION AND TYPES OF ENTREPRENEURS

Entrepreneurs is a person who discovers new ideas and opportunities, brings together funds to establish a business organizes and manage it's operations in order to provide goods and services to the society.

There are various ways by which entrepreneur is classified. Different authorities have classified entrepreneurs differently at different times. The most popular classification has been given by Clarence Dank off on the basis of his study of the American Agriculture.

Innovative entrepreneur: is one who is able to fore see potentiality viable and profitable opportunities through innovation.

An adoptive or Imitative entrepreneur is one who is ready to adapt the successful innovation already inaugurated by innovating entrepreneurs. In other words an imitative entrepreneur does not innovate anything by himself but imitate the technology and methods of others.

Fabin entrepreneur; is one who adopts a great caution as skepticism in introducing any change in the business.

Drone entrepreneurs; is one who blindly follows the traditional methods of production even when it causes loss to him.

3.10 PROTECTED ENTREPRENEURSHIP

The protected entrepreneurship exists in India in a large measure. This type of entrepreneurs get a sort of protection for production or marketing either from the Government or public sector or large private sector undertakings. In India, ancillarisation is adopted as an instrument for the promotion of small scale industries. Here the large, medium and small scale industries work together for mutual benefit. In India a large number of ancillary small scale units have been located within the close vicinity of large scale units of the public and private sector in all the industrial centres of the country. Thus, ancillarisation forms a sort of protected entrepreneurship. In India the growth of protected entrepreneurship of small scale industries is accelerated by the Government through the industrial estates. The small scale industries get raw materials, design and market for the products from large scale industries.

3.11 RURAL ENTREPRENEURSHIP

The shifting of rural folk from agriculture to manufacturing and other service activities must not lead to migration of people to urban areas. Hence, industries like handlooms, handicrafts, khadhi village industries, sericulture etc. should be established in the rural area itself.

Moreover, rural entrepreneurs establish a link between agricultural allied activities such as poultry, sheep breeding, piggery and dairy development and agro based industries like sugarcane processing, crushing processing of foodgrains, fruits and vegetables. There is much scope in agricultural market for storage and distribution of chemical fertilizers, improved seeds, agricultural implements, pesticides, insecticides and consumer articles.

3.12 COLLECTIVE ENTREPRENEURSHIP

In collective entrepreneurship, the industrial skills are integrated into a group. They learn how to help others to perform better. Collective entrepreneurship entails close working relationship among people at all stages of the process. Participation of labour or employees in the management board is a form of collective entrepreneurship. State Bank of India and many public sector undertakings nominate two of their officers to its Board of Directors Workers participation in equity is another step taken in India for collective entrepreneurship.

3.13 GOVERNMENT ENTREPRENEURSHIP

The emergence of Government as an entrepreneur in setting up public sector undertakings, establishment of financial and non-financial corporations for the promotion of private sector industries and extension of various financial and non-financial incentives for the promotion of small scale industrial units is termed as Government entrepreneurship. The Government has initiated the

process of entrepreneurial growth by supply of essential inputs like power, coal water, gas and other inputs.

3.14 MOTIVATIONAL FACTORS IN ENTREPRENEURSHIP

An entrepreneurship venture is born of some motivating factors and its growth is maintained by the sustained tempo of motivation. There are atleast four kinds of motivational factors that launch the entrepreneurs into industrial ventures.

They are,

1. Pure
2. Spontaneous
3. Induced and
4. Motivated

3.14.1 Pure

A pure entrepreneur may be defined as one whose sense of ego drives him towards entrepreneurship. Such as entrepreneurs takes delight in personal satisfaction in work. Though economic reward is constantly kept in mind, the force of the psychological drive plays a great part in the conception and functioning of the industrial ventures of such pure entrepreneurs.

3.14.2 Spontaneous entrepreneurs

Spontaneous entrepreneurs are different from pure entrepreneurs in the sense that instead of the ego dominating, it is the sense of confidence that

induces the efforts of spontaneous entrepreneurs. The realization of a natural talent for entrepreneurship in them and the spontaneous ability to make bold initiatives are the distinguishing features of spontaneous entrepreneurs.

3.14.3 Induced Entrepreneurs

The induced entrepreneur is one who starts a venture by availing the systems incentives, concessions and other facilities offered by the Government. Such an entrepreneur would be more calculative than the spontaneous entrepreneurs.

3.14.4 Motivated Entrepreneurs

The motivated entrepreneurs are mostly governed by the reason for which they desire to develop economically. This kind of entrepreneur will show a marked tendency to produce and market new products for the use of the consumers.

3.15 FUNCTIONS OF ENTREPRENEUR

Most of the definitions of entrepreneur are stated in terms of his function. But the fact is that the entrepreneurial task is not homogenous. It is not carried out in the same way in different circumstances. The functions of entrepreneur would change from time to time and place to place and so is the concept of entrepreneur. It differs depending upon the state and stage of economic development in a country.

Entrepreneurs have to perform multiple functions in an underdeveloped economy, where virtually any kind of labour is entrepreneurial.

“Entrepreneur creates or expands time-binding input – transforming entities (firms)⁶. The primary functions of entrepreneur are the investments of time, capital and energy in economically significant pursuits. The emphasis is on decision making in its various aspects.

J.B.Says’ definition associates entrepreneur with the functions of co-ordination, organisation and supervision. According to him ‘an entrepreneur is one who combines the land of one, the labour of another and the capital of yet another and produces a product. From the sales amount of the product in the market, he pays interest on capital, rent on land and wages to labourers and the remainder is his/her profit.

In general, the functions of an entrepreneur can be clarified into three (i) innovation (ii) risk bearing and (iii) organisation and management.

3.15.1 Innovation

In Schumpeter’s view of the basic function of an entrepreneur was to innovate. “Every one is an entrepreneur only when he actually comes out with a new combination and loses that character as soon as he has built up his business, when he settles down to running it as other people run their business⁷”.

⁶ Harvey Liberstein, “Entrepreneurship and Development”, The American Economic Review, vol VIII No. 2, May 1969, p. 75.

⁷ Joseph A. Schumpeter : The Theory of Economic Development Cambridge Mass; Harvard University Press 1959 p. 78.

Innovation implies doing new things. It includes introduction of new products, creation of new markets, application of new process of production, discovery of new and better sources of raw material and developing a new and better forms of industrial organisation.

3.15.2 Risk Taking

Risk taking or uncertainty bearing implies assumptions viz., the responsibility for loss that many occur due to unforeseen contingencies of the future. Economists like Cantillon, J.B. Say and others stretched risk taking as the special function of an entrepreneur. Business is a game of skill wherein risks and rewards both are great.

An entrepreneur is an especially talented and motivated person who undertakes the risks of business.

3.15.3 Organisation and Management

Organisation implies bringing together the various factors of production. The purpose is to allocate the productive resources in order to minimise losses and to reduce costs in production. Alfred Marshall recognised organisation and management of the enterprise as the major functions of an entrepreneur. Organisation and management includes planning of an enterprise, co-ordination, administration and control and routine type of supervision.

3.16 INDIAN ENTREPRENEURSHIP

India was fabulously wealthy country till it was brought under the foreign yoke. The Indian monarchs enriched keen interest in internal and international Trade. A number of Indian goods were exported. Chief among the exported items were the textile products of ancient India. Indian Silk and muslin, which were of the best quality and of the finest texture with skillful artistic designs were very much in demand in west Asian Western countries. There is historical evidence to attest the use of Indian Muslin in Wrappint Egyptian mummies.⁸

Assyria and Bahylon imported Indian cotton fabrics. Imported Indian cotton fabrics. Precious stones, metal ornaments, Jewels and fragrant essences made in India enjoyed a worldwide market during the first phase of Indian Entrepreneurship.

Besides these items of export, the spices and perfumes of India enjoyed a great demand in the global market in ancient times. The Arabian merchants were the main dealers in the goods mentioned above during the colonial phase of Indian Entrepreneurship. Moreover, pearls of the ancient Pandya kingdom and ivory from the ancient Chera Kingdom and were coveted Indian goods even in the ancient Roman Empire.

During the 16th century the Indian Entrepreneurial ventures extended over vast regions of central Asia and Africa. During the Mohal period, the Coramental coast and Bengal gained entrepreneurial significance. The discovery

⁸ Ruddar Datt and Sundram, K.P.M., Indian Economy S. Chand and Cc., New Delhi., 1984., p.144.

of the sea route to India further increased the scope of Indian Entrepreneurship during the time before the British established themselves as rulers in India.

Jaipur, Bengal, Madurai and Masulipatnam were important entrepreneurial centres in ancient India. Ahmedabad, Aurangabad, Dacca, Lohore, Surat and Hyderabad became entrepreneurial centres during the mohal period. Dharwar, Goa, Mysore, Tanjore, Madurai, Nellore and Visakapatnam became entrepreneurial centres during the periods of the Marathas and Nayaks”⁹

3.17 ENTREPRENEURIAL GROWTH IN INDIA

From the historical point of view the entrepreneurial panorama of India can be classified into three broad categories according to time. The first is Indian Entrepreneurial before the arrival of the British and the establishment of the British rule in India. This can be called the precolonization period of entrepreneurship. The second is the phase of India Entrepreneurship. The third is the period of Indian Entrepreneurship after India attained independence in 1947. This can be called the Post – Independent Indian Entrepreneurship.

The historical perspective, through the three phases presents in a nutshell the fluctuating fortunes of Indian Entrepreneurship. Tracing historically the evolution of Indian Entrepreneurship is not simply an attempt to represent the historical perspective, but to perceive a continuity of relationship through the three phases.

⁹ Memoria., C.B., Organization and Financing of Industries in India, Kitab Mahal, Allahabad , 1971, pp.310-311.

CHAPTER - IV

PROFILE OF THE STUDY AREA

4.1 INTRODUCTION

An entrepreneur is the individual who bears uncertainty and takes risk. The spirit of enterprise makes one as an entrepreneur. An entrepreneur is an economic leader who has the capacity to search opportunities for the introduction of a new product, new source of supply, new technique of production etc. essential qualities of an entrepreneur include innovation, risk taking, facing challenge, creative thinking and self-motivation.

The introduction of new good

- The introduction of new method of production
- The opening of a new market
- New source of supply of raw materials and
- The creation of a new type of industrial organization

4.2 WOMEN ENTREPRENEURSHIP IN INDIA

India's First Prime minister, Jawaharlal Nehru observed that, "Freedom depends on economic Conditions even more than political. If a Women is not economically free and self-earning, She will have to depend on her husband or someone else and dependents are ever true".

As a result of this, a new perspective came into existence. Women were encouraged to get higher education at par with men. Facilities were provided for women get new jobs and enter into every walk of life.

At the dawn of the international women's year 1975, the Prime Minister **Mrs. Indhira Gandhi** spoke that, "Since time immemorial women has been discussed and written about mainly as a decorative object. But when she has stepped out of this nice, by and large, response has been one of cynicism and derision women's liberation is not luxury for India but an urgent necessity to enable the nation to move ahead to a life which more than satisfying materially, intellectually and spiritually"

Sixth Five-Year Plan encouraged self-employment of women. It provided a package of services to women entrepreneurs who wanted to love self-employment.

In a message to India council of women entrepreneurs, from late Prime Minister **Mr. Rajiv Gandhi** said, "A big effort is still required to ensure the emergence of women in the fields of business industry and entrepreneurship.

4.3 WOMEN ENTREPRENEURSHIP IN TAMIL NADU

In Tamil Nadu, Female population in 49.28 percent and the literacy rate of the Female population is 52.29 percent as per 1991 census. Consequently the educated women exact employment in the government departments, but the government cannot provide employment to all Women.

Hence, it is absolutely necessary that many of them will have to find out employment for themselves. Taking this aspect into consideration the Tamil Nadu Government started entrepreneurship development programmer in 1991-92 to make women starts small business units. Totally 800 women were giving training for the years 1991-93 and 1000 for the year 1993-96.

As per 2001 census of Tamil Nadu Female population is 49.68 percent and the literacy rate or the Female population is 57.13 percent. Though the motivation and training given by the Government of Tamil Nadu, Women are not willing to undertake the risk. Hence, the state Government must take stets through competent agencies to motivate the women folk to start business ventures.

4.4 AT NATIONAL LIVEL

4.4.1 National level standing committee on women Entrepreneurs (NSE)

National level standing committee on women Entrepreneurs was constituted under the chairmanship of the Minister of the State for Women and child Welfare. This committee looks in to the problems of women Entrepreneurs and evolves policies for promotion of women Entrepreneurs.

4.4.2 National alliance of Young Entrepreneurs (NAYE)

NAYE is a national organization of young women Entrepreneurs developments. The women's wing of NAYE was set up in 1975. NAYE gives important to creating a new class of women Entrepreneur.

4.4.3 National Institute for Entrepreneurship and small Business Development (NIESBUD)

NIESBUD was established in the year 1983 as an apex body by the ministry of industry. It has a special cad to meet the requirements of women Entrepreneurs. This institute also prepares training and materials conduct research projects and publishes newsletter.

4.4.4 National Association of Women Entrepreneurs and Executives

This is governing body of non-project organization. This body acts as clearing house. Which provides solution to the problems faced by Entrepreneurs. It also gives guidelines to their self-development and protection.

4.5 AT STATE LEVEL

4.5.1 State Financial Corporation (SFC)

State Financial Corporation has been established in different states under SFC's Act of parliament loans to small and medium scale women Entrepreneur.

4.5.2 Small Industries Development Organization (SIDCO)

SIDCO is an apex body which implementing the government policies regarding the development of women Entrepreneurs. It provides 250 training programs to 9000 Entrepreneurs is the year 1978-88.

In addition with this the following institutions are also provide guideline to women entrepreneurs.

- ❖ Small Industries development Bank of India (SIDBI)
- ❖ Small Industries Development corporation (SIDCO)

4.6 AT DISTRICT LEVEL

4.6.1 District Industrial center (DIC)

DIC is operated in each District under the supervision of Districts heads. It provides Prime Minister Rozgar Yojana Program to the women entrepreneurs. The duration of the programmed may be three-week to three months.

TABLE 4.1

DETAILS OF PMRY LOAN AVAILED BY WOMEN BENEFICIARIES

2001-2002 to 2006-2007 (Rs. In Lakhs)

| Year | Recommended to Banks | | Sanctioned by Banks | | Disbursed by Bank | |
|-------------------------|----------------------|----------------|---------------------|---------------|-------------------|---------------|
| | No | Amt | No | Amt | No | Amt |
| 2001-2002 | 444 | 177.84 | 314 | 103.95 | 254 | 92.07 |
| 2002-2003 | 624 | 216.70 | 358 | 93.04 | 327 | 111.17 |
| 2003-2004 | 759 | 250.26 | 385 | 110.75 | 345 | 95.04 |
| 2004-2005 | 1040 | 317.79 | 583 | 150.77 | 531 | 140.59 |
| 2005-2006 | 1313 | 351.65 | 741 | 176.68 | 673 | 155.69 |
| 2006-2007 upto 08-02-07 | 1099 | 371.61 | 714 | 194.29 | 652 | 181.29 |
| Total | 5245 | 1677.31 | 3050 | 819.45 | 2360 | 658.72 |

SOURCE: DIC (District Industries Center)

TABLE 4.2**WOMEN ENTREPRENEUR DEVELOPMENT PROGRAM (WEDP)**

| Year | Target | Trained |
|-------------|---------------|----------------|
| 2011-2012 | 1000 | 1000 |
| 2012-2013 | 1000 | 1000 |
| 2013-2014 | 1000 | 1000 |
| 2014-2015 | 1000 | 1000 |
| 2015-2016 | 1400 | 1400 |

SOURCE: DIC (District Industries Center)

4.6.2 Tamil Nadu Industrial Investment Corporation Ltd., (TIIC)

TIIC is operated in each district. It gives important to techno crafts, educated unemployed person. It promotes the backward areas and self-employment.

4.6.3 Tamil Nadu Adi-Dravida Housing and Development Corporation (THADCOA)

It has sanctioned Rs.48lakhs to Unemployment youths who are the residents of District belongs to backward caste.

4.7 AT MUNICIPALITY LEVEL**4.7.1 Mahila Udyam Nidhi Scheme (MUNS)**

Under this scheme the promoters has to contributed 10% of the project cost 25% soft loan without interest and 1% service is imposed. MUNS authority gives the balance 65%. The ceiling loan amount is Rs. 10 lakhs.

4.7.2 Margin Money scheme of KVIC (MMS)

Khadi and village industries commission has introduced the MMS during 1996. This Scheme is given important to weaker section. This Scheme provides 25% the project cost as Margin Money.

4.7.3 Swarna Jayanthi Gram Swarozgar YOJANA

Under this scheme NABARD provides Rs.25,000/- as a revolving fund. In that amount Rs.10,000 is treated as deposit, which is interest free and Rs.15,000 will be the loan with interest under this scheme the women entrepreneur are eligible for obtaining the loan amount in order to start or improve their business.

4.7.4 Rashtria Mahila Khosh

It is the Foreign Funds Agencies, which provides loan to the women entrepreneurs in joint hand with local municipalities authority.

4.7.5 Trade Related Entrepreneurship Assistance and development for women (TREAD)

TREAD is a Non-Governmental Organization, which provides Raw material creating infrastructure Facilities and buy back arrangements for the Finished Products.

4.7.6 Self-Help Group under NGO'S

According to 31/05/03. Statistics in Tirunelveli District there are 22 NGO's functioned, which Managed 5504. Self-help group that contains 90416

women entrepreneurs. This NGOS Provide guidelines to the women entrepreneurs who belong to SHGS.

4.8 BANKS ACT AS SUPPORT INDUSTITUTION

The Following banks are also provides the Financial Support to the Women entrepreneurs:

- Commercial Bank
- The Industrial Development Bank
- Canara Bank.
- State Bank of India
- Industrial Financial Corporation of India.

4.9 CELL FOR WOMEN ENTREPRENEURS

Government of India Several Nationalized banks has opened a special cell for entrepreneurs with the object of promoting their business. This cell provides financial assistance through financial corporation such as.

- ✓ Andra Pradesh Women Co-operative Finance Corporation
- ✓ Karnataka Women Economic Development corporation
- ✓ Gujarat Women Economic Development Corporation
- ✓ Indian Council of Women Entrepreneurs Delhi.
- ✓ Association of Women Entrepreneurs Bangalore.

Women Entrepreneurs cell also given national and other awards to the success of the women.

4.10 EXPERT ENTREPRENEUR

Mrs. Sumati Morarji (Shipping Corporation) Mrs.Kiran Majomthar shaw (Biocon Company) Mrs. Neena Malthotra (Export) and Mrs. Shahnaz Hussians (Beauty clinic) are some exemplar names of successful and accomplished women entrepreneur in our country.

Further since the inception of the National Awards to small Entrepreneurs instituted in 1983, 10 Women Entrepreneurs have received special recognition awards.

They attributed their success to their untiring hard work. Perseverance, determine nation, Confidence in them. Added to these were men behind every successful woman.

4.11 PROBLEMS OF WOMEN ENTREPRENEURS IN INDIA

Women Entrepreneurs face several problems in our country. Some recent women Entrepreneur's research indicates that several women are being entrepreneurs especially the middle class women due to pull and push of traditional and changing value.

The biggest problems of a women entrepreneur are that she is a woman. For that reason alone she has facing the following problem.

4.11.1 Dual Role

Women have to play a dual role, as a housewife and as income earners. In spite of Socio-cultural changes women have to discharge most of their duties as housewife and mother. These prevent them from starting own business unit.

4.11.2 Unrecognized sectors

Majority of the women entrepreneurs are engaged in the unrecognized sectors like agriculture, handicrafts, handlooms and cottage based industries, where the income that is the wage are very low and there is no guarantee for any security or financial assistance.

4.11.3 Lack of education

The overall Literacy Percentage among Females is very low in India. A woman is discouraged in their family itself. Education provides Self-Confidence and Knowledge of understanding to world. Due to this lack of education she is not able to enter in to the business activity very deeply.

4.11.4 Gender issue

Women are treated as Caretaker of the Family and not the breadwinner. They are restricted in the name of cultural and social limit women's mobility and acceptability in the business world.

4.11.5 Male dominated society

Women in India are mixed lot. They are fully dominated by the male throughout their life. Before the marriage they are the control of Father and Brother, after the marriage they are come under the rule of husband and male children. Due to this male chauvinism they are not able to work as they're even.

4.11.6 Family Involvement

In India, it is almost only a woman's duty to look after the children and other members of the Family. Her involvement in Family problem leaves very

little energy and time to come out of her shell and play a significant role in the economic development.

4.11.7 Lack of information and experience

The Lack of information and experience makes it very difficult for her to select technology market and location and also to take problems related to labour and Finance. Without proper knowledge of surrounding how can she enter into the business?

4.11.8 Lack of Finance

Finance is the lifeblood of the business concern. Without money one can run the business. If they borrow money from banks, they will face the problem of submitting collateral security to authority. House or propriety is mostly in the name of the male parties. Women may have jewellery but even that they can't give as security without the consent of male members of the Family.

As a result of the about factors women entrepreneurs are frequently in debt to middle men or money leaders who provide raw material or credit at high rates of interest. This reason pulls down their successful business activity to valley.

4.11.9 Lack of Risk-Bearing Capacity

Women are treated as the weaker section throughout her lifetime. She has protected from the family members from facing any risk or problems. Therefore she has no confidence to bear the risk all alone. The business is fully risked bearing one. Then how can she be an entrepreneur?

4.11.10 Lack of Motivation and Inducement

In our country there is not motivation or inducement to the women who have the idea to generating anything as a new one without motivation or encouragement no women can see her face in the entrepreneurship Mirror.

4.11.11 Absence of Entrepreneurial Aptitude

Many women take the training by attending the Entrepreneurship Development programmes. Involvement of women in the small-scale sector is only 7 percent.

4.11.12 Marketing Problems

Women entrepreneurs continuously face the problems in marketing their products. One of the problems in this area is mainly male domination and even women with adequate experience fail to make a façade.

4.11.13 Credit Facilities

Though women constitute about 50 percent of population in the society but the percentage of share capital is less than 5 percent in small-scale enterprises.

4.11.14 Shortage of Raw material

Women entrepreneurs encounter the problems of shortage of raw materials. The failure of many women, Co-operations in 1971 engaged in basket making were mainly because of the inadequate availability of forest-based raw materials.

4.11.15 Heavy competition

Many of the women enterprises have imperfect organizational set up. But they have to face severe competition from organized industries.

4.11.16 High cost of Production

High cost of production undermines the efficiency and stands in the way of development and expansion of women's enterprises. Government assistance in the form of subsidies, which help them to overcome the difficult situation.

