

Prospects and Challenges of Rural Women Entrepreneurship Development In Kozhikkode District

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Abstract

The purpose of the study to examine problem faced by rural women entrepreneur and the effectiveness of Entrepreneurship Development programme . 150 samples have been selected for the study .The researcher had used interview schedules to collect data from respondents of various women entrepreneurs in rural area. . Garrett's ranking test were used to analyse the primary data. The result of the study shows Entrepreneurship Development Programmes raise their ability to start and formulate the project and that the respondents faces many challenges like financial shortage, family responsibility, dual role, lack of marketing facilities etc

Key words: Entrepreneur, Entrepreneurship, Women Entrepreneurship Development

INTRODUCTION

“There is no chance for welfare of the world unless the condition of women is improved, it is not possible for a bird to fly on a one wing”-swami Vivekananda

Women Entrepreneur play an important role in all walks of life and now women have been recognized as successful entrepreneurs as they have desirable qualities and they are relevant for entrepreneurship development. Entrepreneurship is more suitable profession for women than regular employment in public and private sector. Female entrepreneur have a significant contribution for economic development and empowerment of women .

EDPs are designed with the objective of inspiring or encouraging self-employment. It provides training and motivates potential and existing entrepreneurs to start new venture or modify, diversify and expand the existing business. It is regulate and systematic development of a person to transform as an entrepreneur. It helps in employment generation and wealth creation among unemployed person. Nowadays entrepreneurship development programmes are considered as an important instrument for industrialization and a solution to unemployment.

Even though a large number of women entrepreneurs are motivated and started the enterprises but they facing many problems from beginning to end..while collect the data in the interview schedule problems of women entrepreneurs like, problem of finance, lack of knowledge, ,male dominaion, problem of marketing, lack of various schemes and incentives, lack of proper ownership of property, legal formalities ,dual role etc

STATEMENT OF THE PROBLEM

The changing situation of Kerala has created a scope for the small innovative women entrepreneurs to provide their valuable contributions to the society. The reality is that women innovative efficiency is ignored specially in rural areas but the rural women entrepreneurs have an ability to face in any situation .They are capable of managing and organizing the resources of their own or from borrowings of resources. The women entrepreneurs have certain basic qualities like desire to start new ventures, transforming their ideas into a business opportunity, taking healthy risk productivity and the potential capacity of the rural women entrepreneurs is to be boosted up by providing them with loan facilities with at low rate of interest to help them to promote , expand and diversify their business activities from one area to another area of village Through Women entrepreneurship development brings equality, accountability, participation, responsibility and transparency that lead to not only to benefit of concerned women entrepreneur but al so to the family .society , the community and the nation. .In order to make change the current situation of the rural women entrepreneurs they have to engage in a

business activity within a geographical location, it is of great importance to study the problems faced by the women entrepreneurs in rural areas..

OBJECTIVES OF THE STUDY

- explore the effectiveness of entrepreneurship development program
- analyse problem faced by women entrepreneurs in garment sector

SECONDARY DATA

The secondary data were mainly received from various records and publication of Directories of Industries and Commerce, state planning board, District Industries Centre, KVIC, Centre for Management Development, periodicals and websites of Govt. and Non Govt organization and other records of enterprises.

PRIMARY DATA

Primary data were collected from women entrepreneurs registered in the District Industries centre Kozhikkode

SAMPLE SIZE

Sample size used for the study is 150 they are the women entrepreneurs registered in the DIC of Kozhikkode District

Tool for analysis

- Percentage analysis
- Garrett ranking test

Analysis and interpretation

TABLE 1

RESPONDENTS' OPINION ON ENTREPRENEURSHIP DEVELOPMENT

| PROGRAMMES OFFERED | | | |
|--------------------|---------|-------------|------------|
| S.No. | OPINION | RESPONDENTS | PERCENTAGE |
| 1 | Yes | 68 | 45.3 |
| 2 | No | 82 | 54.7 |
| | Total | 150 | 100.0 |

Source: Primary

INTERPRETATION

It is seen from the above table that 54.7% of the respondents have not been offered any entrepreneurship development programmes, whereas the remaining 45.3% of them have been offered Entrepreneurship Development Programmes. Thus it can be concluded that the majority (54.7%) of the respondents have not been offered entrepreneurship development programmes

Table 2

RESPONDENTS' OPINION OF THE PROGRAMMES ATTENDED

| S.No. | OPINION | RESPONDENTS | PERCENTAGE |
|-------|-------------------|-------------|------------|
| 1 | Highly beneficial | 36 | 52.9 |
| 2 | Beneficial | 27 | 39.7 |
| 3 | Not beneficial | 5 | 7.4 |
| | Total | 68 | 100.0 |

Source: Primary

INTERPRETATION

It is seen from the above table that 52.9 % of the respondents are of the opinion that the training program attended by them is highly beneficial to them, followed by 39.7 % of them who have

stated that the training programme has been beneficial to them. Thus it is concluded that the majority (52.9%) of the respondents have reported that the programme attended by them is highly beneficial.

TABLE 3

RESPONDENTS' OPINION ON EDP RAISING THEIR ABILITY

| S.No. | OPINION | RESPONDENTS | PERCENTAGE |
|-------|---------|-------------|------------|
| 1