4.11.17 Social Barriers

Women entrepreneurs in India are always seen with suspicious eyes, particularly in rural areas, they face more social barriers. Not only this, So many castes and religion dominate with one another and hinders women entrepreneurs.

4.11.18 Problems of Middleman

Women entrepreneur depend on the middleman for the sale of their product middle men add their own profit margin and hence cause for higher selling price.

4.11.19 Lack of self Confidence

Women have lack of confidence and they even hesitate to take risks. They are conservative in taking and their risk-bearing capacity is also less.

4.11.20 Competition

Women are always considered to be weaker sex since time immemorial. But the reality is that the sex is biologically determined (not changeable) while

gender is socially constructed. So the first step for realizing women's development is to create gender awareness over the following .

- ✓ Recognition of women's special needs.
- ✓ Understanding women as a disadvantaged group relative to men and access to factors of production.
- ✓ Working towards increased quality and empowerment of women.

4.11.21 Limited Mobility

Women entrepreneurs are handicapped by their inability to travel from one place to another for business reasons. Further, the humiliating attitude of government officials, i.e. licensing authorities, labor officers, sales tax officials etc., make life miserable for women and force them to get out of the business in certain cases.

4.12 REQUIREMENTS FOR SUCCESSFUL WOMEN ENTREPRENEURS

We have very few women entrepreneurs in India. The women entrepreneurs when encouraged and motivated can successfully contribute to the value addition to the economy in a number of ways. The following are the essential prerequisites for women entrepreneur to become successful.

4.12.1 Hard work

A women needs to work much harder than a man. A total mental and physical involvement is needed especially when the women is a king pin of her business.

4.12.2 Emotional Maturity

A women entrepreneur mostly shouldn't allow her personal bias and prejudices to influence her business decisions. She needs to influence her business decisions. She needs to be level headed and raise above all these setbacks.

4.12.3 Flexibility

A women entrepreneur should be highly sensitive to change and ability to plan. She should be a versatile person. Possess the prudence of finance manager, diplomacy of personal manger and the doggedness of sales women.

4.12.4 Risk-bearing

A women entrepreneur should be capable of taking calculated risk and should not speculate. She should study the market situation empower profitability in different lines of business, products, machinery and finance before taking a financial decision.

4.12.5 Aggersiveness

She has to be aggressive at times, aggressiveness, if positively used, provides thrust towards growth and achievement. Aggressive character helps n surviving in a male-dominated sphere of entrepreneurship.

4.12.6 Accessibility to information

All possible access to information should be provided for women entrepreneurs. Government agencies, association of women entrepreneurs, NGO's and universities should assume responsibilities in this regard.

4.12.7 Separate publication

Separate publication should be brought out and distributed to women entrepreneurs on subsidized rate in order to create awareness and encourage them to avoid of the benefits offered to them. Media should be used to give maximum information for promoting the cause of women entrepreneurs.

4.12.8 100% finance

Banks and financial institutions should offer 100 percent loans without collateral security to qualified technocrats. Similarly, term loans and working capital loans should be sanctioned liberally on differential terms. It also suggested that a certain percentage be reserved for women in the various self-employment schemes launched by the Govt.

4.12.9 Access to technology

Access to technology is low for women entrepreneurs. Due to lack of information and finance they cannot have proper tools and equipments to improve the product setting up of special institutions at the state level would help to upgrade their skill and acquire new techno-managerial knowledge so that they could go for innovative technologies of production.

4.12.10 Simple formalities

Efforts should be made to simplify the procedures, formalities, rules and regulations etc., in matters regarding registration and getting assistance from different departments and government agencies.

4.12.11 Women co-operatives

To meet the severe competition held out by big and small businesswomen co-operatives may be formed to market the products.

4.12.12 Vocational Education

The government should provide education, particularly vocational and technical education to girls. The curriculum should be restructured to include small-scale industry, entrepreneurial development etc.,

4.12.13 Entrepreneurship motivation at school level

The girls at the school level should be inspired to adopt entrepreneurship. Generally women dream to become job seekers rather than job makers. To motivate the woman, a co-ordinate effort should be made among the educational institutions, government departments and the business world.

4.13 BUSINESS UNITS

The research based on some business that is mentioned as below Petty shop mentioned that shop which contains small items like match box, candles, snacks at low cost, beedi, cigarette, safari items etc., Processing unit means the food items like vada,pappad, pickles, thosa, idly making in the roadside or in small hats. Service with includes beauty parlor, courier service etc., Commercial unit means the business, which like Xerox and tailoring shop that managed by the woman. Perishable items like fruits, vegetables, and greens selling in the road - sides and in the market by the woman.

4.14 THIRUNELVELI DISTRICT PROFILE

This chapter is devoted to present the vital aspects and unique features of Tirunelveli District, the study area. It is expected to throw adequate light on the geographical, natural, social, conomic and commercial and demographic aspects of this district.

Introduction

Tirunelveli District was formed on September 1, 1790 (Tirunelveli Day) by the East India Company (British) and named it as Tirunelveli district though their headquarters was first located in Palayamkottai the adjacent city, where they had their military headquarters during their operations against the Palayakars. There are three reasons attributed for naming the district after Tirunelveli. The prime one is that it has been serving as the main city of the district and the second one is that it has been called called as Tirunelveli Seemai under the Nayaks and Nawabs. Finally it served as the south capital in the period of Pandyan Kingdom. Both Tirunelveli and Palayamkottai grew as the twin cities of the district. Tirunelveli District enjoys the benefit of the early showers of south west monsoon and of the later rains of the north-east monsoon. The district is chiefly irrigated by rivers rising in Western ghats. The dams and anaicuts constructed on 89.

The Tirunelveli Sthalapurana prescribes a tradition for the origin of the name Tirunelveli. The puranic version goes that one Vedasarma, a staunch

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

Origin of the District

On acquisition from the Nawab of Arcot in 1801, the British named it as Tinnevely district though their headquarters was first located in Palayamkottai the adjacent town, where they had their military headquarters during their operations against the Palayakars. Two reasons may be attributed for naming it after Tirunelveli. One is because, it was and is the chief town of the district and the other is that it was already called as Tirunelveli Seemai under the Nayaks and Nawabs. Both Tirunelveli and Palayamkottai grew as the twin towns of the district.

Geographical Data

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

Boundaries

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

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

Mineral Resources

Limestone

It is available at several places in the district. The major part comes from the crystalline limestone deposit occurring near Ramayanpatti, Talaiyuthu and Padmaneri. A total reserve of 4.06 million tonnes limestone up to a depth of 15.2 meter in Ramayanpatti band and 5.08 million tonnes up to a depth of 15.25 meter in Talaiyuthu band has been estimated. The limestone available here

contain Calcium Oxide (Ca O) from 34.97 to 55.49 percent, Magnesium Oxide (Mg O) from 0.31 to 7.24 per cent.

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

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

Sulphides

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

Ilmenite - Garnet Sands

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

Forest

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

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

District Formation

Tirunelveli District was formed in the year 1790 by the East India Company, later came under the direct control of the British Crown Queen Victoria. The name Tirunelveli has been composed from the three Tamil words i.e. 'Thiru – Nel – Veli' meaning Sacred Paddy Hedge. with effect from 20.10.1986 the district was bifurcated and new Tuticorin District was formed. Tirunelveli District having geographical area of 6759 sq.kms, in the Southeastern portion of Tamil Nadu is triangular in shape. It lies between 8°.05' and 9° .30' of the Northern latitude and 77° .05' and 78° .25' of Eastern longitude. The district is located in the southern part of Tamil Nadu and surrounded by Virudhunagar District on the north, Western Ghats on the West, Kanniyakumari

District on the south, Tuticorin District on the East. The lifeline of the district is Tamiraparani river which feeds the district and quenches the thirst of residents.

District Administration

The district administration is headed by the District Collector with his office at the district collectorate. The responsibilities of the District Collector include maintenance of law & order, coordinating various development and welfare activities in the district, etc. The Collector is assisted by the District Revenue Officer in matters of land revenue, land matters, public distribution system, etc. and by the Project Officer, District Rural Development Agency for various development schemes. Other officers who assist the Collector in his work are Personal Assistant (General), Personal Assistant (Development), Additional Personal Assistant (Land), Personal Assistant (Agriculture), Personal Assistant (Survey and Land Records), Personal Assistant (Noon Meal Programme), Personal Assistant (Small Savings), Special Deputy Collector (PGRC), Personal Assistant (Accounts), Assistant Director (Panchayats), Assistant Director (Audit), Assistant Director (Mines), Special Deputy Collector (Stamps), Assistant Director (Town Panchayats), District Adi-Draavidar and Tribal Welfare Officer, District Backward class welfare Officer, Public Relations Officer, District Supply Officer, Assistant Commissioner (Excise) and Inspection Cell Officer.

Details of other administrative setup in Tirunelveli District is as follows:

| | |
|------------------------------|-----|
| No. of Firkas | 60 |
| No. of Villages | 559 |
| No. of Village Panchayats | 425 |
| No. of Town Panchayats | 36 |
| No. of Municipalities | 7 |
| No. of Municipal corporation | 1 |

District Abstract

| District Abstract | | | | | |
|-------------------|------------------------------------|---|---|---------|---------|
| 1. | Area | : | 6823 Sq.Kms | | |
| 2. | Population | : | 3322644 | | |
| | | | Male | Female | Total |
| | | | 1642403 | 1680241 | 3322644 |
| 3. | No.of Revenue Divisions | : | 3 - Tirunelveli, Cheranmadevi and Tenkasi | | |
| 4. | No.of Taluks | : | 15 | | |
| 5. | No.of Revenue Villages | : | 559 | | |
| 6. | No.of Panchayat Unions | : | 19 | | |
| 7. | No.of Village Panchayats | : | 425 | | |
| 8. | No.of Town Panchayats | : | 36 | | |
| 9. | No.of Municipalities | : | 7 | | |
| 10. | No.of Corporation | : | 1 - Tirunelveli | | |
| 11. | No.of Parliamentary constituencies | : | 2 - Tirunelveli and Tenkasi | | |

| | | | | | | |
|-----|--------------------------------|---|---|---------|--------|---------|
| 12. | No. of Assembly constituencies | : | 10 219-Sankarankoil (SC) AC , 220-Vasudevanallur (SC)AC, 221-Kadayanallur AC, 222-Tenkasi AC , 223-Alangulam AC, 224-Tirunelveli AC, 225-Ambasamuthiram AC, 226-Palayamkottai AC, 227-Nanguneri AC, 228-Radhapuram AC | | | |
| 13. | No. Of Polling Stations | : | 2931 | | | |
| 14. | No. Of Parts | : | 2929 | | | |
| 15. | Voter as on 29.04.2016 | : | Male | Female | Others | Total |
| | | | 1215462 | 1249476 | 62 | 2465000 |

Climate Conditions

Temperature

In the day time the coastal regions are cooler than the interior parts by about a degree in summer and southwest monsoon seasons and warmer by one to two degrees during the rest of the year. From about the middle of February, temperature increases steadily. In May which is usually the hottest month in the interior, the mean daily maximum temperature is 37.1 degree Celsius. The weather is quite hot in May and June and the maximum temperature some times reaches 45 degree Celsius. With the onset of the southwest monsoon by the end of May or beginning of June, there is some drop in temperature. By about the middle of October, both day and night temperatures decrease appreciably. The period from November to January is the coolest part of the year with the mean daily maximum temperature of about 30 to 31 degree Celsius in the interior parts. The mean daily minimum in these months is about 22 to 23 degree Celsius in the district in general.

Humidity

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

Cloudiness

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

Winds

- Generally light to moderate in strength.
- Between May and September winds are mainly north westerly or westerly
- From October to February winds are mainly north easterly or northerly
- Rainfall

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

- During this southwest monsoon season the rainfall is more in the western parts of the district.
- November is generally the rainiest month.

- The heaviest rainfall in 24 hours recorded in the district was 371.5 mm at Sivagiri on 29/10/1929.
- The average rain fall in the district is 814.8 mm per annum.

Comparative Statement of Rainfall of this district in mm are given below:

| Month | Normal | 1996 | 1997 | 1998 | 1999 | 2000 |
|-----------------------|---------------|---------------|----------------|---------------|---------------|---------------|
| January | 50.2 | 22.30 | 2.39 | 2.67 | 6.67 | 37.47 |
| February | 30.2 | 35.34 | 0.00 | 3.00 | 66.68 | 143.97 |
| March | 41.3 | 6.40 | 14.56 | 0.00 | 0.80 | 24.04 |
| April | 59.8 | 98.12 | 68.98 | 11.13 | 26.93 | 20.65 |
| May | 38.0 | 23.36 | 72.53 | 103.35 | 35.34 | 16.96 |
| June | 29.6 | 35.00 | 4.90 | 23.62 | 39.69 | 55.23 |
| July | 26.4 | 31.44 | 7.51 | 53.38 | 8.11 | 9.39 |
| August | 23.3 | 23.63 | 10.88 | 45.07 | 3.39 | 95.86 |
| September | 30.2 | 35.11 | 25.20 | 4.62 | 41.71 | 74.09 |
| October | 166.0 | 230.34 | 290.67 | 67.75 | 193.93 | 24.78 |
| November | 208.2 | 71.00 | 436.83 | 188.26 | 188.17 | 186.00 |
| December | 111.6 | 116.97 | 156.71 | 290.21 | 42.30 | 137.72 |
| Total Rainfall | 814.8 | 729.01 | 1091.96 | 793.06 | 653.72 | 826.16 |

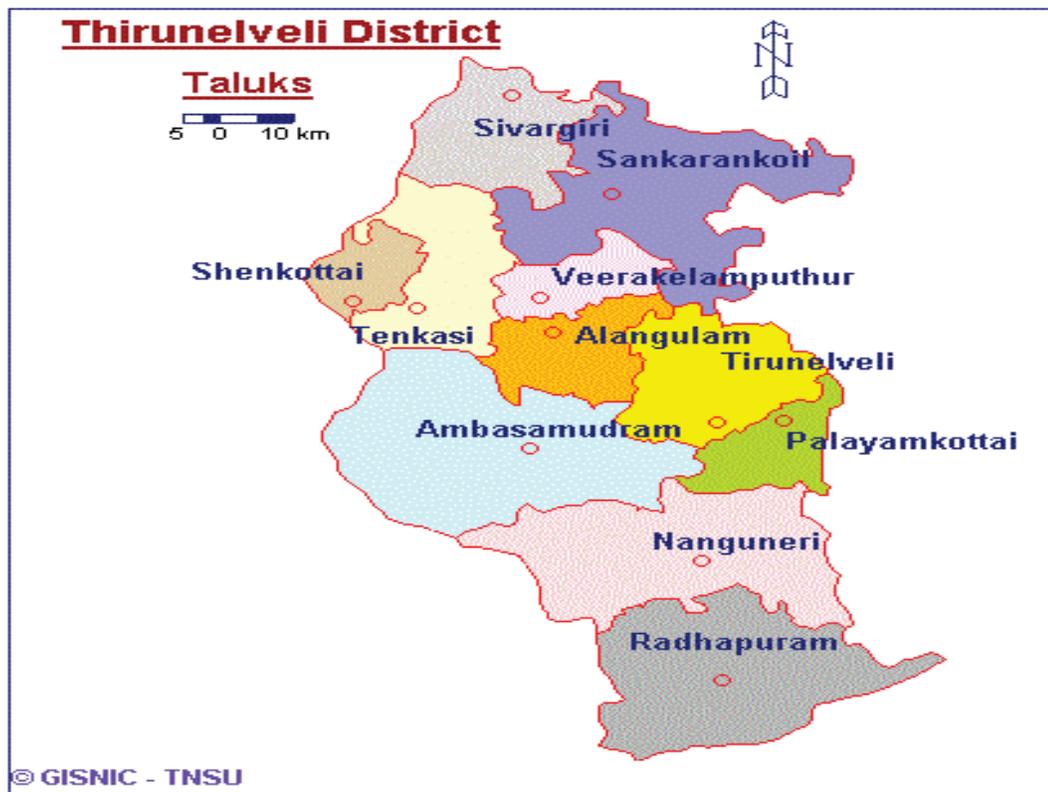
| Month | Normal | 2001 | 2002 | 2003 | 2004 | 2005 |
|-----------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| January | 50.2 | 80.16 | 6.40 | 0.58 | 36.57 | 4.92 |
| February | 30.2 | 26.54 | 75.83 | 104.25 | 16.62 | 27.50 |
| March | 41.3 | 9.53 | 29.30 | 100.72 | 5.82 | 68.17 |
| April | 59.8 | 118.79 | 91.00 | 0.78 | 91.15 | 180.49 |
| May | 38.0 | 26.73 | 82.91 | 29.55 | 135.02 | 25.46 |
| June | 29.6 | 24.43 | 4.12 | 20.18 | 59.16 | 20.28 |
| July | 26.4 | 29.58 | 5.14 | 19.19 | 9.53 | 80.50 |
| August | 23.3 | 10.80 | 35.68 | 15.48 | 26.12 | 19.91 |
| September | 30.2 | 22.03 | 13.66 | 10.34 | 101.48 | 32.77 |
| October | 166.0 | 141.32 | 213.12 | 185.84 | 220.09 | 84.68 |
| November | 208.2 | 195.97 | 241.82 | 256.57 | 260.55 | 248.45 |
| December | 111.6 | 79.52 | 17.85 | 56.89 | 32.37 | 178.36 |
| Total Rainfall | 814.8 | 765.40 | 816.83 | 900.37 | 994.48 | 971.49 |

| Month | Normal | 2006 | 2007 | 2008 | 2009 | 2010 |
|-----------------------|---------------|----------------|---------------|----------------|---------------|--------------|
| January | 50.2 | 54.49 | 24.80 | 9.28 | 8.89 | 37.16 |
| February | 30.2 | 1.80 | 3.52 | 83.3 | NIL | 0.08 |
| March | 41.3 | 124.23 | 7.44 | 377.19 | 31.63 | 40.48 |
| April | 59.8 | 25.51 | 131.64 | 103.4 | 72.01 | 36.91 |
| May | 38.0 | 35.95 | 10.97 | 4.94 | 24.07 | 39.4 |
| June | 29.6 | 28.60 | 87.78 | 10.32 | 21.38 | 29.67 |
| July | 26.4 | 26.80 | 46.49 | 35.22 | 59.94 | 60.56 |
| August | 23.3 | 25.38 | 33.11 | 72.00 | 25.97 | 18.43 |
| September | 30.2 | 63.04 | 79.70 | 20.63 | 30.56 | 77.53 |
| October | 166.0 | 361.28 | 187.03 | 345.6 | 126.59 | 107.56 |
| November | 208.2 | 287.23 | 181.90 | 183.1 | 431.59 | 293.38 |
| December | 111.6 | 19.31 | 126.16 | 94.78 | 153.29 | 168.53 |
| Total Rainfall | 814.8 | 1179.66 | 920.54 | 1339.76 | 985.93 | 873.6 |

| Month | Normal | 2011 | 2012 | 2013 | 2014 | 2015 |
|-----------------------|---------------|---------------|---------------|---------------|----------------|----------------|
| January | 50.2 | 25.26 | 40.54 | 2.19 | 57.20 | 4.75 |
| February | 30.2 | 46.37 | 29.03 | 98.50 | 9.24 | 13.48 |
| March | 41.3 | 40 | 35.95 | 142.14 | 60.30 | 71.80 |
| April | 59.8 | 65 | 65.12 | 24.94 | 36.28 | 133.36 |
| May | 38.0 | 4.25 | 9.82 | 25.72 | 206.55 | 93.09 |
| June | 29.6 | 63.31 | 2.31 | 103.92 | 7.88 | 56.32 |
| July | 26.4 | 22.08 | 15.68 | 46.58 | 12.98 | 13.15 |
| August | 23.3 | 23.43 | 12.66 | 28.35 | 52.52 | 10.55 |
| September | 30.2 | 14.93 | 8.35 | 41.05 | 38.45 | 71.62 |
| October | 166.0 | 311.84 | 304.41 | 57.01 | 391.66 | 234.59 |
| November | 208.2 | 275.7 | 144.8 | 256.66 | 316.91 | 448.89 |
| December | 111.6 | 79.52 | 100.2 | 86.80 | 150.89 | 269.47 |
| Total Rainfall | 814.8 | 971.69 | 768.87 | 913.86 | 1340.86 | 1421.07 |

| Month | Normal | 2016 | 2017 | 2018 | 2019 | 2020 |
|-----------------------|---------------|-------------|-------------|-------------|-------------|-------------|
| January | 50.2 | 4.85 | | | | |
| February | 30.2 | 6.31 | | | | |
| March | 41.3 | | | | | |
| April | 59.8 | | | | | |
| May | 38.0 | | | | | |
| June | 29.6 | | | | | |
| July | 26.4 | | | | | |
| August | 23.3 | | | | | |
| September | 30.2 | | | | | |
| October | 166.0 | | | | | |
| November | 208.2 | | | | | |
| December | 111.6 | | | | | |
| Total Rainfall | 814.8 | | | | | |

DISTRICT MAP



TOURISM

Tourism is a travel for recreational or Leisure purposes. The World Tourism Organization defines tourists as people who travel to and stay in places outside their usual environment for not more than one year for leisure, business and other purposes not related to the exercise of an activity remunerated from within the place visited. Tourism is a major growth engine for economic development in terms of providing employment and eradication of poverty. The economic significance of tourism in terms of employment, income, foreign exchange earnings and regional development is a major driving force to place tourism appropriately in development. The economic liberalization, open-sky

aviation policy, luxury cruises, improved surface transport, tourist trains, increased business travel and e-booking facilities have created a paradigm change in the tourism sector. From a mere service industry, tourism has transformed into a major revenue generating industry.

About Tirunelveli

Tirunelveli an ancient city is about 2000 years old and is a town of hoary tradition. Tamirabarani River flows here gives pride to the city. Tirunelveli is the capital of Tirunelveli District. This district was formed on 1st September 1790. . It is twin city namely Tirunelveli and Palayamkottai. Palayamkottai has been even referred as Oxford of South India. The freedom fighters of 18th to 20th century Veera Pandiaya Kattabomman, Pulithevan Veeran AzhagumuthuKone V.O. Chidambaram Veeran Sundaralingam Subramania Bharathiar and Vanachinathan were born in Tirunelveli District. Hence Tirunelveli District was placed first for freedom struggle to quit the British dynasty. The green paddy fields fed by the Tamirabarani River and the tall palm groves add a verdant dimension to the landscape of Tirunelveli District. This district is famous for palm sugar candy and palm leaf handicrafts.

Swamy Nellaiapper - Kanthimathi Temple

This temple is situated in the heart of the city. This is a twin temple dedicated to Siva and Parvathi. Rare jewels the Golden lily tank, Musical pillars, the hall of thousand pillars and abundance of sculptures in stone and in mortar

are worth seeing. Every year Car Festival will be held in this temple. The district administration announced local holiday for this festival.

Uvari

It is located on the seashore of the Bay of Bengal. It is on the way from Tiruchendur to Kanyakumari. 40kms from Kanyakumari, 43kms from Tiruchendur and 72kms Tirunelveli. It is twin village namely Nadar Uvari and Anthony Uvari. Nadar uvari on the highway has Lord Siva temple of Suyambulingaswamy. After visiting Tiruchendur Temple so many tourists are visiting this temple and week-end and holidays the tourist flow is high.

Krishnapuram Vishnu Temple

It is 13kms on the way to Tiruchendur. The temple here is dedicated to Lord Vishnu and the presiding deity is Thiruvankatanathar. A number of the life size minute carved stone sculptures with intricate workmanship adorned. One should not miss to visit this temple since this temple is a treasure house of temple arts. Sthalapuranam of this temple goes back to the Kumarappa Krishnappa Nayak's regime, who ruled this part of the country as a chieftain in 18th century. The minute carved stone sculpture found in Thirumanamandapam and Argamanadapam are superb. Elephant and cow with one face, karnan, Arjunan, Bheema, Ddharma, Manmathan with sugarcane bow having tiny hole in curved rock pipe, Rathidevi, veera bathrar standing in single leg etc. the Important is each and every sculptures are made in monolithi .Every stone is a live art work.

Thirukutralanathar Temple at Courtallam

This temple contains many inscriptions about Chola and Pandya kings. Less than a half kilometer from here is a small temple called Chitra Sabha (Hall of Pictures) dedicated to Lord Nataraja and decorated with paintings of rural deities and devotees, puranic stories and religious events. The sabha is one of the five sabhas where Lord Nataraja performed the cosmic-dance. The Pandya kings used worship here.

Kurukkuthurai Muarugan Temple

Lord Muruga temple here on the bank of the Tamiraparani river is beautifully carved out of a rock known as Thiruvuruvamalai. It is said that the same rock was used for carving the temple of Lord Muruga at Tiruchendur in 1653. Vaikasi Visakam (may-June) is a popular festival celebrated here. Where lakhs of domestic tourists congregate to witness the festival. Many marriages are solemnized here even now.

Tenkasi

It is 54kms from Tirunelveli and 5km from Courtrallam. Sri Lokambika Kasi Viswanatha Swamy temple is situated in the heart of the town, built in 15th century .It is known as South Varanasi. This temple rich in inscriptions, and remarkable excellent minute stone carved life sculptures. Shenbaga tree is the sithala Vriksha of the temple. The temple is 554 feet in length and 318 feet width, 172feet temple tower was built in 1456 by king Parakirama Pandian.

Then the temple tower was damaged in 1924 due to thunder and it was rebuilt by Sivanthi Adithan with height of 163 feet.

Thirumalai Kovil

The Murugan temple is situated on a small hill surrounded by western ghats in the border of Kerela state. at panpoli, The presiding deity of the temple is called as Thirumalaikumarasamy. There is one more goddess temple within this temple called Thirumalai Amman. This hill temple is surrounded by lot of coconut plantations and small village, so the view from the top will be great. It is 12km from Tenkasi and 7kms from Senkottai.

Tirukkurungudi

It is 45kms from Tirunelveli, 10kms from Valliyoor, 12kms from Nanguneri A famous Vishnu temple here is a treasure house of temple arts and architecture. There are numerous minutely carved stone sculptures and panels. The presiding deity is Sri Azhagiyanambi. Malainambe temple which is 8kms from Thirukkurungudi and it is a fine picnic spot. Falls here attract pilgrims throughout the year. The presiding deity of the hill temple is Thirumalainambi.

Thirupudaimarudur

It is 40 Kms from Tirunelveli. Athalanathar temple and Narumponathar temple on the banks of river Tamiraparani, attracts tourists mainly because of scenic beauty. The stone sculptures are legend of the temples are interesting. The

four styled of temple architecture viz. Pandiya, Chera, Chola and Vijayanagara beautify the glorious temple

Thiruvankatanathapuram (Mela) Vishnu temple

The mela Thiruvankatanathapuram temple's sanctum sanctorum has Lord Srinivasa deity. It is located 10km south west of Tirunelveli in the banks of river Tamirabarani. This temple place is also called Thirunankovil. Timing 5.30A.M. to 12.30Pm. and 4.P.M. to 9.P.M.

Sri Sorimuthu Aiyandar Temple (KaniKudiyiruppu)

This temple situated at Karayar near Papanasam presiding deity is Sorimuthu Aiyandar. Bommakka, Thimmakka and Boodhathar. It is in 60kms from Tirunelveli. Nearest Railway station is Ambasamudram. This temple is under the control of Zamin Singampatti samasthanam. Adi Amavasai is celebrated in a grand manner, thousands of people gathered here.

Sankarankovil

This temple depicts the concept of Hari and Hara being one God. There is a deity by the name Sankara Narayanan, which are half Lord Shiva and the other half Lord Vishnu. Also, there is another deity, named Avodai ambal or Gomathi Ambal. The sacred sand available in Gomathi Ambal temple, which is believed to cure the diseases. Twice in a year sun rays fall in the pedestal. The 125 feet temple tower has minutely carved stone sculptures . There is a famous festival

Adi Thabasu in the month of June which is observed in this temple. This temple was built by Ukrama Pandiyan in 900 AD. It is 56kms from Tirunelveli.

Ayikudi Sri Balasubramaniasamy temple

This temple is situated in Thenkasi Taluk,, on the banks of Hanuman Nadi near Kuttralam is Ariyar kudi or Arya Kuti – 'the abode of noble people', popularly known as Ayikudi, is this beautiful temple for Young Bala Muruga Peruman,. Utsavar Murthy of this temple is Muthukumaraswamy, standing next to a peacock on a Padma peetam. Both the Moolavar & Utsava Murthys are so beautiful that the darshan of Karunamurthi Bala Muruga is a treat to all the bhaktas who visit this temple. Skanda Shashti Soora Samhara festival, Chithirai Vishu, Vaigasi Vishakam, Masi Makam, Thaipusam are special festivals of this temple.

Churches

Holy Trinity Cathedral

The Holy Trinity Cathedral a small, elegant and beautiful Church was built in 1826 by Rev Rhenius and opened to public for worship on 26 June 1826. This small church with an oblong edifice measuring 64 ft. by 30 ft still serves as a nucleus for this massive Cathedral which developed in later years. Venga Mudaliar had donated 168 acres of punjai land for the maintenance of this Church. Many renovations and additions were made to this structure. In the year 1845, a tall stately steeple of 158 feet soaring into the skies was added by Rev. Pettit and has made the church a landmark all over the district. This church is

locally well known as "Oosi Gopuram" as a land mark. The resonant bell gifted by friends in England and installed in 1850 has unfailingly chimed the hours, calling the faithful to worship over the years and the clock set in the tower is relied upon by the entire town as its beloved Big Ben. Many improvements, extensions and renovation works have taken place subsequently. In 1940 Bishop Stephen Neil raised its status as the Holy Trinity Cathedral. Painting, flooring and other extensions were made in the following years. This Church is involved in many social services like paying visit to hospitals. This Church plays a vital role not only in spiritual upliftment of its people but also in the material upliftment like providing education, distributing free food and clothing and helping them in the construction of their houses etc.

Kappal madha church or Selva Matha church Uvari

A small church for St. Mary which was under the control of pastors of Goa mission existed here. In course of time, in 1903, this church was converted into a school. On important occasions as per the wishes of the people, festivals were conducted and prayers were offered to her. There was a custom among the young maidens to go to the nunnery in the night and sleep there. On one such occasion they saw a bright light surrounding this Selvamatha statue even though nobody lit a candle. Many people of Uvari witnessed this light which was there for over an hour. This incident occurred on 18th September which is celebrated as a festival. People used to keep this statue in a chariot and come around this town to bestow the blessing of Mary to the people of Uvari. Due to sea erosion the old church got damaged. Therefore the people decided to construct a new

church for which the foundation stone was laid down by Fr.Thomas in 1970, 25th January and the work was finished on 1974. This church designed as a ship, is called Kappal Matha church after its design. It is beautiful church facing the blue sea. The waves rolling near this church gives us an impression that this ship shaped church is sailing on the sea which is a feast to eyes.

Mosques

Athankarai Pallivasal

The pilgrim centre, Athankarai Pallivasal is located in between Thiruchendur and Kanyakumari on the coast road, about 46kms from Thirunelveli. The shrine has two domes of Sufi saints who were believed to grant all desires of devotees. One dome is dedicated to Syed Ali Fathima and another to Hazrath Sheik Mohammed. During the festival held in September, thousands of devotees gather here to pay their homage and seek blessings.

Pottalpudur Dargha

The centre of attraction of this place is the oldest dargha built around the year 1674. This dargha attracts not only the Muslims but Hindus and Christians also in equal numbers. This has been built adopting Hindu temple pattern. If the prayers of the pilgrims are answered, they pay their offerings, through the dargha in large numbers during Kanthuri festival with great reverence. In this dargha where the lebbais act as priest, customs almost similar to that of Hindus are followed in the rituals. Here holy ashes obtained from tamarind bark, ghee, and flowers called nerchai are distributed to the devotees.

For this Andavar, sheep and fowls are brought by all the classes of people and sacrificed before him as they do before the local Amman deities. Now refined people offer fruits for their worship rather than fowls and sheep. Sandal paste is prepared in a pot on a large scale during the time of the kanthuri and is sent to the Hindu village of Ravanasamudram, from where it is brought back to this dargha with great pomp. This is offered to the Andavar. Afterwards this sandal paste is distributed to the eagerly awaiting crowd without discrimination as to caste, creed or religion. This stands as an example of communal harmony and secularism. This Dargah is considered as a pious and a sacred one equal to the Nagore dargha and only next to Baghdad by the people of this place.

Dams

Adavinainar Dam and Park

The adavi nainar reservoir is located at the foot of the Western Ghats in Mekkarai village of Shenkottai Taluk in Tirunelveli district. It is located near courtralam and Achanikoil in Kerala state. Courtrallam visit tourist are also pay visit this dam. Here, a small falls is available.

Gadana Nathi Dam & Park

Gadana Nathi Reservoir is located at the foot of the western Ghats in sivasailm village near Alwarkurichi which is one of the important tourist places of Tirunelveli district. Now a days many tourists visit the dam and park. During the courtallam season and sabarimalai season more number of tourists visit this place.

Manimuthar Dam

Manimuthar Dam is around 47 km west of Tirunelveli and is an ideal picnic spot. It is a half mile-long dam and the water is held on three sides by mountains.

Ramanathi Dam & Park

Ramanathi reservoir is located at the foot of the Western ghats in Kadayam village of Ambasamudram Taluk in Tirunelveli District. It is one of tourist place in this district. Now a lot of tourists are visiting the dam and park.

Gundar Reservoir and Falls

It is 70kms from Tirunelveli. The Gundar Reservoir is located at the foot of the Western Ghats near the towns of Courtrallam and Senkottai. It is an important tourist place in Thirunelveli District. A large number of domestic tourists on the way to Courtrallam visits this dam and park. This dam site is noted for its salubrious climate and atmosphere. Just 1 km from Gundar Dam to Western Ghats, a beautiful falls is there. To reach this particular falls, only four wheel drive vehicle is suitable.

Papanasam Dam

Papanasam Dam is located in Tirunelveli District of Tamil Nadu. It was built during the British rule and is 5.4 m wide, 265 m long and 240 m high. The Papanasam dam is also known as the Tambiraparani River Dam and has a total catchment area of 147 sq km. Boating is possible in the lake but swimming is

strictly prohibited as it is populated with crocodiles. At the end of the lake there is a tunnel through which water flows to another river and another new dam. The dam is around 10 km west of Ambasamudram and is an hour's drive from Courtrallam.

Water Falls

Courtallam - Spa of South

Courtallam is the most famous tourist spot in the district. The natural water falls, pleasant weather and intermittent drizzling really gives an unusual charm to the visitors. The rapturous scene of the falls gets heightened by cool breeze. Usually, the season is in between May to September. The water falls down in eight places with varying force depends on the height of the cliff.

1. Main Falls
2. Small Falls (Citharuvi)
3. Five Falls (Iyentharuvi)
4. Kundaru falls
5. Tiger Falls (Puliyaruvi)
6. Old Courtallam Falls (Palaiya Coutralam)
7. SenbahaDevi Falls (Senbakadavi)
8. Honey Falls (Theanaruvi)
9. Milk Falls (Paalaruvi)

The Tamil Nadu Tourism Department has arranged facilities for the visitors to take baths at any time. All the falls, except Honey falls, have been

properly illuminated. One can bathe at anytime during the day. The water is said to possess medicinal qualities of the herbal plants grown in this mountain. Those suffering from rheumatic pains, chronic headache, and nerve disorder get cured by a long stay at Courtallam.

Boating

Every year during the season (June – September) Tamilnadu Tourism Development Corporation arranges boating in the Melavannamadai lake near Five falls road.

Agasthiyar Falls

Papanasam Falls, 42 km west of Tirunelveli, lies on the Tamiraparani River. The falls, also called Agastya Falls, is believed to be located at the place where Shiva and Parvati appeared before the sage Agastya. Papanasam means absolution of sins. It is an important pilgrim center where people take bath in the waters to relieve themselves from sins. Papavinashweshwara (Shiva) Temple is nearby.

Manimuthar Waterfalls

Manimuthar Falls is natural water falls flowing throughout the year situated above the Manimuthar dam. Driving there by bike will be adventurous. The falls nearby has a pond which has a depth of 90 feet (27 m). It is a picturesque place. It is in 35 km from Tirunelveli city. There are some public

transport service to go this place on regular intervals from Kallidai Kurichi, the nearby town. Above this fall's the pleasant tourist spot Kothaiyar is there.

Mundanthurai Tiger Reserve Wild Life Sanctuary

The Mundanthurai-Kalakad wildlife sanctuary in Tirunelveli district is developed as a National Tiger Reserve from the year 1988 with a total area of 817 sq. km in the south most western ghat ranges. The nearest stations are Cheranmahadevi, and Ambasamudaram which are 20kms and 15 kms respectively from Tirunelveli. The nearest airports are Madurai and Trivandrum. One can reach this place by road also from Ambasamudaram and Kalakad. Frequent buses are plying from Ambasamudaram and Kalakad to this place. Out of 817 sq. kms. 459 sq.kms is in core zone and 358 sq.kms. is in buffer zone.

The mountainous undulating topography is the characteristic feature leading to tropical dry deciduous forest on the lower slopes and tropical wet evergreen forests on the upper reaches.

The climate is dry humid and hot at plains and pleasant cold in the higher elevations. The reserve is the southernmost habitat of the tiger. Other predators like panthers, jungle cats, civets, dholes, jackals, striped hyenas are also found here. India is the home of 18 non-human primate species of which five primates occur in this reserve namely lion-tailed macque, slender loris, Nilgiri langur common langur and bonnet macaque. Other endangered species found here are Nilgiri tahr, sloth bear, Indian bison, Indian elephant, Malabar giant squirrel,

mouse deer, pangolin etc. In addition to that sambar wild boar, spotted deer, porcupine and mongooses are also found here.

We can also come across reptiles and amphibians like king cobra, common krait, russels, viper, darkpit viper, monitor lizard, garden lizard, tortoise, crocodiles and rare species of frogs. Regarding avifauna there are more than 80 species of birds found in this region. To mention a few spotted frequently here are egrets, herons, jungle fowl, spurfowl, partridge, quails, emerald dove, minivets, bee caters, sparrows, owls, night jars, kites, paradise flay catchers, and parakeets etc.

There are 24 identified nature trails which is spread over the reserve. It gives a thrilling experience to trekkers. This Tiger Reserve is open on all days between 6 a.m. to 6 p.m. throughout the year. However the best season is September to January. Forest Rest Houses and dormitories are available at Mundanthurai and Thalayanai.

Birds Sanctuary at Koonthankulam

Koonthankulam Bird Sanctuary or Kunthankulam is a 1.2933 km² (0.4993 sq mi) protected area declared as a sanctuary in 1994. It adjoins the tiny village of Koonthankulam in Nanguneri Taluk of Tirunelveli district, Tamil Nadu, India. It is just 38 km away from Tirunelveli (a bustling town on the banks of the Tambaraparani River). 8.58102°N 77.76123°E It is composed of Koonthankulam and Kadankulam irrigation tanks, conveniently linked by tar

road. This is the largest reserve for breeding water birds in South India.

International name: Kunthangulam Bird Sanctuary

A tiny village in the far south, Koonthankulam in Nanguneri Taluk of Tirunelveli District is emerging as a new favourite of the migratory birds. It is just 38 Kms. away from Tirunelveli and is in the nearby Nanguneri Taluk. It may soon be catapulted into the list of popular water bird sanctuaries in the country. This village is sparsely populated. Migratory birds start coming by December end and fly away to their northern homes by June or July after they lay eggs, hatch them and the young ones grow old enough to fly with the older ones. About 35 species of birds visit this calm but congenial village for breeding.

The birds called Painted strokes are coming from North India and East European Countries to this place. Similarly the flamingoes which flew in mainly from the Rann of Kutch have hatched and reared their young ones in the village.

The birds coming to their backyards for five generations are protected vehemently by villagers and regarded as harbingers of luck. The excreta of birds –‘guano’ is collected by villagers in summer along with silt to use as fertilizer in their fields. From children to grannies in the village all protect them, their nests and fledgelings. Chicks fallen are taken care of in the rescue centre till they are able to fly on their own. Anybody troubling the nests are punished in their own methods of shaving the head, or making the procession on donkey.

Navakailayam

Nine Lord Siva shrines highlight as Navagrahas which gives health and wealth to the Pilgrims. Among the nine temples four are situated in Tirunelveli district and rest of them in Thothukudii district. The following are referred as Navakailayam shrines

Tirunelveli District Navakailaya Temples

Papanasam

It is 45km from Tirunelveli jn. Presiding deity of the temple is Pabavinasar alias Kailasanatha and Mother goddess is Ulagammai . River Tamirabarani is river view of this temple. A good Picnic spot. From here just 2km a famous Agastiar Falls is located.

Cheranmahadevi

It is 22km from Tirunelveli presiding deity of the temple is Sri Ammainathar alias Kailasanathar and Goddess Aawoodainayaki It is also located on the bank of river Tamirabarani. Frequent city buses are available to this place from Tirunelveli junction.

Kodaganallur

It is 15km from Tirunelveli on the way to Cheranmahadevi and the temple is located near Nadukallur village. Presiding deity is Kailasanathar and Goddess Sivakamiammai. City buses are available from Tirunelveli Junction Bus stand.

Kunnathur

It is 2km from Tirunelveli Town railway station. And also very near to Thiruvengadanathapuram Kunnathaur is located in small hillock. Presiding deity is Kothai Parameswaran. Goddess Sivakamasundari.

Thoothukudi District Navakailaya Temples

Murappanadu

It is 17km from Tirunelveli and 40km from Thoothukudi on the National Highways. It is also situated on the banks of river Tamirabarni. Presiding deity is Kailasanathar Goddess Sivakamiammal.

Srivaikundam

It is 30km from Tirunelveli and 40km from Thoothukudi it is also located on the river Tamirabarni. Presiding deity is Kailasanathar Goddess Sivakamiammai. The first Navathirupathi temple is located here.

Thenthirupperai

It is 38km from Tirunelveli on the way to Tiruchendur. Presiding deity is Kailasanathar. Goddess Allakiyaponnammal One of the Navathirupathi temple also located here.

Rajjapathi

It is 38km from Tirunelveli on the way to Tiruchendur near Thenthirupperai. Presiding deity is Kailasanathar Goddess Alagiya ponnammal and Sivakamiammai.

Senthapoomangalam

It is 20km km from Thoothukudi on the way to Tiruchendur near Athoor and Punnakayal. Presiding deity is Kailasanathar Goddess Sivakami Ammai. City bus available from Thoothukudi old bus stand.

Personalities/ Manimandapams

Robert Caldwell Memorial

English protestant missionary Bishop Robery Caldwell's house at Idaiyankudi, a small hamlet situated about 70kms from Tirunelveli, is now a memorial. The 19th century house has been renovated by the state Government.

V.O.C.Manimandapam

V.O.Chidambaram the towering personality of freedom movement. Tamilnadu who pulled cooking oil extractor (Chekku) in Coimbatore jail, where he was imprisoned for fighting against British imperialism. V.O.C Born at ottapidaram in Thoothukudi District. Tamilnadu Government built a manimandapam at Tirunelveli.

There is a meditation hall. In this hall 6.5 feet height V.O.C statue is installed. There is also a model oil extractor in stone, which remind the V.O.C sacrifices for national liberation task.

Vanchinathan

He was popularly known as Vanchi as an Indian Tamil independence activist. He is best remembered for having shot dead Ashe, the collector of Tirunelveli on 17th June 1911 and having later committed suicide, in order to

evade arrest. Vnchinathan was born in senkottai to Raghupathy iyer and Rukmani Ammal. The railway station has since been renamed Vanchi Maniyachi.

Va.Ve.Su.Iyer

Vanchi was a close collaborator of Va.Ve.Su.Iyer, another freedom fighter who sought arms to defeat the British.

Manjolai - Hill Station

Manjolai is 57 km away from Tirunelveli and is at an elevation of 1162 sq. metre. There are many tea plantations in and around this place. It has many tea plantation in and around this place. Bomabay Burma Tea Estate is famous in this area. About 4000 people are working in these tea plantations. Manjolai is noteworthy for the climate, scenery and calm atmosphere. This place can easily be compared with Udhagamandalam, the queen of Hill stations as far as the pleasing climate and peaceful natural atmosphere are concerned. On the way to Manjolai from Manimuthar there is a very beautiful place called Dasan Pool with plenty of fresh water, greens and fine climate. Just above Manjolai, there are places like Kakkachi and Nalumukka which are real gifts of the nature. Other important tourist spots near Manjolai are the Kakkachi and Nalumukku.

Krishnapuram Sculptures

The Venkatachalapathy temple at Krishnapuram village on the Tirunelveli-Tiruchendur main road about 12 km from Tirunelveli is one of the few specimens depicting the architectural marvel and grandeur. It is indeed a treasure house of stone sculptures. Many rare intricately carved sculptures made

of granite stone are fine exhibits of architectural skill. This temple is dedicated to Lord Venkatachalapathy with his consorts Sri Devi and Bhu Devi on either side. The temple is complete in itself, since it is following the temple agamas. It is said that Krishnappa Nayakkar of Nayak dynasty had commissioned some famous sculptors from Vijayanagaram and they have left behind a wonderful collection of sculptures that tell us tales of heroic love and tragedy.

Pulithevan Palace

Nelkattumsevval or Avudaiyapuram, situated in Sankarankoil taluk is to be written red letters in the history of the Freedom Movement of India for it was the headquarters of Pulithevar, the first chieftain in Tamil Nadu to resist the British. The author of the Tirunelveli District Gazetteer, H.R.Pate, observes as follows:

"Nelkatumseval is chiefly memorable as having been in the eighteenth Century stronghold of the redoubtable Pulithevar, who figured for many years as the leader of the Marava Confederacy against the troops of the Nawab and the Company. He had a shrewd insight into the political situation of the time and was a veritable thorn in the side of the Nawab's agents".

Pulithevar remains one of the illustrious figures in the chequered history of palayakkars. The vivacity of his character gave him an ascendancy over the western palayakkars, while his determined resistance to the Nawab's overlordship made him a potential enemy of the Wallajahs. He was in fact the principal architect of the coalition of the palayakkars organised against the

Nawab. The Nawab acknowledged his victory by presenting him with a gold plate and sword.

Pulithevar is regarded as the first south Indian ruler, who sowed seed by his gallant resistance to expel the foreigners from the soil. His services to the nation is honoured in many respects and the government of Tamilnadu has erected a memorial for him in Nelkattumsevval where there is the remnants of his palace.

CHAPTER - V

ANALYSIS OF DATA

In this chapter the collected data has been analyzed by using various techniques and methods. The researcher has to accomplish the task of drawing inferences from the collected facts after an analytical and experimental study.

Table 5.1

Age-wise distribution of entrepreneurs

| S. No | Age-group | Number of respondents | Percent |
|-------|-----------|-----------------------|---------|
| 1 | Up to 30 | 50 | 20.0 |
| 2 | 31-40 | 88 | 35.2 |
| 3 | 41-50 | 52 | 20.8 |
| 4 | Above 50 | 60 | 24.0 |
| Total | | 250 | 100.0 |

Source: Primary data

The above table depicts that a majority of 35.2 per cent of the entrepreneurs are in the age group of 31 and 40, 24 per cent are in the age group of 50 and above, 20.8 per cent are in the age group of 41 and 50 and 20 percent are in the age group of less than 30 years. Majority of the entrepreneurs are in the age group of 31 and 40 which is the major age for any one to go in for income generation in order to design the future well.

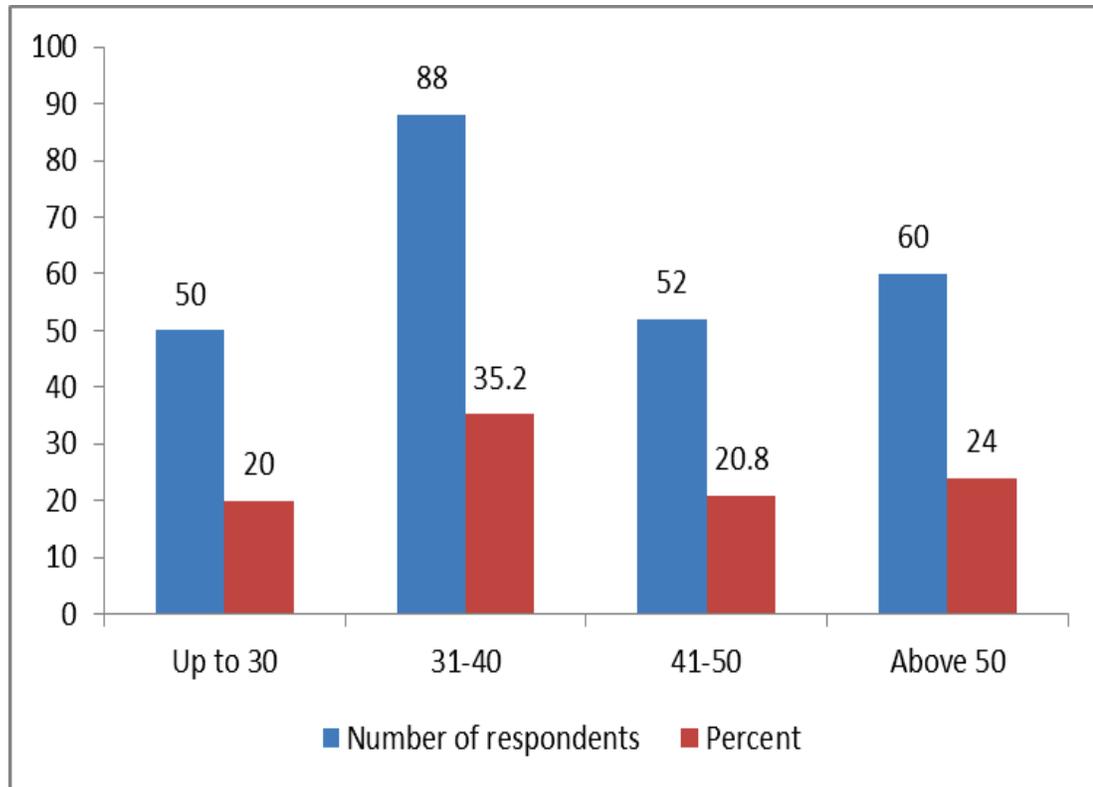
Figure 5.1**Age-wise distribution of entrepreneurs**

Table 5.2**Gender-wise distribution of the entrepreneurs**

| S. No | Gender | Number of respondents | Percent |
|--------------|---------------|------------------------------|----------------|
| 1 | Male | 200 | 80.0 |
| 2 | Female | 50 | 20.0 |
| Total | | 250 | 100.0 |

Source: Primary data

From the above table it is understood that 80 per cent of the entrepreneurs are male and 20 per cent of the entrepreneurs are female. Majority of the entrepreneurs are male which is the reality of India situation with regard to income generation and social interaction.

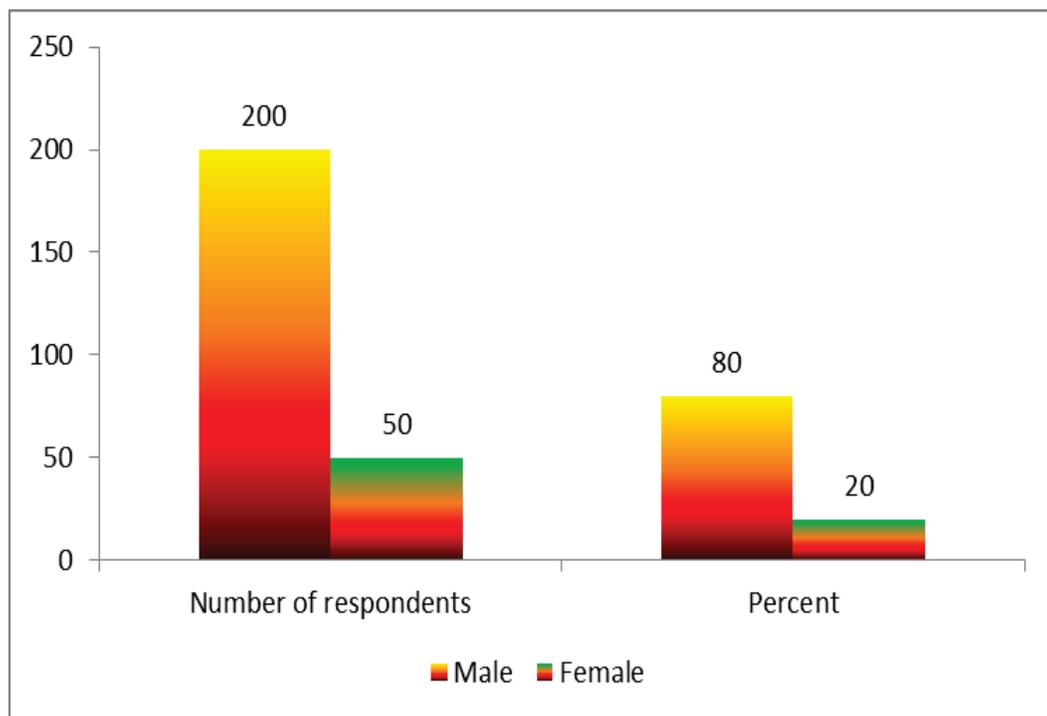
Figure 5.2**Gender-wise distribution of the entrepreneurs**

Table 5.3
Marital status of the entrepreneurs

| S. No | Category | Number of respondents | Percent |
|--------------|-----------------|------------------------------|----------------|
| 1 | Married | 228 | 91.2 |
| 2 | Unmarried | 18 | 7.2 |
| 3 | Widow | 4 | 1.6 |
| Total | | 250 | 100 |

Source: Primary data

The table above provides information relating to the marital status of the entrepreneurs and it is found that 91.2 per cent of the entrepreneurs are married, 07.2 per cent are unmarried and the remaining 1.6 per cent is widows. Majority of the entrepreneurs are married as the Indian situation has more push for any job or profession or other money generation activities only after marriage.

Figure 5.3

Marital status of the entrepreneurs

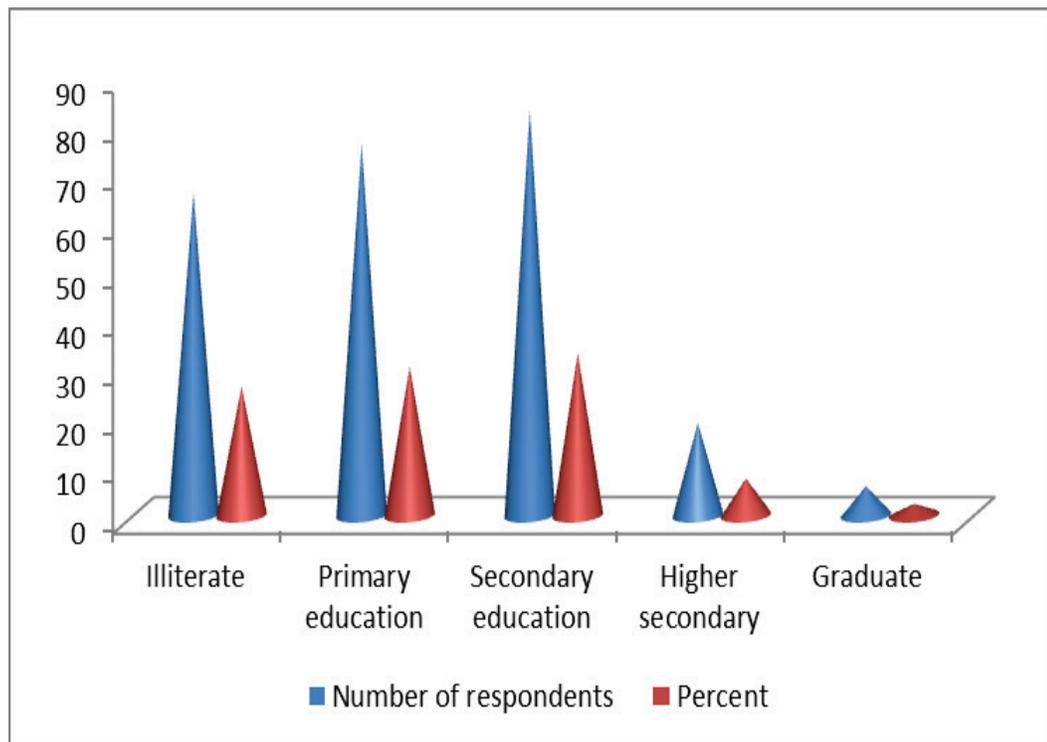


Table 5.4**Educational Qualification of the entrepreneurs**

| S. No | Category | Number of respondents | Percent |
|--------------|---------------------|------------------------------|----------------|
| 1 | Illiterate | 66 | 26.4 |
| 2 | Primary education | 76 | 30.4 |
| 3 | Secondary education | 83 | 33.2 |
| 4 | Higher secondary | 19 | 7.6 |
| 5 | Graduate | 6 | 2.4 |
| Total | | 250 | 100.0 |

Source: Primary data

It is observed from the above table that 33.2 per cent of the respondent entrepreneurs have passed through secondary education, 30.4 per cent with primary education, 26.4 per cent of them are illiterate and a small per cent of 7.6 and 2.4 are with higher secondary and graduation respectively. Majority of the entrepreneurs are with an educational qualification of with or less than secondary education. From this there is an authentic proof that educational qualification has no major role to play to make one an entrepreneur.

Figure 5.4

Educational Qualification of the entrepreneurs

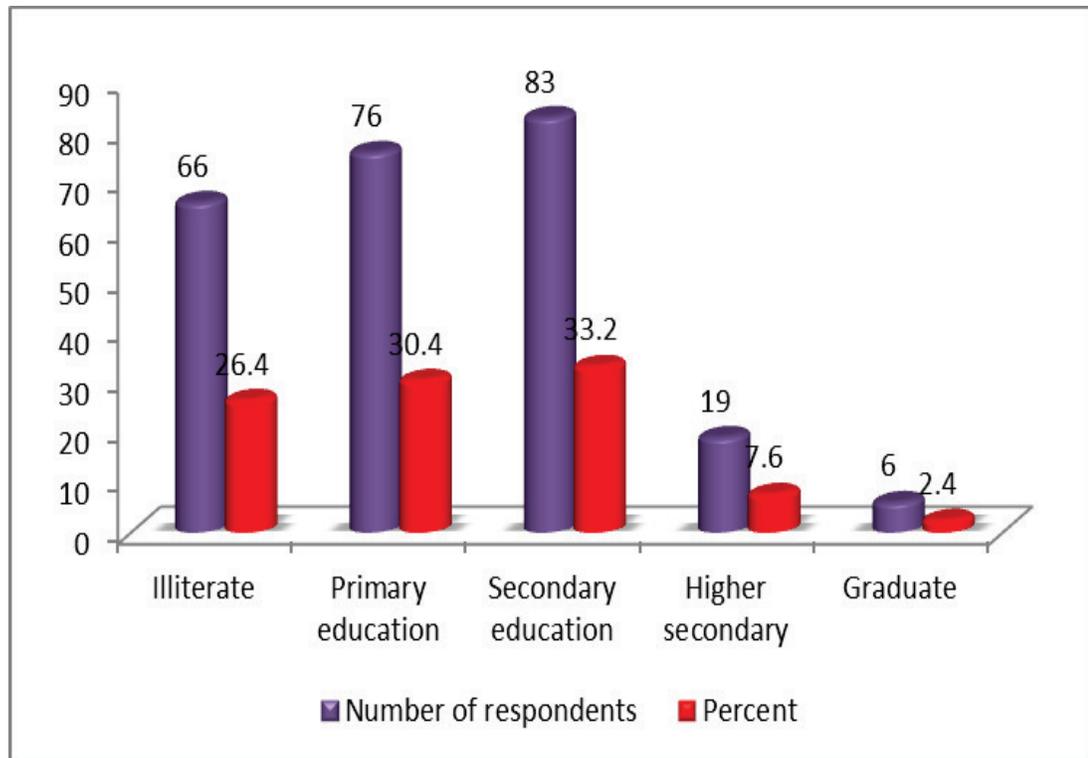


Table 5.5
Religion of the entrepreneurs

| S. No | Religion | Number of respondents | Percent |
|--------------|-----------------|------------------------------|----------------|
| 1 | Hindu | 231 | 92.4 |
| 2 | Christian | 8 | 3.2 |
| 3 | Muslim | 6 | 2.4 |
| 4 | Others | 5 | 2.0 |
| Total | | 250 | 100.0 |

Source: Primary data

It is found from the above table that, 92.4 per cent of the entrepreneurs follow Hinduism, 3.2 per cent follows Christianity, 2.4 per cent follow Muslim religion and 2 per cent of the respondents follow other religions. Majority of the entrepreneurs follow Hinduism.

Figure 5.5

Religion of the entrepreneurs

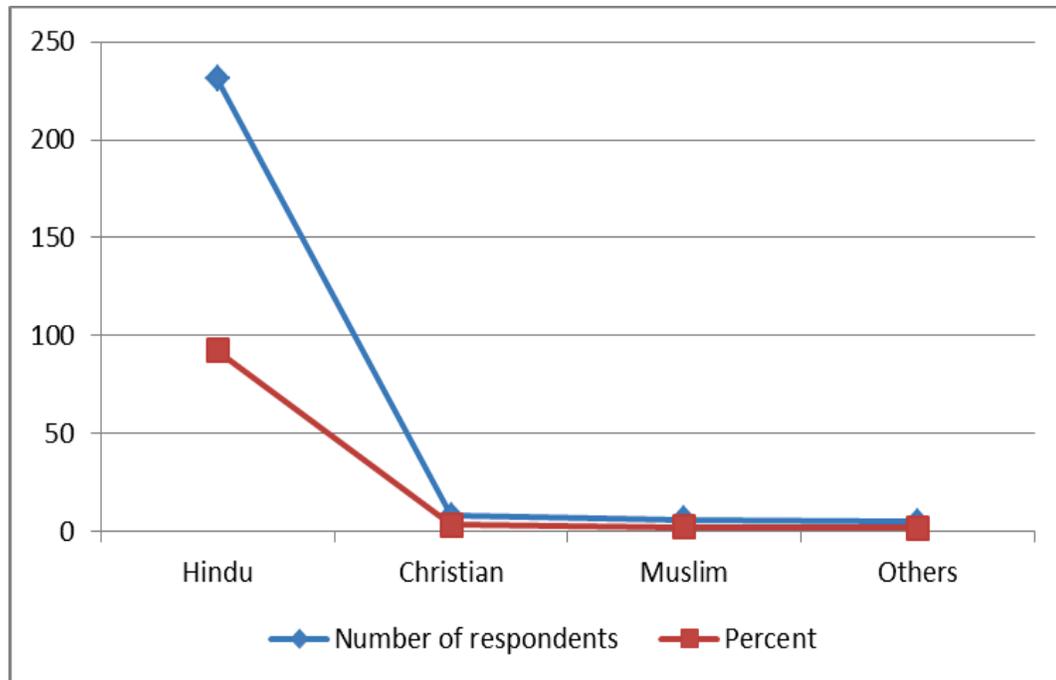


Table 5.6**Caste-wise distribution of the entrepreneurs**

| S. No | Category | Number of respondents | Percent |
|--------------|-----------------|------------------------------|----------------|
| 1 | SC | 18 | 7.2 |
| 2 | ST | 19 | 7.6 |
| 3 | BC | 142 | 56.8 |
| 4 | MBC | 62 | 24.8 |
| 5 | Others | 9 | 3.6 |
| | Total | 250 | 100.0 |

Source: Primary data

From the above table it is observed that 56.8 per cent of the respondent entrepreneurs belong to backward community, 24.8 per cent belong to Most Backward Community, 7.6 per cent belong to Scheduled Tribes, 7.2 per cent belong to Scheduled Caste and 3.6 per cent belong to other caste segments. Majority of the entrepreneurs belong to the Backward Community.

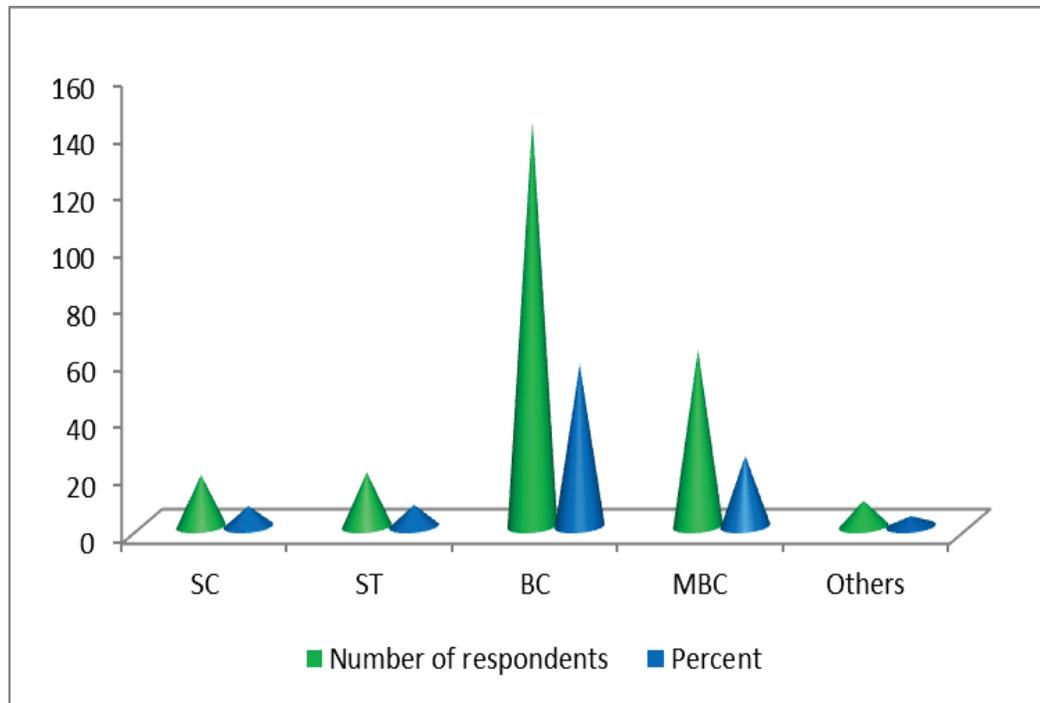
Figure 5.6**Caste-wise distribution of the entrepreneurs**

Table 5.7**Nativity of the respondent entrepreneurs**

| S. No | Category | Number of respondents | Percent |
|--------------|-----------------|------------------------------|----------------|
| 1 | Immigrant | 59 | 23.6 |
| 2 | Native | 191 | 76.4 |
| Total | | 250 | 100.0 |

Source: Primary data

With regard to the nativity it is observed 76.4 per cent of the respondents are the native entrepreneurs and the remaining 23.6 per cent are immigrants for the purpose of business. There is a higher per cent of local entrepreneurs.

Figure 5.7

Nativity of the respondent entrepreneurs

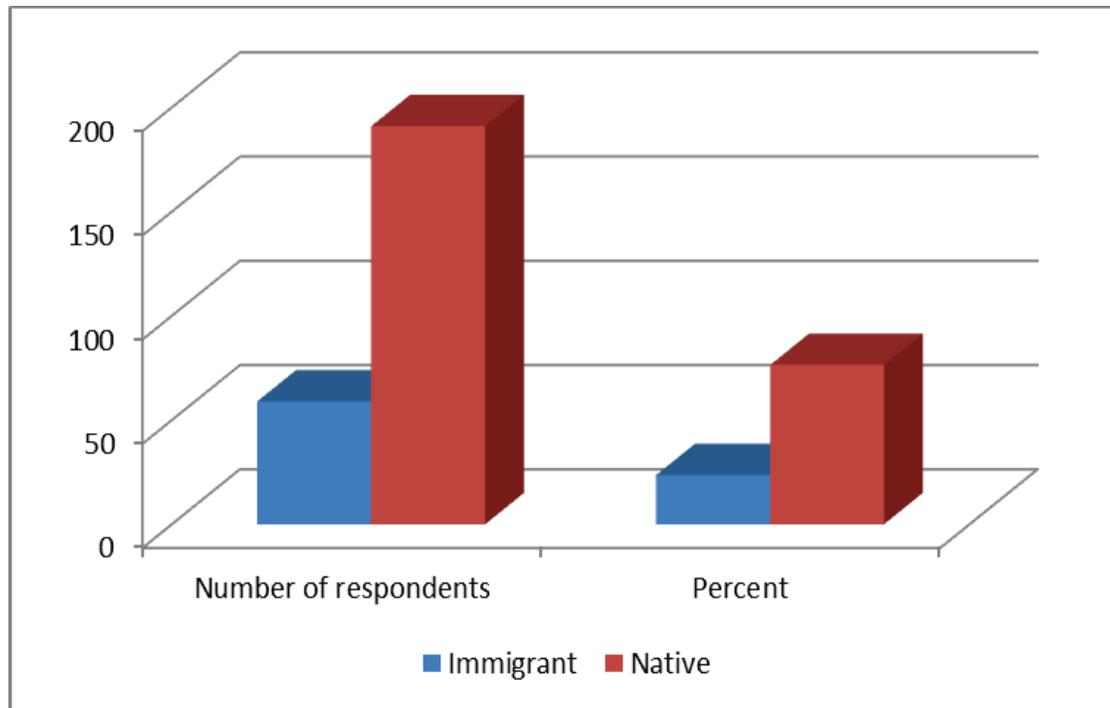


Table 5.8**Nature of Business carried on by entrepreneurs**

| S. No | Type of business | Number of respondents | Percent |
|--------------|-------------------------|------------------------------|----------------|
| 1 | Services | 60 | 24.0 |
| 2 | Consumables | 190 | 76.0 |
| | Total | 250 | 100 |

Source: Primary data

There are two major categories of business they are sale of consumer goods and service products. a) service oriented entrepreneurs who perform the business of Tailoring, Cycle lending and servicing shops, Flour mills, Ironing shop, vessels lending, Hair dressing, Mechanic shop, Money lending and other similar activities and b) consumables businesses of Tea shop, idly shop, Petty shop, Fire wood selling, Fruits sale, Pottery, Flower sale, Mutton and Chicken, Fancy stores, Electrical stores, Milk society and milk selling, Gem cutting and other similar businesses.

It is observed that there are 76 per cent of the entrepreneurs who carry on the business of consumables and the remaining 24 per cent of the entrepreneurs carry on the business based on the service oriented products.

Figure 5.8

Nature of Business carried on by entrepreneurs

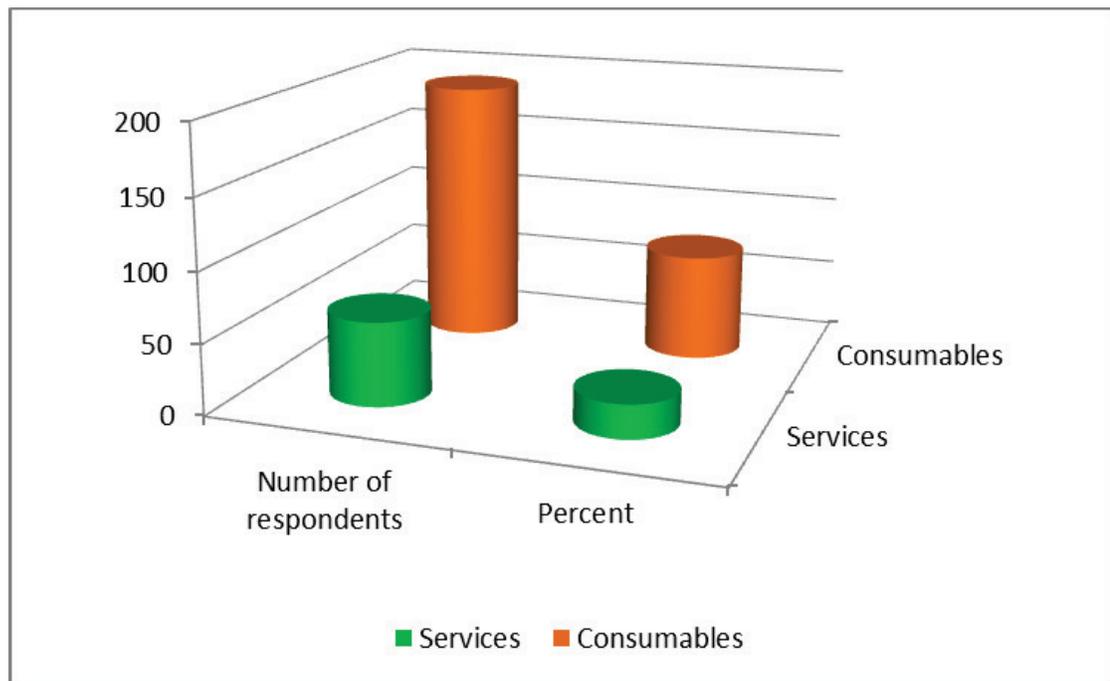


Table 5.9**Years of experience in the business activity**

| S. No | Period | Number of respondents | Percent |
|--------------|--------------------|------------------------------|----------------|
| 1 | Less than one year | 14 | 5.6 |
| 2 | 1-2 years | 35 | 14.0 |
| 3 | 3-5 years | 47 | 18.8 |
| 4 | 5-10 years | 46 | 18.4 |
| 5 | Above 10 years | 108 | 43.2 |
| Total | | 250 | 100 |

Source: Primary data

The above table provides information that 43.2 per cent of the entrepreneurs carry on the business for more than 10 year, 18.8 per cent of the entrepreneurs carry on between 3 and 5 years, 18.4 per cent of them carry on between 5 and 10 years, 14 per cent carry on from 1 to 2 years and the remaining 5.6 per cent do this for less than a year. Majority of the entrepreneurs carry on the business for more than ten years.

Figure 5.9

Years of experience in the business activity

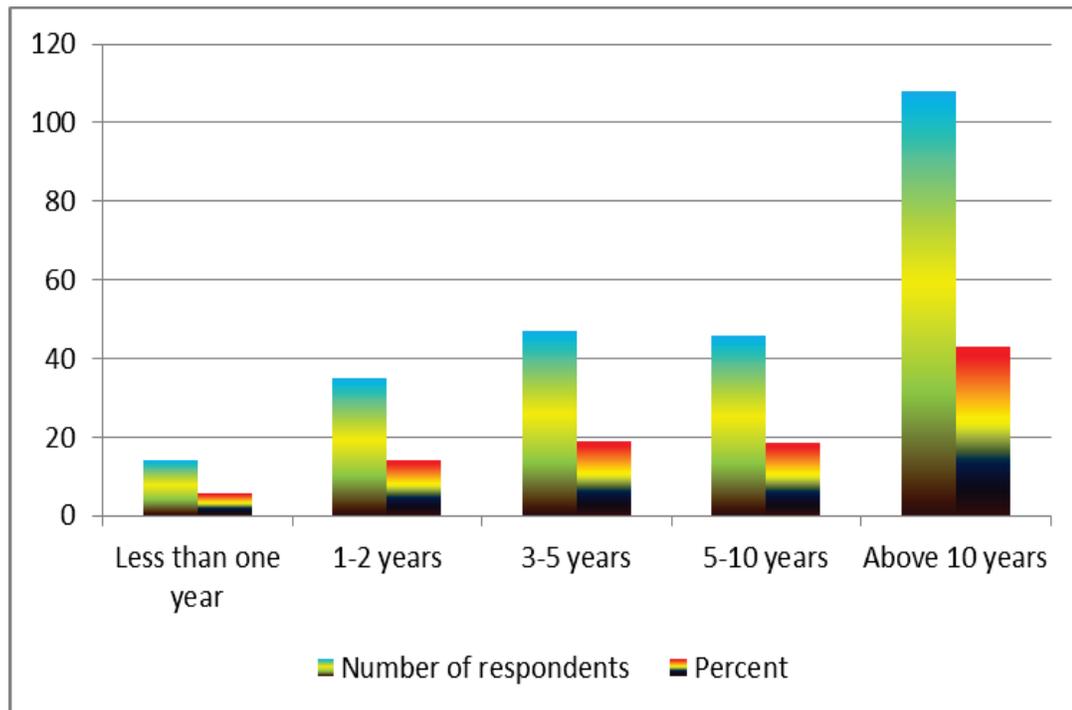


Table 5.10**Place where from the business is operated**

| S. No | Place of business | Number of respondents | Percent |
|--------------|--------------------------|------------------------------|----------------|
| 1 | Roadside | 159 | 63.6 |
| 2 | On streets | 41 | 16.4 |
| 3 | Rental shop | 40 | 16.0 |
| 4 | Government shop | 10 | 4.0 |
| Total | | 250 | 100.0 |

Source: Primary data

As far as the place of business is concerned 63.6 per cent of the entrepreneurs carry on the business on roadside, 16.4 per cent carry on the business through street vending, 16 per cent do the business in a rental shop and 4 per cent of them operate in a Government owned shops. Majority of the entrepreneurs are road side vendors.

Figure 5.10

Place where from the business is operated

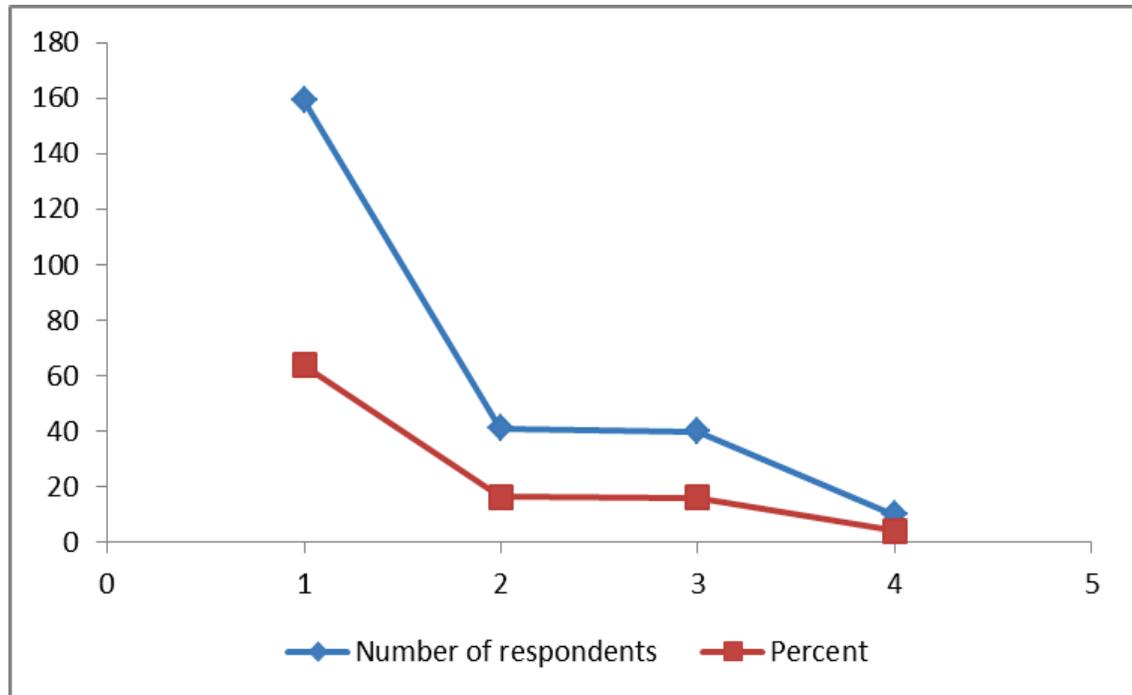


Table 5.11
Time spend per day for business

| S. No | Duration | Number of respondents | Percent |
|--------------|-----------------|------------------------------|----------------|
| 1 | Up to 3 hours | 6 | 2.4 |
| 2 | 3-5 hours | 25 | 10.0 |
| 3 | 5-8 hours | 81 | 32.4 |
| 4 | Above 8 hours | 138 | 55.2 |
| | Total | 250 | 100.0 |

Source: Primary data

The table above provides information about the hours spent per day entrepreneurs for business and it is observed that 55.2 per cent of the entrepreneurs do the business for more than 8 hours, 32.4 per cent spend between 5 and 8 hours, 10 per cent of the entrepreneurs spend from 3 to 5 hours and 2.4 per cent of them spend up to 3 hours for their business. Majority of the entrepreneurs spend more than 8 hours a day for their business.

Table 5.12**Average daily net income of an entrepreneur**

| S. No | Income range | Number of respondents | Percent |
|--------------|---------------------|------------------------------|----------------|
| 1 | Up to Rs. 50 | 53 | 21.2 |
| 2 | Rs. 51-100 | 85 | 34.0 |
| 3 | Rs. 101-150 | 60 | 24.0 |
| 4 | Above Rs 150 | 52 | 20.8 |
| | Total | 250 | 100.0 |

Source: Primary data

From the above table it is identified that 34 per cent of the respondent entrepreneurs have an average daily net income of Rs.51 and 100, 24 per cent of them have income between Rs.101 and 150, 21.2 per cent have income up to Rs.50 and the remaining 20.8 per cent have income above Rs.150. Majority of the respondent entrepreneurs have their income ranges between Rs. 51 and 100

Table 5.13
Type of ownership

| S. No | Type of business | Number of respondents | Percent |
|--------------|-------------------------|------------------------------|----------------|
| 1 | Individual | 202 | 80.8 |
| 2 | Partnership | 48 | 19.2 |
| | Total | 250 | 100.0 |

Source: Primary data

From the table above it is observed that there are 80.8 per cent of the entrepreneurs are sole traders and the remaining 19.2 per cent function through partnership form of business. Majority of the entrepreneurs function through a sole selling type of business.

Table 5.14**Legal status of the business**

| S. No | Particular | Number of respondents | Percent |
|--------------|-------------------|------------------------------|----------------|
| 1 | Registered | 14 | 5.6 |
| 2 | Not registered | 236 | 94.4 |
| Total | | 250 | 100.0 |

Source: Primary data

From the above table it is found that 94.4 per cent of the entrepreneurs run the business without any registration formalities and the remaining 5.6 per cent have their business registered. Majority of the entrepreneurs have their business unregistered.

Table 5.15
Originator of the business

| S. No | Particular | Number of respondents | Percent |
|--------------|-------------------|------------------------------|----------------|
| 1 | By ancestors | 49 | 19.6 |
| 2 | By self | 184 | 73.6 |
| 3 | By others | 17 | 6.8 |
| Total | | 250 | 100 |

Source: Primary data

From the above table it could be observed that 73.6 per cent of the respondent entrepreneurs have started the business on their own, 19.6 per cent carry on the business started by their ancestors and the remaining 6.8 per cent carry of the business started by others. Majority of the respondent entrepreneurs have started the business on their own.

Table 5.16**Purpose of being in the business activity**

| S.No | Particular | Number of respondents | Percent |
|-------------|-----------------------------|------------------------------|----------------|
| 1 | Death of family head | 11 | 4.4 |
| 2 | Husband being a Drunker | 1 | 0.4 |
| 3 | Source of income for family | 217 | 86.8 |
| 4 | Social status | 21 | 8.4 |
| Total | | 250 | 100 |

Source: Primary data

With regard to the response relating to the purpose of being in the business activity it is observed that 86.8 per cent opines that this is the source income for family, 8.4 per cent feel it being a social status, 4.4 per cent remain in the business due to the death of the family head and the remaining 0.4 per cent do the business as the husband being the drunker. Majority of the respondent entrepreneurs remain in the business as it is source of income for the family.

Table 5.17**Reason for starting this type of business**

| S. No | Particulars | Number of respondents | Percent |
|--------------|--------------------|------------------------------|----------------|
| 1 | Profit | 133 | 53.2 |
| 2 | Familiarity | 40 | 16 |
| 3 | No other go | 77 | 30.8 |
| Total | | 250 | 100 |

Source: Primary data

The above table gives the reason for starting this particular type of business. It is found that 53.2 per cent feel that the business is profitable, 30.8 per cent feel that there is no other way for life and the remaining 16 per cent are familiar with this type of business. Majority of the entrepreneurs remain in the business as there is profit.

Table 5.18**Level of satisfaction in the business**

| S. No | Particular | Number of respondents | Percent |
|--------------|-------------------|------------------------------|----------------|
| 1 | Satisfied | 189 | 75.6 |
| 2 | Dissatisfied | 61 | 24.4 |
| Total | | 250 | 100.0 |

Source: Primary data

As far as opinion about being in the business it is found that 75.6 per cent feel satisfied and the remaining 24.4 per cent are dissatisfied. Majority of the respondents feel satisfied to in the business.

Table 5.19
Motivating factor for starting the business

| S. No | Particulars | Number of respondents | Percent |
|--------------|--------------------|------------------------------|----------------|
| 1 | Family members | 64 | 25.6 |
| 2 | Friends | 8 | 3.2 |
| 3 | Own interest | 178 | 71.2 |
| Total | | 250 | 100 |

Source: Primary data

While analyzing the motivating factor for business it is found that 71.2 per cent opines that their own interest is the motivating factor, for 25.6 per cent of the respondents it is the family members and for the remaining 3.2 per cent it is their friends. Majority of the entrepreneurs are the said to be in this type of business owing to self motivation and interest.

Table 5.20**Formal training to do the business**

| Particulars | | No. of respondents | Percent |
|--------------------|-----|---------------------------|----------------|
| 1 | Yes | 77 | 30.8 |
| 2 | No | 173 | 69.2 |
| Total | | 250 | 100.0 |

Source: Primary data

The above table provides the details relating to the training undergone by the entrepreneurs and it is observed that 69.2 per cent of the entrepreneurs have not taken up any training to do the business and the remaining 30.8 per cent have undergone training. Majority of the entrepreneurs have not undergone any training relating to the business.

Table 5.21
Access to the training institutions

| Particulars | | No. of respondents | Percent |
|--------------------|-------------------|---------------------------|----------------|
| 1 | Government sector | 9 | 11.7 |
| 2 | Private sector | 62 | 80.5 |
| 3 | Service | 6 | 7.8 |
| Total | | 77 | 100 |

Source: Primary data

Of the 77 respondents who have undergone training, 80.5 per cent of the respondent entrepreneurs were trained by private sector, 11.7 per cent are trained by government sector and the remaining 7.8 per cent are trained by service sector organizations. Majority of the respondents were trained by private sector agencies.

Table 5.22**Access to external financial assistance**

| Particulars | | No. of respondents | Percent |
|--------------------|-----|---------------------------|----------------|
| 1 | Yes | 19 | 7.6 |
| 2 | No | 231 | 92.4 |
| Total | | 250 | 100.0 |

Source: Primary data

From the above table it is found that 92.4 per cent of the respondent entrepreneurs do not get any financial assistance and the remaining 7.6 per cent of the respondents get financial assistance. Majority of the respondent entrepreneurs do not get any financial support for their business.

Table 5.23
Sources of financial assistance

| S. No | Particulars | Number of respondents | Percent |
|--------------|-------------------------|------------------------------|----------------|
| 1 | Government institutions | 8 | 42.0 |
| 2 | Banks | 4 | 21.0 |
| 3 | NGO's | 1 | 5.4 |
| 4 | Private institutions | 6 | 31.6 |
| | | 19 | 100 |

Source: Primary data

Of the 19 respondent entrepreneurs who enjoy the financial assistance for their business 42 per cent get through the government institutions, 31.6 per cent get through private institutions, 21 per cent get through the banks and the remaining 5.4 per cent are supported by NGO's. Majority of the entrepreneurs get their financial support through government institutions.

Table 5.24**Opinion relating to hurdles in running the business**

| Particulars | | No. of respondents | Percent |
|--------------------|-----|---------------------------|----------------|
| 1 | Yes | 27 | 10.4 |
| 2 | No | 223 | 89.6 |
| Total | | 250 | 100 |

Source: Primary data

From the above table it could be understood that 89.6 per cent of the entrepreneurs feel that there is no problem in the business and the remaining 10.4 per cent feel that there is problem in the business. Majority of the respondent entrepreneurs feel that there is no problem in the business.

Table 5.25
Opinion relating to handling the hurdles

| Particulars | | No. of respondents | Percent |
|--------------------|--------|---------------------------|----------------|
| 1 | By own | 27 | 100 |
| 2 | Others | -- | -- |
| Total | | 27 | 100.0 |

Source: Primary data

Of the 27 respondents giving opinion relating to the handling of problems 100 per cent of the respondent entrepreneurs handle the problems on their own.

Table 5.26**Interest in expanding the business in future**

| Particulars | | No. of respondents | Percent |
|--------------------|-----|---------------------------|----------------|
| 1 | Yes | 189 | 75.6 |
| 2 | No | 61 | 24.4 |
| Total | | 250 | 100.0 |

Source: Primary data

As far as the response relating to the future plan is concerned 75.6 per cent of the respondent entrepreneurs have idea for future plan and the remaining 24.4 have no idea for future plan. Majority of the respondent entrepreneurs have idea for future plan.

Table 5.27**Opinion relating to abandoning of the business**

| Particulars | | No. of respondents | Percent |
|--------------------|-----|---------------------------|----------------|
| 1 | Yes | 23 | 9.2 |
| 2 | No | 227 | 90.8 |
| Total | | 250 | 100.0 |

Source: Primary data

From the above table it is found that 90.8 per cent of the respondent entrepreneurs have no opinion to abandon the business and the remaining 9.2 per cent have idea to abandon the business. Majority of the respondents have no idea to abandon the business.

CHAPTER - VI

CROSS TABLE ANALYSIS

Analysis particularly the cross analysis of comparing the relationship of differences supporting or conflicting with original or new hypothesis has been statistically tested to determine the validity of the data and to indicate the conclusions which are significant or not significant. Two dependent factors are compared in this analysis and the results are shown with suitable table and relevant hypothesis.

Cross table 6.1

Gender and Nature of business activity

| Gender | Nature of business activity | | Total |
|---------------|------------------------------------|--------------------|--------------|
| | Service | Consumables | |
| Male | 52 (26%) | 148 (74%) | 200 (100%) |
| Female | 8 (16%) | 42 (84%) | 50 (100%) |
| Total | 60 (24%) | 190 (76%) | 250 (100%) |

Source: Primary data

The above cross table analyzes relationship between the gender and the nature of business activity. It is observed that 74 per cent of male and 84 per cent of female respondent entrepreneurs carry on the business relating to consumable items. The remaining 26 per cent of male and 16 per cent of female respondent entrepreneurs carry on the business relating to services.

Majority of the respondents carry on the business relating to consumable items.

HYPOTHESIS

(H₀) There is no significant relationship between gender and the nature of business activity

The test of hypothesis

Statistical inference: $X = 21.93$ $df = 1$

$P = 0.040$ $P < 0.05$ Significant

Conclusion

From the above table the observed value of chi-square is 21.93 and the corresponding significant value is 0.040 which is less than 0.05, there is no significant association between the gender and the nature of business activity. Hence the null hypothesis is accepted.

Cross-table 6.2

Marital status and type of business

| Marital status | Nature of business activity | | Total |
|-----------------------|------------------------------------|--------------------|--------------|
| | Services | Consumables | |
| Married | 53 (23.2%) | 175 (76.8%) | 228 (100.0%) |
| Unmarried | 4 (22.2%) | 14 (77.8%) | 18 (100.0%) |
| Widow | 3 (75.0%) | 1 (25.0%) | 4 (100.0%) |
| Total | 60 (24.0%) | 190 (76%) | 250 (100%) |

Source: Primary data

The above cross table analyzes the relationship between the marital status and the nature of business activity. It is observed that 76.8 per cent of married, 77.8 per cent of unmarried and 1 per cent of the widow carry on the business relating to consumable items. The remaining 23.2 per cent of married, 22.2 per cent of the unmarried and 75 per cent of the widow carry on the business relating to services. The business of the majority of the married and unmarried respondent entrepreneurs is related to dealing with consumables.

HYPOTHESIS

(H₀) There is no significant relationship between marital status and the nature of business activity

The test of hypothesis

Statistical inference: $X = 58.06$ $df = 2$

$P = 0.049$ $P < 0.05$ Significant

Conclusion

From the above table the observed value of chi-square is 58.06 and the corresponding significant value is 0.049 which is less than 0.05, there is no significant association between the marital status and the nature of business activity. However, it is to be noted that widows seems to prefer services to consumables while the other two categories prefer consumables to services.

Cross-table 6.3**Educational level and business type**

| Educational level | Business type | | Total |
|----------------------------|----------------------|--------------------|---------------------|
| | Services | Consumables | |
| illiterate | 10 (15.2%) | 56 (84.8%) | 66 (100.0%) |
| Primary education | 20 (26.3%) | 56 (73.7%) | 76 (100.0%) |
| Secondary education | 23 (27.7%) | 60 (72.3%) | 83 (100.0%) |
| Higher secondary education | 5 (26.3%) | 14 (73.7%) | 19 (100.0%) |
| Graduation | 2 (33.3%) | 4 (66.7%) | 6 (100.0%) |
| Total | 60 (24.0%) | 190(76.0%) | 250 (100.0%) |

Source: Primary data

The above cross table analyzes the relationship between the educational level and the nature of business activity. It is observed that 60 per cent with secondary education, 56 per cent of illiterate and primary education respectively, 14 per cent with higher secondary education and 4 per cent of the graduate entrepreneurs carry on the business relating to consumable items. The remaining 23 per cent with secondary education, 20 per cent with primary education, 10 per cent of the illiterate, 5 per cent with higher secondary education and 2 percent of the graduates carry on the business relating to services. The business of the majority of the below high school qualified respondent entrepreneurs is related to dealing with consumables.

HYPOTHESIS

(H0) There is no significant relationship between the educational qualification and the nature of business activity

The test of hypothesis **Statistical inference: $X = 58.06$ $df = 2$**

$P = 0.049$ $P < 0.05$ Significant

Conclusion

From the above table the observed value of chi-square is 58.06 and the corresponding significant value is 0.049 which is less than 0.05, there is no significant association between the educational level and the type of business. However, it is to be noted that widows seems to prefer services to consumables while the other two categories prefer consumables to services.

Cross table 6.4

Religion and business type

| Religion | Business type | | | | Total | |
|-----------|---------------|---------|-------------|---------|-------|-----|
| | Services | | Consumables | | | |
| | Number | Percent | Number | Percent | N | % |
| Hindu | 49 | 21.2 | 182 | 78.8 | 231 | 100 |
| Christian | 2 | 25.0 | 6 | 75.0 | 8 | 100 |
| Muslim | 5 | 83.0 | 1 | 16.7 | 6 | 100 |
| Others | 4 | 80.0 | 1 | 20.0 | 5 | 100 |
| Total | 60 | 24.0 | 190 | 76.0 | 250 | 100 |

Source: Primary data

The above cross table analyzes the relationship between the Religion and the type of business. It is observed that 78.8 per cent of Hindus, 75 per cent of Christians 20 per cent of others and 16.7 per cent of Muslims carry on the business relating to consumable items. From the remaining 83 per cent of the Muslim, 80 per cent of others, 25 per cent of Christians and 21.2 per cent of Hindus carry on the business relating to services. Great majority of the Christians (75%) are involved in 'consumables' business. The case is opposite in the case of other religious entrepreneurs wherein great majority are doing "services" business.

HYPOTHESIS

(H₀) There is no significant relationship between the religion and the nature of business activity

The test of hypothesis **Statistical inference: $X = 211.66$ $df = 3$**

$P = 0.000$ $P < 0.05$ Significant

Conclusion

From the above table the observed value of chi-square is 211.66 and the corresponding significant value is 0.000 which is less than 0.05, there is no significant association between the religion and the type of business. Hence the null hypothesis is accepted.

Cross table 6.5**Gender and years of experience in business**

| Gender | | Less than 1 year | 1-2 years | 3-5 years | 6-10 years | Above 10 years | Total |
|---------------|---|-------------------------|------------------|------------------|-------------------|-----------------------|--------------|
| Male | N | 12(6) | 29(14.5) | 35(17.5) | 34(17.0) | 90(45.0) | 200(100) |
| Female | N | 2(4) | 6(12) | 12(24) | 12(24) | 18(36) | 50(100) |
| Total | N | 14(5.6) | 35(14) | 47(18.8) | 46(18.4) | 108(43.2) | 250(100) |

Source: Primary data

The above table analyzes the gender and years of experience in business it is observed that out of 200 male respondents 45 per cent are in the business for more than 10 years, 17.5 per cent are in the business between 3 and 5 years, 17 per cent are in business for 6 to 10 years, 14.5 per cent are in business for about 2 years and the remaining 6 per cent are in business less than a year. Out of 50 female respondents 36 per cent are in the business for above 10 years, 24 per cent each are in 3 to 5 years and 6 to 10 years, 12 per cent are in the business for 1 to 2 years and the remaining 4 per cent are in business for less than a year. Majority of the respondent entrepreneurs of male and female are in the business for more than 10 years.

HYPOTHESIS

(H1) There is a significant relationship between the gender and the years of experience in the business.

The test of hypothesis **Statistical inference: $X = 317.8$ $df = 4$**

$P = 0.52$ $P < 0.05$ Not Significant

Conclusion

From the above table the observed value of chi-square is 317.8 and the corresponding significant value is 0.52 which is more than 0.05, there is no significant association between the gender and the years of experience in business. Hence the alternative hypothesis is rejected.

Cross table 6.6**Marital status and years of experience in business**

| Marital status | | Less than 1 year | 1-2 years | 3-5 years | 6-10 years | Above 10 years | Total |
|-----------------------|------|-------------------------|------------------|------------------|-------------------|-----------------------|--------------|
| Married | n(%) | 12(5.3) | 29(12.7) | 43(18.9) | 42(18.4) | 102(44.7) | 228(100) |
| Unmarried | n(%) | 2(11.1) | 4(22.2) | 3(16.7) | 4(22.2) | 5(27.8) | 18(100) |
| Separated | n(%) | 0(0) | 2(50) | 1(25) | 0(0) | 1(25) | 4(100) |
| Total | n(%) | 149(5.6) | 35(14) | 47(18.8) | 46(18.4) | 108(43.2) | 250(100) |

The above table analyzes the marital status and the years of experience in business. It is observed that among the 228 married entrepreneurs 44.7 per cent are in the business for more than 10 years, 18.9 per cent with 3 to 5 years, 18.4 per cent with 6 to 10 years, 12.7 per cent with 1 to 2 years and the remaining 5.3 per cent with less than a year of experience. Out of 18 unmarried respondent entrepreneurs 27.8 per cent are in the business for more than 10 years, 22.2 per cent are in the business from 6 to 10 years and 1 to 2 years respectively, 16.7 per cent are in the business from 3 to 5 years and 11.1 per cent with less than a year. There are 4 separated respondents and 50 per cent of them are in business for 1 to 2 years and 25 per cent of them are in the business from 3 to 5 and above 10 years respectively. Majority of the respondents are in the business for more than 10 years.

HYPOTHESIS

(H₀) There is no significant association between marital status and years of experience in the business

The test of hypothesis **Statistical inference: $X = 85.13$ $df = 8$**
 $P = 0.38$ $P < 0.05$ Not Significant

Conclusion

From the above table the observed value of chi-square is 85.13 and the corresponding significant value is 0.38 which is more than 0.05, there is no significant association between the marital status and the years of experience in business. Hence the null hypothesis is rejected.

Cross table 6.7

Educational level and years of experience in business

| Educational level | | Business duration | | | | | Total |
|-------------------|-----|-------------------|-----------|-----------|------------|----------------|-----------|
| | | Less than 1 year | 1-2 years | 3-5 years | 6-10 years | Above 10 years | |
| Illiterate | N % | 1 (1.5) | 8 (12.1) | 11(16.7) | 12 (18.2) | 34 (51.5) | 66 (100) |
| Primary | N % | 7 (9.2) | 11 (14.5) | 12(15.8) | 15 (19.7) | 31 (40.8) | 76 (100) |
| High school | N % | 4 (4.8) | 14(16.9) | 19(22.9) | 13 (15.7) | 33 (39.8) | 83 (100) |
| Higher secondary | N % | 0 (0) | 2 (10.5) | 4 (21.1) | 5 (26.3) | 8 (42.1) | 19 (100) |
| Graduation | N % | 2 (33.3) | 0 (0) | 1 (16.7) | 1(16.7) | 2 (33.3) | 6 (100) |
| | N % | 14 (5.6) | 35 (14) | 47(18.8) | 46(18.4) | 108 (43.2) | 250 (100) |

Source: Primary data

From the above table it is observed that 51.1 per cent of the illiterates are in the business for more than 10 years, 18.2 per cent with 6 to 10 years, 16.7 per cent with 3 to 5 years, 12.1 per cent with 1 to 2 years and the remaining 1.5 per cent with less than a year of experience in the business. In case of 76 respondent entrepreneurs with primary education it is observed that 40.8 per cent with above 10 years, 19.7 with 6 to 10 years, 15.8 per cent with 3 to 5 years 14.5 per cent with 1 to 2 years and the remaining 9.2 per cent with less than a year of experience in the business. As far as 83 respondent entrepreneurs with high school level education it is identified that 39.8 per cent are with above 10 years, 22.9 are with 3 to 5 years, 16.9 are with 1 to 2 years, 15.7 are with 6 to 10 years and the remaining 4.8 per cent are with less than a year of experience in the field

of business. In case of higher secondary education it is found that out of 19 respondent entrepreneurs 42.1 per cent are with more than 10 years, 26.3 per cent are with 6 to 10 years, 21.1 per cent are with 3 to 5 years and the remaining 10.5 per cent with 1 to 2 years of experience. Majority of the respondents have experience in the field of business for more than 10 years.

HYPOTHESIS (H1) There is a significant association between education level and years of experience in the field of business.

The test of hypothesis **Statistical inference: $\chi^2 = 187.29$ $df = 16$**
 $P = 0.28 > 0.05$ Not Significant

Conclusion

From the above table the observed value of chi-square is 187.29 and the corresponding significant value is 0.28 which is more than 0.05, there is no significant association between the educational qualification and the years of experience in business.

Cross Table 6.8**Religion Vs years of experience**

| Religion | | Business time duration | | | | | Total |
|-----------------|---|-------------------------------|------------------|------------------|-------------------|-----------------------|--------------|
| | | Below 1 year | 1-2 years | 2-5 years | 5-10 years | Above 10 years | |
| Hindu | N | 12(5.2) | 31(13.4) | 46(19.9) | 40(17.3) | 102(44.2) | 231(100.0) |
| Christian | N | 0(0) | 3(37.5) | 1(12.5) | 1(12.5) | 3(37.5) | 8(100.0) |
| Muslim | N | 0(0) | 0(0) | 0(0) | 4(66.7) | 2(33.3) | 6(100.0) |
| Others | N | 2(40.0) | 1(20.0) | 0(0) | 1(20) | 1(20) | 5(100.0) |
| Total | N | 14(5.6) | 35(14.0) | 47(18.8) | 46(18.4) | 108(43.2) | 250(100.0) |

Source: Primary data

The above table analyses the relationship between the religion and years of experience in the field of business. Out of 231 respondents belonging to Hindu religion 44.2 per cent are with above 10 years, 19.9 per cent with 2 to 5 years, 17.3 per cent with 5 to 10 years, 13.4 per cent with 1 to 2 years and the remaining 5.2 per cent with below one year of experience.

Out of the 8 Christian respondents, 37.5 per cent of the respondents have 1 to 2 and above 10 years of experience respectively and 12.5 per cent have 3 to 5 and 5 to 10 years respectively.

Out of 6 Muslim respondents 66.7 per cent have 5 to 10 years and 33.3 per cent have above 10 years of experience.

On the other category 5 respondents 40 per cent have less than a year experience and the remaining three segments have 20 per cent each. Without any religious discrimination majority of the respondents have more than 10 years of experience in business.

HYPOTHESIS

(H1) There is a significant association between religion and years of experience in the field of business.

The test of hypothesis **Statistical inference: $X = 267.56$ $df = 12$**
 $P = 0.008 > 0.05$ Significant

Conclusion

From the above table the observed value of chi-square is 267.56 and the corresponding significant value is 0.008 which is less than 0.05, there is a significant association between the religion and the years of experience in business. Hence the alternative hypothesis is accepted.

Cross Table 6.9**Gender Vs place of business**

| Gender | | Place of business | | | | Total |
|---------------|---|--------------------------|-------------------|--------------------|------------------------|--------------|
| | | Road side | On streets | Rented shop | Government shop | |
| Male | N | 126 | 28 | 36 | 10 | 200 |
| | % | 63.0% | 14.0% | 18.0% | 5.0% | 100.0% |
| Female | N | 33 | 13 | 4 | 0 | 50 |
| | % | 66.0% | 26.0% | 8.0% | 0% | 100.0% |
| Total | N | 159 | 41 | 36 | 10 | 250 |
| | % | 63.6% | 16.4% | 16.0% | 4.0% | 100.0% |

Source: Primary data

From the above table it is observed that out of the 200 male respondent entrepreneurs 63 per cent carry on the business on the road side, 18 percent from the rented shop 14 per cent on streets and the remaining 5 per cent in the government shops. Out of the female respondent entrepreneurs 66 per cent carry on their business on road side, 26 per cent on streets and the remaining 8 per cent from a rented shop. Without any gender discrimination majority of the respondents carry on their business on road side.

HYPOTHESIS

(H1) There is a significant association between gender and the place of business.

The test of hypothesis **Statistical inference: $X = 85.69$ $df = 3$**

$P = 0.036 > 0.05$ Significant

Conclusion

From the above table the observed value of chi-square is 85.69 and the corresponding significant value is 0.036 which is less than 0.05, there is a significant association between the gender and the place of business. Hence the alternative hypothesis is accepted.

Cross Table 6.10**Educational level Vs place of business**

| Educational level | | Place of business | | | | Total |
|-------------------|---|-------------------|------------|-------------|-----------------|-------------|
| | | Road side | On streets | Rented shop | Government shop | |
| Illiterate | N | 48(72.7) | 11(16.7) | 5(7.6) | 2(3.0) | 66(100.0) |
| Primary education | N | 42(53.3) | 15(19.7) | 18(23.7) | 1(1.3) | 76(100.0) |
| High school | N | 56(67.5) | 9(10.8) | 14(16.9) | 4(4.8) | 83(100.0) |
| Higher secondary | N | 11(57.9) | 5(26.3) | 2(10.5) | 1(5.3) | 19(100.0) |
| Graduation | N | 2(33.3) | 1(16.7) | 1(16.7) | 2(33.3) | 6(100.0) |
| Total | N | 159(63.3) | 41(16.4) | 40(16.0) | 10(4.0) | 250(100.0) |

Source: Primary data

From the above table it is observed that 72.7 per cent of the illiterate respondent entrepreneurs carry on their business on road side, 16.7 per cent on streets, 7.6 per cent from the rented shop and the remaining 3 per cent of the respondents operate from government shops. In case of the entrepreneurs with primary education 42 per cent operate on road side, 23.7 per cent from the rented shop, 19.7 per cent on streets and the remaining 1.3 per cent operate from government shops. As far as the respondents with high school 67.5 per cent operate from road side, 16.9 per cent from a rented shop, 10.8 per cent on streets and the remaining 4.8 per cent from a government shop. In case of respondent entrepreneurs with higher secondary education it is identified that 57.9 per cent

operate on road side, 26.3 per cent on streets, 10.5 per cent on a rented shop and the remaining 5.3 per cent of them operate in a government owned building. In case of graduate respondents 33.3 per cent of the entrepreneurs operate on road side and government shops respectively, 16.7 per cent operate on streets and rented shops respectively. Majority of the entrepreneurs amidst their educational qualification operate on road side.

HYPOTHESIS

(H1) There is a significant association between the educational level and the place of business.

The test of hypothesis **Statistical inference: $X = 26.847$ $df = 12$**

$P = 0.008 > 0.05$ Significant

Conclusion

From the above table the observed value of chi-square is 26.847 and the corresponding significant value is 0.008 which is less than 0.05, there is a significant association between the educational level and the place of business. Hence the alternative hypothesis is accepted.

Cross Table 6.11**Community Vs place of business**

| Community | | Place of business | | | | Total |
|-----------|---|-------------------|------------|-------------|-----------------|------------|
| | | Road side | On streets | Rented shop | Government shop | |
| SC | N | 8(44.4) | 6(33.3) | 2(11.1) | 2(11.1) | 18(100.0) |
| ST | N | 10(52.6) | 0(0) | 5(26.3) | 4(21.1) | 19(100.0) |
| BC | N | 88(62.0) | 26(18.3) | 26(18.3) | 2(1.4) | 142(100.0) |
| FC | N | 5(55.6) | 0(0) | 3(33.3) | 1(11.1) | 9(100.0) |
| Other | N | 48(77.4) | 9(14.5) | 4(6.5) | 1(1.6) | 62(100.0) |
| Total | N | 159(63.6) | 41(16.4) | 40(16.0) | 10(4.0) | 250(100.0) |

Source: Primary data

The above cross table provides information relating to the community and the place of business. In case of the Scheduled caste respondent entrepreneurs 44.4 per cent carry on the business on road side, 33.3 per cent on streets and 11.1 per cent each in rented and government shops respectively. As far as the Scheduled tribes are concerned, 52.6 per cent carry on the business on road side, 26.3 per cent in a rented shop and the 21.1 per cent in government shops. In relation to the backward community 62 per cent carry on the business on road side, 18.3 per cent on road side and rented shops respectively and the remaining 1.4 per cent in government shops. As far as the forward community respondents are concerned 55.6 per cent carry on the business on road side, 33.3 per cent in the rented shops and the remaining 11.1 per cent from the government owned shops. In case of the other category respondents 77.4 per cent do their business

on road side, 14.5 per cent on streets, 6.5 per cent from the rented shops and the remaining 1.6 per cent in the government owned shops. Amidst community they belong majority of the respondent entrepreneurs carry on the business on streets and road side.

HYPOTHESIS

(H1) There is a significant association between the community and the place of business.

The test of hypothesis **Statistical inference: $X = 392.22$ $df = 12$**
 $P = 0.000 > 0.05$ Significant

Conclusion

From the above table the observed value of chi-square is 392.22 and the corresponding significant value is 0.00 which is less than 0.05, there is a significant association between the community and the place of business. Hence the alternative hypothesis is accepted.

Cross Table 6.12
Gender Vs income

| Gender | | Income | | | | Total |
|---------------|---|---------------|---------------|----------------|------------------|--------------|
| | | Rs 50 | 51-100 | 101-150 | Above 150 | |
| Male | N | 36(18.0) | 64(32.0) | 56(28.0) | 44(22.0) | 200(100.0) |
| Female | N | 17(34.0) | 21(42.0) | 4(8.0) | 8(16.0) | 50(100.0) |
| Total | N | 53(21.2) | 85(34.0) | 60(24.0) | 52(20.8) | 250 (100.0) |

Source: Primary data

The above table gives relevant information relating to the gender and income. 32 per cent of male entrepreneurs have income between Rs.51 and 100, 28 per cent have Rs.101 to 150, 22 per cent have above Rs.150 as their income and the remaining 18 per cent have income of Rs.50. As far as the female respondents are concerned 42 per cent have their income between 51 and 100, 34 per cent have Rs. 50, 16 per cent have income of above Rs.150 and the remaining 8 per cent have Rs.50 as their income. Besides gender majority of the respondents have their income ranges between Rs.51 and 100.

HYPOTHESIS

(H1) There is a significant association between the gender and the income.

The test of hypothesis **Statistical inference: $X = 133.66$ $df = 3$**

$P = > 0.04$ Significant

Conclusion

From the above table the observed value of chi-square is 133.66 and the corresponding significant value is 0.04 which is less than 0.05, there is a significant association between the gender and income. Hence the alternative hypothesis is accepted.

Cross Table 6.13**Time spent for business Vs income**

| Time spent for business | | Income | | | | Total |
|--------------------------------|---|---------------|---------------|----------------|------------------|--------------|
| | | Rs 50 | 51-100 | 101-150 | Above 150 | |
| Up to 3 hours | N | 6(100.0) | 0(0) | 0(0) | 0(0) | 6(100.0) |
| 3-5 hours | N | 9(36.0) | 7(28.0) | 3(12.0) | 6(24.0) | 25(100.0) |
| 5-8 hours | N | 18(22.2) | 38(46.9) | 17(21.0) | 8(9.9) | 81(100.0) |
| Above 8 hours | N | 20(14.5) | 40(29.0) | 40(29.0) | 38(27.5) | 138(100.0) |
| Total | N | 53(21.2) | 85(34.0) | 60(24.0) | 52(20.8) | 250(100.0) |

Source: Primary data

The relationship between the time spent and the income is correlated in the table and it is observed that 100 per cent of the respondent entrepreneurs who spend up to 3 hours earn an income of Rs.50. In relation to the time of 3 to 5 hours it is found 36 per cent earn Rs.50, 28 per cent earn Rs. 51 to 100, 24 per cent earn above Rs.150 and the remaining 12 per cent earn between Rs.101 and 150. As far as the time of 5 to 8 hours, it is observed that 46.9 per cent earn an income of Rs.51 to 100, 22.2 per cent earn up to Rs.50, 21 per cent earn between Rs.101 and 150 and the remaining 9.9 per cent earn more than Rs.150. In case of the time spent above 8 hours it is found that 29 per cent of the respondents earn 51 to 100 and 101 to 150 respectively, 27.5 per cent earn above 150 and the remaining 14.5 per cent earn up to Rs.50.

HYPOTHESIS

(H1) There is a significant association between the time spent and the income.

The test of hypothesis **Statistical inference: $X = 44.127$ $df = 9$**
 $P = > 0.00$ Significant

Conclusion

From the above table the observed value of chi-square is 44.127 and the corresponding significant value is 0.00 which is less than 0.05, there is a significant association between the time spent and the income. Hence the alternative hypothesis is accepted.

Cross Table 6.14**Educational qualification Vs Type of Business**

| Educational status | Business type | | Total |
|----------------------------|----------------------|-----------------------|--------------|
| | Registered | Not Registered | |
| Illiterate | 1 (1.5%) | 65 (98.5%) | 66(100%) |
| Primary education | 4 (5.3%) | 72 (94.7%) | 76 (100%) |
| Secondary education | 7 (8.4%) | 76 (91.6%) | 83 (100%) |
| Higher secondary education | 1 (5.3%) | 18 (94.7%) | 19 (100%) |
| Graduation | 1 (16.7%) | 5 (83.3%) | 6 (100%) |
| Total | 14 (5.6%) | 236 (94.4%) | 250 |

Source: Primary data

The educational qualification and the registration status of the respondents are analyzed in the above table and it is observed that 98.5 per cent of the illiterate respondents have not registered and the remaining 1.5 per cent have registered their business. In case of the entrepreneurs with primary education 94.7 per cent have not registered and the remaining 5.3 per cent have registered their business. In case of the entrepreneurs with secondary education 91.6 per cent have not registered and the remaining 8.4 per cent have registered. In relation to the respondents with higher secondary education 94.7 per cent have not registered and the remaining 5.3 per cent have registered their business. Out of the graduate respondent entrepreneurs 83.3 per cent have not registered and the remaining 16.7 per cent have registered. Majority of the respondent entrepreneurs beyond their educational status have not registered their business.

HYPOTHESIS

(H1) There is a significant association between the educational qualification and the type of business.

The test of hypothesis **Statistical inference: $X = 218.19$ $df = 12$**

$P = > 0.040$ Significant

Conclusion

From the above table the observed value of chi-square is 218.19 and the corresponding significant value is 0.040 which is less than 0.05, there is a significant association between the educational qualification and the type of business. Hence the alternative hypothesis is accepted.

Cross table 6.15**Education Vs Satisfaction towards business**

| Education | | Satisfaction towards business | | Total |
|-----------------------|---|--------------------------------------|---------------------|--------------|
| | | Satisfied | Dissatisfied | |
| Illiterate | N | 45 (68.2%) | 21 (31.8%) | 66 (100%) |
| Primary education | N | 55 (72.4%) | 21 (27.6%) | 76 (100%) |
| High school education | N | 67 (80.7%) | 16 (19.3%) | 83 (100%) |
| Higher education | N | 17 (89.5%) | 2 (10.5%) | 19 (100%) |
| Graduation | N | 5 (83.3%) | 1 (16.7%) | 6 (100%) |
| Total | N | 189 (75.6%) | 61 (24.4%) | 250 (100%) |

Source: Primary data

The above cross table deals with the education and the satisfaction level and it is observed that in case of illiterates respondent entrepreneurs 68.2 per cent are satisfied and the remaining 31.8 per cent are dissatisfied. In relation to the entrepreneurs with primary education 72.4 per cent are satisfied and the remaining 27.6 per cent are dissatisfied. As far as the respondents with high school education 80.7 per cent are satisfied and the remaining 19.3 per cent are not satisfied. From among the respondent entrepreneurs with higher secondary level of education 89.5 per cent are satisfied and the remaining 10.5 per cent are not satisfied. Out of the graduate respondent entrepreneurs 83.3 per cent are satisfied and the remaining 16.7 per cent are dissatisfied. Beyond the educational level majority of the respondents feel satisfied to do the business.

HYPOTHESIS

(H1) There is a significant association between the educational level and the satisfaction towards the business.

The test of hypothesis **Statistical inference: $X = 57.57$ $df = 4$**
 $P = > 0.218$ Not Significant

Conclusion

From the above table the observed value of chi-square is 57.57 and the corresponding significant value is 0.218 which is more than 0.05 , there is no significant association between the educational level and satisfaction in business. Hence the alternative hypothesis is rejected.

Cross table 6.16**Gender Vs Motivating factor**

| Gender | | Motivating factor | | | Total |
|---------------|---|--------------------------|--------------------------------|-------------|--------------|
| | | Family | Friends & relatives | Self | |
| Male | N | 45(22.6) | 7(3.5) | 147(73.9) | 199(100.0) |
| Female | N | 19(38.0) | 0(0) | 31(62.0) | 50(100.0) |
| Total | N | 64(25.7) | 7(2.8) | 178(71.5) | 249(100.0) |

Source: Primary data

The above cross table provides information relating to the gender and the motivating factor for the business. It is observed that 73.9 per cent of the male entrepreneurs were self motivated to do the business, 22.6 per cent were motivated by the family members and the remaining 3.5 per cent were motivated by friends and relatives to do the business. In relation to the women entrepreneurs 62 per cent of them were self motivated to do the business and the remaining 38 per cent were motivated by the family members. In both cases majority of the entrepreneurs have self motivation to do the business.

HYPOTHESIS

(H1) There is a significant association between the gender and the motivating factor.

The test of hypothesis **Statistical inference: $X = 62.27$ $df = 2$**
 $P = > 0.044$ Significant

Conclusion

From the above table the observed value of chi-square is 62.27 and the corresponding significant value is 0.044 which is less than 0.05, there is a significant association between the gender and motivating factor in business. Hence the alternative hypothesis is accepted.

Cross table 6.17**Education Vs training**

| Education | | Training | | Total |
|----------------------------|---|-----------------|-------------|--------------|
| | | Yes | No | |
| Illiterate | N | 16 (24.2%) | 50 (75.8%) | 66 (100%) |
| Primary education | N | 24 (31.6%) | 52 (68.4%) | 76 (100%) |
| High school education | N | 29 (34.9%) | 54 (65.1%) | 83 (100%) |
| Higher secondary education | N | 7 (36.8%) | 12 (63.2%) | 19 (100%) |
| Graduation | N | 1 (16.7%) | 5 (83.3%) | 6 (100%) |
| Total | N | 77 (30.8%) | 173 (69.2%) | 250 (100%) |

Source: Primary data

The above cross table compares the educational qualification and their opinion relating to training. It is found that 75.8 per cent of the illiterate entrepreneurs have not taken up any training and the remaining 24.2 per cent have undergone training to do the business. In relation to the entrepreneurs with primary education it is found that 68.4 per cent have not taken up any training and the remaining 31.6 per cent have taken up training to do the business. As far as the high school level educated entrepreneurs are concerned 65.1 per cent of them have not taken any training and 34.9 per cent have undergone training to do the business. In relation to the entrepreneurs with higher secondary education it is observed that 63.2 per cent have not taken any training and the remaining 36.8 per cent have taken up training to the business. In case of the graduate

entrepreneurs 83.3 per cent have not taken up any training and the remaining 16.7 per cent have taken up training to do the business. In all the four cases majority of the entrepreneurs have not taken up any training to do the business.

HYPOTHESIS

(H1) There is a significant association between the educational level and the training.

The test of hypothesis **Statistical inference: $X = 29.08$ $df = 4$**

$P = > 0.573$ Not Significant

Conclusion

From the above table the observed value of chi-square is 29.08 and the corresponding significant value is 0.573 which is more than 0.05, there is a no significant association between the educational level and training. Hence the alternative hypothesis is rejected.

Cross table 6.18**Education Vs Future plan**

| Education | | Future plan | | Total |
|-----------------------|----------|--------------------|-------------------|------------------|
| | | Yes | No | |
| Illiterate | N | 46 (69.7%) | 20 (30.3%) | 66 (100%) |
| Primary education | N | 54 (71.1%) | 22 (28.9%) | 76 (100%) |
| High school education | N | 69 (83.1%) | 14 (16.9%) | 83 (100%) |
| Secondary education | N | 15 (78.9%) | 4 (21.1%) | 19 (100%) |
| Graduation | N | 5 (83.3%) | 1 (16.7%) | 6 (100%) |
| Total | N | 189 (75.6%) | 61 (24.4%) | 250 (100) |

Source: Primary data

The above table compares the educational level and the future plan and as far as illiterate entrepreneurs are concerned 69.7 per cent have an idea for future plan and the remaining 30.3 per cent have no idea for future plan. In relation to the primary level of education 71.1 per cent of the entrepreneurs have future plan in their business endeavour and the remaining 28.9 per cent have no idea for future plan. As far as the high school level educated entrepreneurs are concerned 83.1 per cent have idea for future plan and the remaining 16.9 per cent have no such idea. In relation to the higher secondary school level educated entrepreneurs are concerned 78.9 per cent have idea for future plan and the remaining 21.1 per cent no such plan. As far as the graduate level educated

entrepreneurs 83.3 per cent have idea for future plan and the remaining 16.7 per cent have no idea for future plan. In general 75.6 per cent of the entrepreneurs have idea for future plan and the remaining 24.4 per cent have no idea for future plan.

HYPOTHESIS

(H1) There is a significant association between the educational level and the future plan.

The test of hypothesis **Statistical inference: $X = 49.62$ $df = 4$**
 $P = > 0.291$ Not Significant

Conclusion

From the above table the observed value of chi-square is 49.62 and the corresponding significant value is 0.291 which is more than 0.05, there is no significant association between the educational level and future plan. Hence the alternative hypothesis is rejected.

Table 6.19
Social constraints of entrepreneurs

| Constraints | 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | Total | Rank |
|----------------------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---------------|-------------|
| Lack of self confidence | 230 | 369 | 448 | 112 | 264 | 150 | 80 | 15 | 36 | 17 | 1721/250=6.88 | II |
| Absence of family encouragement | 250 | 288 | 56 | 136 | 72 | 170 | 92 | 102 | 44 | 43 | 1253/250=5.01 | VIII |
| Prejudice | 420 | 72 | 184 | 189 | 90 | 175 | 100 | 75 | 50 | 25 | 1380/250=5.52 | V |
| No risk bearing capacity | 300 | 90 | 80 | 140 | 60 | 280 | 40 | 120 | 64 | 32 | 1196/250=4.78 | IX |
| Domination of money lenders | 300 | 81 | 320 | 301 | 120 | 70 | 100 | 30 | 40 | 39 | 1401/250=5.60 | IV |
| Lack of exposure | 200 | 270 | 352 | 105 | 90 | 105 | 100 | 45 | 48 | 41 | 1356/250=5.42 | VI |
| Problems in public relation | 420 | 108 | 160 | 182 | 60 | 145 | 136 | 108 | 40 | 21 | 2180/250=8.72 | I |
| Fear of social security | 080 | 360 | 96 | 217 | 198 | 0 | 148 | 60 | 100 | 19 | 1278/250=5.11 | VII |
| Lack of economic freedom | 120 | 342 | 128 | 140 | 276 | 0 | 164 | 90 | 58 | 08 | 826/250=3.30 | X |
| Fear of credit sale and recovery | 180 | 270 | 176 | 238 | 230 | 155 | 40 | 105 | 20 | 05 | 1419/250=5.68 | III |
| | 2500 | 2500 | 2500 | 2500 | 2500 | 2500 | 2500 | 2500 | 2500 | 2500 | 25000 | |

Source: Primary data

From this table it could be understood that the major social constraints of the rural entrepreneurs are problem in public relation followed by lack of self confidence, fear of credit sale and recovery followed by domination of money lenders, prejudice, lack of exposure, fear of social security, absence of family encouragement, no risk bearing capacity and lack of economic recovery. The most important problem is the problem of public relations and lack of self confidence.

Table 6.20
Financial Constraints of Entrepreneurs

Finance is the life blood of any enterprise. It has to be available at the right time in right quantity. Availability of adequate financial support accelerates the success of an enterprise. The dreams of the entrepreneurs will not come true if they are unable to mobilize the needed finance. The rank given by the respondents to the ten financial constraints encountered by them are given below

| Constraints | 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | Total | Rank |
|-------------------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---------------|-------------|
| Shortage of fixed capital | 800 | 243 | 192 | 98 | 72 | 25 | 120 | 9 | 48 | 31 | 1638/250=6.56 | I |
| Shortage of working capital | 230 | 261 | 128 | 147 | 228 | 125 | 88 | 39 | 60 | 33 | 1339/250=5.36 | II |
| Negative attitude of banks | 0 | 81 | 320 | 147 | 144 | | 48 | 18 | 4 | 1 | 763/250=3.05 | V |
| Delay in sanctioning loan | 100 | 81 | 0 | 98 | 72 | 75 | 16 | 27 | 12 | 4 | 485/250=1.94 | IX |
| Inadequate size of loan | 200 | 364 | 64 | 98 | 108 | 0 | 80 | 18 | 4 | 0 | 896/250=3.59 | IV |
| Inability to provide security | 0 | 405 | 64 | 49 | 36 | 50 | 32 | 27 | 4 | 4 | 671/250=2.68 | VII |
| Rigid repayment schedule | 200 | 324 | 192 | 0 | 72 | 75 | 64 | 18 | 0 | 0 | 945/250=3.79 | III |
| Ignorance of banking | 0 | 81 | 64 | 245 | 0 | 25 | 0 | 45 | 20 | 2 | 482/250=1.93 | X |
| Red tapism | 300 | 0 | 256 | 0 | 108 | 25 | 32 | 9 | 24 | 0 | 754/250=3.02 | VI |
| lack of accounting skills | 400 | 0 | 0 | 98 | 0 | 20 | 48 | 0 | 4 | 6 | 576/250=2.30 | VIII |

Source: Primary data

Social Constraints of Entrepreneurs

In this table the rotated matrix dimension reduction is used to find the most important social constraints of the rural entrepreneurs. The first five loaded factors were selected for the further analysis.

Table 6.21
Rotated Component Matrix^a

| Social Constraints | Component | | | | |
|---|-------------|-------------|-------------|-------------|-------------|
| | 1 | 2 | 3 | 4 | 5 |
| Lack of self confidence | -.480 | .899 | .091 | -.302 | .313 |
| Absence of family encouragement | -.662 | .364 | -.689 | .183 | -.624 |
| Prejudice | .379 | -.486 | .735 | .124 | .861 |
| No risk bearing capacity | .317 | -.672 | -.003 | .773 | .580 |
| Domination of money lenders | .230 | .203 | .147 | .882 | .137 |
| Lack of exposure | .231 | .637 | .585 | .183 | .518 |
| Problems in public relation | .667 | .267 | -.543 | -.288 | -.351 |
| Fear of social security | -.352 | -.027 | .190 | -.521 | .709 |
| Lack of economic freedom | -.703 | .282 | -.020 | -.278 | .043 |
| Fear of credit sale and recovery | .121 | -.660 | .838 | -.225 | -.262 |
| Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. | | | | | |
| a. Rotation converged in 3 iterations. | | | | | |

Source: Primary data

The table reveals that problems in public relations loaded more in the first factor and lack of self confidence was loaded second, fear of credit sale and

recovery was the third factor, domination of money lenders was loaded fourth and prejudice was the last factor among the five loaded factors. Those five factors were considered for the further analysis.

Financial Constraints of Entrepreneurs

This table reveals the most influenced factors which are restricting the rural people to become entrepreneurs. And the rotated matrix was adapted to select five factors from the ten financial constraints.

Table 6.22

Component Matrix^a

| Financial Constraints | Component | | | | |
|--|-------------|-------------|-------------|-------------|-------------|
| | 1 | 2 | 3 | 4 | 5 |
| Shortage of fixed capital | .807 | -.745 | .000 | -.347 | .432 |
| Shortage of working capital | .743 | .722 | -.098 | .329 | -.363 |
| Negative attitude of banks | .706 | -.522 | .352 | .489 | .812 |
| Delay in sanctioning loan | .378 | -.584 | .374 | .552 | .271 |
| Inadequate size of loan | .113 | .656 | .457 | .601 | -.121 |
| Inability to provide security | -.640 | .244 | .478 | -.426 | .134 |
| Rigid repayment schedule | -.365 | .529 | .757 | .109 | .745 |
| Ignorance of banking | .101 | .090 | .583 | .014 | -.080 |
| Red tapism | .520 | -.014 | -.027 | .188 | .713 |
| lack of accounting skills | .549 | -.099 | .311 | -.223 | -.240 |
| Extraction Method: Principal Component Analysis. | | | | | |
| a. 1 components extracted. | | | | | |

Source: Primary data

The table reveals that shortage of fixed capital is the main factor which restrict the rural people to become entrepreneurs and followed by shortage of working capital, rigid repayment schedule, inadequate size of loan and negative attitude of banks stood next and restrict the rural people to become entrepreneurs.

Social Constraints and Educational Qualification

The prime motive of the education is to change the character and the attitude of the people. This table examines whether the education changes the mindset of the respondents or does not play any role in the selection of entrepreneurship as their career.

H_0 : there is no significant difference between the social constraints and the educational qualification of the respondents.

Table 6.23

ANOVA

| Particulars | | Sum of Squares | Df | Mean Square | F | Sig. |
|----------------------------------|----------------|----------------|-----|-------------|--------|------|
| Problems in public relation | Between Groups | 11.267 | 4 | 3.756 | 5.001 | .002 |
| | Within Groups | 154.714 | 245 | .751 | | |
| | Total | 165.981 | 249 | | | |
| Lack of self confidence | Between Groups | 22.494 | 4 | 7.498 | 7.480 | <.01 |
| | Within Groups | 206.502 | 245 | 1.002 | | |
| | Total | 228.995 | 249 | | | |
| Fear of credit sale and recovery | Between Groups | 44.910 | 4 | 14.970 | 15.315 | <.01 |
| | Within Groups | 201.357 | 245 | .977 | | |
| | Total | 246.267 | 249 | | | |
| Domination of money lenders | Between Groups | 15.165 | 4 | 5.055 | 3.098 | .028 |
| | Within Groups | 336.092 | 245 | 1.632 | | |
| | Total | 351.257 | 249 | | | |
| Prejudice | Between Groups | 5.521 | 4 | 1.840 | 1.515 | .212 |
| | Within Groups | 250.293 | 245 | 1.215 | | |
| | Total | 255.814 | 249 | | | |

Source: Primary data

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between problems in public relations and the educational qualification of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Lack of self confidence and the educational qualification of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Fear of credit sale and recovery and the educational qualification of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Domination of money lenders and the educational qualification of the respondents.

Since the P Value is more than 0.05, the null hypothesis is accepted. Hence there is no significant different between the prejudice and the educational qualification of the respondents.

Social Constraints and Caste

The caste plays a vital role in the involvement of people in any activity. Mean variance of the different respondents with different educational qualification is examined in this table.

H_0 : there is no significant difference between the social constraints and the caste of the respondents.

Table 6.24

ANOVA

| Particulars | | Sum of Squares | Df | Mean Square | F | Sig. |
|----------------------------------|----------------|----------------|-----|-------------|--------|------|
| Problems in public relation | Between Groups | 16.319 | 4 | 3.264 | 4.449 | .001 |
| | Within Groups | 149.662 | 245 | .734 | | |
| | Total | 165.981 | 249 | | | |
| Lack of self confidence | Between Groups | 46.986 | 4 | 9.397 | 10.533 | <.01 |
| | Within Groups | 182.009 | 245 | .892 | | |
| | Total | 228.995 | 249 | | | |
| Fear of credit sale and recovery | Between Groups | 52.492 | 4 | 10.498 | 11.052 | <.01 |
| | Within Groups | 193.774 | 245 | .950 | | |
| | Total | 246.267 | 249 | | | |
| Domination of money lenders | Between Groups | 34.341 | 4 | 6.868 | 4.421 | .001 |
| | Within Groups | 316.916 | 245 | 1.554 | | |
| | Total | 351.257 | 249 | | | |
| Prejudice | Between Groups | 16.096 | 4 | 3.219 | 2.865 | .016 |
| | Within Groups | 229.185 | 245 | 1.123 | | |
| | Total | 245.281 | 249 | | | |

Source: Primary data

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between problems in public relations and the caste of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Lack of self confidence and the caste of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Fear of credit sale and recovery and the caste of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Domination of money lenders and the caste of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Prejudice and the caste of the respondents.

Social Constraints and Experience

H_0 : there is no significant difference between the social constraints and the experience of the respondents.

Table 6.25

ANOVA

| Particulars | | Sum of Squares | Df | Mean Square | F | Sig. |
|----------------------------------|----------------|----------------|-----|-------------|-------|------|
| Problems in public relation | Between Groups | 14.756 | 4 | 4.919 | 6.700 | <.01 |
| | Within Groups | 151.225 | 245 | .734 | | |
| | Total | 165.981 | 249 | | | |
| Lack of self confidence | Between Groups | 2.363 | 4 | .788 | .716 | .543 |
| | Within Groups | 226.632 | 245 | 1.100 | | |
| | Total | 228.995 | 249 | | | |
| Fear of credit sale and recovery | Between Groups | 10.145 | 4 | 3.382 | 2.923 | .035 |
| | Within Groups | 238.355 | 245 | 1.157 | | |
| | Total | 248.500 | 249 | | | |
| Domination of money lenders | Between Groups | 7.803 | 4 | 2.601 | 2.251 | .084 |
| | Within Groups | 238.025 | 245 | 1.155 | | |
| | Total | 245.829 | 249 | | | |
| Prejudice | Between Groups | 29.680 | 4 | 9.893 | 9.453 | <.01 |
| | Within Groups | 215.601 | 245 | 1.047 | | |
| | Total | 245.281 | 249 | | | |

Source: Primary data

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between problems in public relations and the experience of the respondents.

Since the P value is more than 0.05, the null hypothesis is accepted. Hence there is no significant difference between Lack of self confidence and the experience of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Fear of credit sale and recovery and the experience of the respondents.

Since the P Value is more than 0.05, the null hypothesis is accepted. Hence there is no significant different between the domination of money lenders and the experience of the respondents.

Since the P Value is less than 0.05, the null hypothesis is rejected. Hence there is a significant different between the prejudice and the experience of the respondents.

Social Constraints and Place of Business

H_0 : there is no significant difference between the social constraints and the place of business of the respondents.

Table 6.26
ANOVA

| Particulars | | Sum of Squares | Df | Mean Square | F | Sig. |
|----------------------------------|----------------|----------------|-----|-------------|-------|------|
| Problems in public relation | Between Groups | 12.897 | 3 | 4.299 | 5.785 | .001 |
| | Within Groups | 153.084 | 246 | .743 | | |
| | Total | 165.981 | 249 | | | |
| Lack of self confidence | Between Groups | 27.565 | 3 | 9.188 | 9.397 | <.01 |
| | Within Groups | 201.431 | 246 | .978 | | |
| | Total | 228.995 | 249 | | | |
| Fear of credit sale and recovery | Between Groups | 22.714 | 3 | 7.571 | 6.908 | <.01 |
| | Within Groups | 225.786 | 246 | 1.096 | | |
| | Total | 248.500 | 249 | | | |
| Domination of money lenders | Between Groups | 6.711 | 3 | 2.237 | 1.927 | .126 |
| | Within Groups | 239.118 | 246 | 1.161 | | |
| | Total | 245.829 | 249 | | | |
| Prejudice | Between Groups | 1.758 | 3 | .586 | .496 | .686 |
| | Within Groups | 243.523 | 246 | 1.182 | | |
| | Total | 245.281 | 249 | | | |

Source: Primary data

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between problems in public relations and the place of business of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Lack of self confidence and the place of business of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Fear of credit sale and recovery and the place of business of the respondents.

Since the P Value is more than 0.05, the null hypothesis is accepted. Hence there is no significant different between the domination of money lenders and the place of business of the respondents.

Since the P Value is more than 0.05, the null hypothesis is accepted. Hence there is no significant different between the prejudice and the place of business of the respondents.

Social Constraints and Daily Net Income

H_0 : there is no significant difference between the social constraints and the Daily net income of the respondents.

Table 6.27

ANOVA

| Particulars | | Sum of Squares | Df | Mean Square | F | Sig. |
|----------------------------------|----------------|----------------|-----|-------------|--------|------|
| Problems in public relation | Between Groups | 28.630 | 3 | 14.315 | 21.574 | <.01 |
| | Within Groups | 137.351 | 246 | .664 | | |
| | Total | 165.981 | 249 | | | |
| Lack of self confidence | Between Groups | 2.562 | 3 | 1.281 | 1.171 | .312 |
| | Within Groups | 226.433 | 246 | 1.094 | | |
| | Total | 228.995 | 249 | | | |
| Fear of credit sale and recovery | Between Groups | 1.719 | 3 | .860 | .721 | .487 |
| | Within Groups | 246.781 | 246 | 1.192 | | |
| | Total | 248.500 | 249 | | | |
| Domination of money lenders | Between Groups | 6.997 | 3 | 3.499 | 3.032 | .050 |
| | Within Groups | 238.831 | 246 | 1.154 | | |
| | Total | 245.829 | 249 | | | |
| Prejudice | Between Groups | 34.706 | 3 | 17.353 | 17.058 | <.01 |
| | Within Groups | 210.575 | 246 | 1.017 | | |
| | Total | 245.281 | 249 | | | |

Source: Primary data

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between problems in public relations and the Daily net income of the respondents.

Since the P value is more than 0.05, the null hypothesis is accepted. Hence there is no significant difference between Lack of self confidence and Daily net income of the respondents.

Since the P value is more than 0.05, the null hypothesis is accepted. Hence there is no significant difference between Fear of credit sale and recovery and Daily net income of the respondents.

Since the P Value is more than 0.05, the null hypothesis is accepted. Hence there is no significant different between the domination of money lenders and Daily net income of the respondents.

Since the P Value is less than 0.05, the null hypothesis is rejected. Hence there is a significant different between the prejudice and the Daily net income of the respondents.

Financial Constraints and Educational Qualification

H_0 : there is no significant difference between the financial constraints and the educational qualification of the respondents.

Table 6.28

ANOVA

| Particulars | | Sum of Squares | Df | Mean Square | F | Sig. |
|-----------------------------|----------------|----------------|-----|-------------|-------|------|
| Shortage of fixed capital | Between Groups | 12.897 | 4 | 4.299 | 5.785 | .001 |
| | Within Groups | 153.084 | 245 | .743 | | |
| | Total | 165.981 | 249 | | | |
| Shortage of working capital | Between Groups | 27.565 | 4 | 9.188 | 9.397 | <.01 |
| | Within Groups | 201.431 | 245 | .978 | | |
| | Total | 228.995 | 249 | | | |
| Rigid repayment schedule | Between Groups | 5.389 | 4 | 1.796 | 1.536 | .206 |
| | Within Groups | 240.877 | 245 | 1.169 | | |
| | Total | 246.267 | 249 | | | |
| Inadequate size of loan | Between Groups | 27.211 | 4 | 9.070 | 5.766 | .001 |
| | Within Groups | 324.046 | 245 | 1.573 | | |
| | Total | 351.257 | 249 | | | |
| Negative attitude of banks | Between Groups | 26.693 | 4 | 8.898 | 8.000 | <.01 |
| | Within Groups | 229.121 | 245 | 1.112 | | |
| | Total | 255.814 | 249 | | | |

Source: Primary data

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Shortage of fixed capital and the educational qualification of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Shortage of working capital and educational qualification of the respondents.

Since the P value is more than 0.05, the null hypothesis is accepted. Hence there is no significant difference between Rigid repayment schedule and educational qualification of the respondents.

Since the P Value is less than 0.05, the null hypothesis is rejected. Hence there is a significant different between Inadequate size of loan and educational qualification of the respondents.

Since the P Value is less than 0.05, the null hypothesis is rejected. Hence there is a significant different between the Negative attitude of banks and the educational qualification of the respondents.

Financial Constraints and Caste

H_0 : there is no significant difference between the financial constraints and the caste of the respondents.

Table 6.29

ANOVA

| Particulars | | Sum of Squares | Df | Mean Square | F | Sig. |
|-----------------------------|----------------|----------------|-----|-------------|-------|------|
| Shortage of fixed capital | Between Groups | 13.409 | 4 | 4.470 | 8.861 | <.01 |
| | Within Groups | 103.906 | 245 | .504 | | |
| | Total | 117.314 | 249 | | | |
| Shortage of working capital | Between Groups | 2.032 | 4 | .677 | .667 | .573 |
| | Within Groups | 209.092 | 245 | 1.015 | | |
| | Total | 211.124 | 249 | | | |
| Rigid repayment schedule | Between Groups | 22.714 | 4 | 7.571 | 6.908 | <.01 |
| | Within Groups | 225.786 | 245 | 1.096 | | |
| | Total | 248.500 | 249 | | | |
| Inadequate size of loan | Between Groups | 6.711 | 4 | 2.237 | 1.927 | .126 |
| | Within Groups | 239.118 | 245 | 1.161 | | |
| | Total | 245.829 | 249 | | | |
| Negative attitude of banks | Between Groups | 1.758 | 4 | .586 | .496 | .686 |
| | Within Groups | 243.523 | 245 | 1.182 | | |
| | Total | 245.281 | 249 | | | |

Source: Primary data

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Shortage of fixed capital and the caste of the respondents.

Since the P value is more than 0.05, the null hypothesis is accepted. Hence there is no significant difference between Shortage of working capital and caste of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Rigid repayment schedule and caste of the respondents.

Since the P Value is more than 0.05, the null hypothesis is accepted. Hence there is no significant different between Inadequate size of loan and caste of the respondents.

Since the P Value is more than 0.05, the null hypothesis is accepted. Hence there is no significant different between the Negative attitude of banks and the caste of the respondents.

Financial Constraints and Experience

H_0 : there is no significant difference between the financial constraints and the experience of the respondents.

Table 6.30

ANOVA

| Particulars | | Sum of Squares | Df | Mean Square | F | Sig. |
|-----------------------------|----------------|----------------|-----|-------------|-------|------|
| Shortage of fixed capital | Between Groups | 14.756 | 4 | 4.919 | 6.700 | <.01 |
| | Within Groups | 151.225 | 245 | .734 | | |
| | Total | 165.981 | 249 | | | |
| Shortage of working capital | Between Groups | 2.363 | 4 | .788 | .716 | .543 |
| | Within Groups | 226.632 | 245 | 1.100 | | |
| | Total | 228.995 | 249 | | | |
| Rigid repayment schedule | Between Groups | 10.145 | 4 | 3.382 | 2.923 | .035 |
| | Within Groups | 238.355 | 245 | 1.157 | | |
| | Total | 248.500 | 249 | | | |
| Inadequate size of loan | Between Groups | 7.803 | 4 | 2.601 | 2.251 | .084 |
| | Within Groups | 238.025 | 245 | 1.155 | | |
| | Total | 245.829 | 249 | | | |
| Negative attitude of banks | Between Groups | 29.680 | 4 | 9.893 | 9.453 | <.01 |
| | Within Groups | 215.601 | 245 | 1.047 | | |
| | Total | 245.281 | 249 | | | |

Source: Primary data

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Shortage of fixed capital and the experience of the respondents.

Since the P value is more than 0.05, the null hypothesis is accepted. Hence there is no significant difference between Shortage of working capital and experience of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Rigid repayment schedule and experience of the respondents.

Since the P Value is more than 0.05, the null hypothesis is accepted. Hence there is no significant different between Inadequate size of loan and experience of the respondents.

Since the P Value is less than 0.05, the null hypothesis is rejected. Hence there is a significant different between the Negative attitude of banks and the experience of the respondents.

Financial Constraints and Place of Business

H_0 : there is no significant difference between the financial constraints and the place of business of the respondents.

Table 6.31

ANOVA

| Particulars | | Sum of Squares | Df | Mean Square | F | Sig. |
|-----------------------------|----------------|----------------|-----|-------------|--------|------|
| Shortage of fixed capital | Between Groups | 11.606 | 3 | 3.869 | 3.666 | .013 |
| | Within Groups | 217.389 | 246 | 1.055 | | |
| | Total | 228.995 | 249 | | | |
| Shortage of working capital | Between Groups | 42.308 | 3 | 14.103 | 14.244 | <.01 |
| | Within Groups | 203.958 | 246 | .990 | | |
| | Total | 246.267 | 249 | | | |
| Rigid repayment schedule | Between Groups | 48.479 | 3 | 16.160 | 10.994 | <.01 |
| | Within Groups | 302.778 | 246 | 1.470 | | |
| | Total | 351.257 | 249 | | | |
| Inadequate size of loan | Between Groups | 11.927 | 3 | 3.976 | 3.358 | .020 |
| | Within Groups | 243.888 | 246 | 1.184 | | |
| | Total | 255.814 | 249 | | | |
| Negative attitude of banks | Between Groups | 1.056 | 3 | .352 | .624 | .600 |
| | Within Groups | 116.258 | 246 | .564 | | |
| | Total | 117.314 | 249 | | | |

Source: Primary data

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Shortage of fixed capital and the place of business of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Shortage of working capital and place of business of the respondents.

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Rigid repayment schedule and place of business of the respondents.

Since the P Value is less than 0.05, the null hypothesis is rejected. Hence there is a significant different between Inadequate size of loan and place of business of the respondents.

Since the P Value is more than 0.05, the null hypothesis is accepted. Hence there is no significant different between the Negative attitude of banks and the place of business of the respondents.

Financial Constraints and Daily Net Income

H_0 : there is no significant difference between the financial constraints and the Daily net income of the respondents.

Table 6.32

ANOVA

| Particulars | | Sum of Squares | Df | Mean Square | F | Sig. |
|-----------------------------|----------------|----------------|-----|-------------|--------|------|
| Shortage of fixed capital | Between Groups | 28.630 | 3 | 14.315 | 21.574 | <.01 |
| | Within Groups | 137.351 | 246 | .664 | | |
| | Total | 165.981 | 249 | | | |
| Shortage of working capital | Between Groups | 2.562 | 3 | 1.281 | 1.171 | .312 |
| | Within Groups | 226.433 | 246 | 1.094 | | |
| | Total | 228.995 | 249 | | | |
| Rigid repayment schedule | Between Groups | 1.719 | 3 | .860 | .721 | .487 |
| | Within Groups | 246.781 | 246 | 1.192 | | |
| | Total | 248.500 | 249 | | | |
| Inadequate size of loan | Between Groups | 6.997 | 3 | 3.499 | 3.032 | .050 |
| | Within Groups | 238.831 | 246 | 1.154 | | |
| | Total | 245.829 | 249 | | | |
| Negative attitude of banks | Between Groups | 34.706 | 3 | 17.353 | 17.058 | <.01 |
| | Within Groups | 210.575 | 246 | 1.017 | | |
| | Total | 245.281 | 249 | | | |

Source: Primary data

Since the P value is less than 0.05, the null hypothesis is rejected. Hence there is a significant difference between Shortage of fixed capital and the Daily net income of the respondents.

Since the P value is more than 0.05, the null hypothesis is accepted. Hence there is no significant difference between Shortage of working capital and Daily net income of the respondents.

Since the P value is more than 0.05, the null hypothesis is accepted. Hence there is no significant difference between Rigid repayment schedule and Daily net income of the respondents.

Since the P Value is more than 0.05, the null hypothesis is accepted. Hence there is no significant different between Inadequate size of loan and Daily net income of the respondents.

Since the P Value is less than 0.05, the null hypothesis is rejected. Hence there is a significant different between the Negative attitude of banks and the Daily net income of the respondents.

CHAPTER - VII

FINDINGS AND SUMMARY

7.1 FINDINGS

1. Majority of the respondents are in the age group of 31 and 40 which is the major age for any one to go in for income generation in order to design the future well.
2. Majority of the respondents are male which is the reality of India situation with regard to income generation and social interaction.
3. Majority of the respondents are married as the Indian situation has more push for any job or profession or other money generation activities only after marriage.
4. Majority of the respondents are with an educational qualification of with or less than secondary education. From this there is an authentic proof that educational qualification has no major role to play to make one an entrepreneur.
5. Majority of the respondents follow Hinduism.
6. Majority of the respondents belong to the Backward Community.
7. There is a higher per cent of local entrepreneurs.

8. There are two major categories of business they are sale of consumer goods and service products. a) service oriented entrepreneurs who perform the business of Tailoring, Cycle lending and servicing shops, Flour mills, Ironing shop, vessels lending, Hair dressing, Mechanic shop, Money lending and other similar activities and b) consumables businesses of Tea shop, idly shop, Petty shop, Fire wood selling, Fruits sale, Pottery, Flower sale, Mutton and Chicken, Fancy stores, Electrical stores, Milk society and milk selling, Gem cutting and other similar businesses.
9. It is observed that there are 76 per cent of the entrepreneurs who carry on the business of consumables and the remaining 24 per cent of the entrepreneurs carry on the business based on the service oriented products.
10. Majority of the respondents carry on the business for more than ten years.
11. Majority of the entrepreneurs carry on the business on road side.
12. Majority of the entrepreneurs spend more than 8 hours a day for their business.
13. Majority of the respondents have their income ranges between Rs. 51 and 100
14. Majority of the entrepreneurs function through a sole selling type of business.
15. Majority of the entrepreneurs have their business unregistered.

16. Majority of the respondent entrepreneurs have started the business on their own.
17. Majority of the respondents remain in the business as it is a source of income to the family.
18. Majority of the entrepreneurs remain in the business as there is profit.
19. Majority of the respondents feel satisfied in being in the business.
20. Majority of the entrepreneurs are the said to be in this type of business owing to self motivation and interest.
21. Majority of the entrepreneurs have not undergone any training relating to the business.
22. Majority of the respondents were trained by private sector agencies.
23. Majority of the respondent entrepreneurs do not get any financial support for their business.
24. Majority of the entrepreneurs get their financial support through government institutions.
25. Majority of the respondent entrepreneurs feel that there is no problem in the business.
26. Majority of the respondent entrepreneurs have idea for future plan.
27. Majority of the respondents have no idea to abandon the business

28. Problems in public relations is the first social factor and lack of self confidence is loaded second which limits the respondents to become entrepreneurs.
29. Shortage of fixed capital is the main financial factor which restrict the rural people to become entrepreneurs and followed by shortage of working capital.
30. There is a significant difference between Lack of self confidence, Fear of credit sale and recovery and Domination of money lenders and the educational qualification of the respondents.
31. There is no significant different between the prejudice and the educational qualification of the respondents.
32. There is a significant difference between problems in public relations, Lack of self confidence, Fear of credit sale and recovery, Domination of money lenders and Prejudice and the caste of the respondents.
33. There is a significant difference between problems in public relations, Fear of credit sale and recovery and prejudice and the experience of the respondents.
34. There is no significant difference between Lack of self confidence and the domination of money lenders and the experience of the respondents.

35. There is a significant difference between problems in public relations, Lack of self confidence and Fear of credit sale and recovery and the place of business of the respondents.
36. There is no significant different between the domination of money lenders and prejudice and the place of business of the respondents.
37. There is a significant difference between problems in public relations and prejudice and the Daily net income of the respondents.
38. There is no significant difference between Lack of self confidence, Fear of credit sale and recovery and domination of money lenders and Daily net income of the respondents.
39. There is a significant difference between Shortage of fixed capital, Shortage of working capital, Inadequate size of loan and Negative attitude of banks and the educational qualification of the respondents.
40. There is no significant difference between Rigid repayment schedule and educational qualification of the respondents.
41. There is a significant difference between Shortage of fixed capital and Rigid repayment schedule and the caste of the respondents.
42. There is no significant difference between Shortage of working capital, Inadequate size and Negative attitude of banks and caste of the respondents.

43. There is a significant difference between Shortage of fixed capital, Rigid repayment schedule, and Negative attitude of banks and the experience of the respondents.
44. There is no significant difference between Shortage of working capital and Inadequate size of loan and experience of the respondents.
45. There is a significant difference between Shortage of fixed capital, Shortage of working capital, Rigid repayment schedule and Inadequate size of loan and the place of business of the respondents.
46. There is no significant different between the Negative attitude of banks and the place of business of the respondents.
47. There is a significant difference between Shortage of fixed capital, Rigid repayment schedule and Negative attitude of banks and the Daily net income of the respondents.
48. There is no significant difference between Shortage of working capital and Inadequate size of loan and Daily net income of the respondents.

7.2 SUGGESTION FOR IMPROVEMENT

1. To the Entrepreneurs

a. An association can be formed and meet at a central place on a regular basis to discuss their needs, problems and achievements.

b. The lack of saving habits is the root cause of problems and hence they should be an awareness among the entrepreneurs to increase the savings and reduce expenditures particularly at the time of surplus.

c. As there is poor inventory management the entrepreneurs must take every effort to reduce wastages in their produces.

d. There is poor education and lack of exposure in financial management practice and maintenance of accounts that lead to improper planning and development in their business. This could be solved through proper training programmes.

e. As majority of them are street vendors and thus they must attempt to organize themselves for advice relating to do the business, for financial requirements and to meet the government officials for their requirements.

f. The entrepreneurs must establish themselves well particularly on public relations as it provides knowledge on the availability of the support by bank and other government agencies.

2. To the Government

a. The government and other agencies should conduct programmes to identify the potentialities of the rural entrepreneurs.

b. Since the respondents feel that the procedures are complicated in banks for loans, the procedure and formalities of the bank should be simplified and the required documents should be minimized with regional language.

c. By proper refreshing of knowledge through entrepreneurship development programmes the constraints of lack of exposure may be eliminated.

d. Regular training programmes will help the entrepreneurs to develop self confidence, self-esteem, assertiveness, courage and risk taking.

e. The training program of the government must help the entrepreneurs to benefit out of their strengths and over come their weaknesses.

f. The activities of the entrepreneurship promotional agencies could be linked to panchayats for easy access and availability of schemes to entrepreneurs.

7.3 SUMMARY

The rural entrepreneurship in Tiruchirappalli district is dominated by married male aged between 31 and 40 with a very less level of literacy. Most of them belong to the backward community and follow Hinduism and are doing business for more than ten years. There are two major categories of business

namely the sale of service products and consumer goods. a) service products include Tailoring, Cycle lending and servicing shops, Flour mills, Ironing shop, vessels lending, Hair dressing, Mechanic shop, Money lending and other similar activities and b) consumables include Tea shop, idly shop, Petty shop, Fire wood selling, Fruits sale, Pottery, Flower sale, Mutton and Chicken, Fancy stores, Electrical stores, Milk society and milk selling, Gem cutting and other similar businesses.

It is observed that there are 76 per cent of the entrepreneurs carry on the business of consumables and the remaining 24 per cent of them do the business relating to service oriented products. Majority of them are the road side vendors and spend at least 8 hours a day to earn an income up to rupees one hundred daily.

Majority of the entrepreneurs have started the business on their own owing to self motivation and interest with their own minimum capital investment, and thus it is a form of sole selling business without following any registration procedures of the Government. There is no proper training or financial support provisions from the government agencies. Some private agencies particularly the NGOs on their own provide some training. With all these problems the entrepreneurs feel that it is a source of income to the family and is reasonably a profitable one. Hence they have some future plan to expand their business.

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A STUDY ON RURAL ENTREPRENEURSHIP IN TIRUNELVELI DISTRICT

QUESTIONNAIRE

1. Name
2. Age
3. Gender
4. Marital Status
5. Educational Qualification
6. Religion
7. Caste
8. Nativity
9. Nature of Business
10. Years of Experience
11. Place of Business
12. Time Spent
13. Daily Net Income
14. Type of Ownership
15. Legal Status
16. Origin of Business
17. Purpose of Being in Business
18. Reason for Starting this Type of Business
19. Level of Satisfaction in the Business
20. Motivating factor for starting the business

21. Formal training to do the business
22. Access to the training institutions
23. Access to external financial assistance
24. Sources of financial assistance
25. Opinion relating to hurdles in running the business
26. Opinion relating to handling the hurdles
27. Interest in expanding the business in future
28. Opinion relating to abandoning of the business
29. Social Constraints of entrepreneurs
30. Financial Constraints of Entrepreneurs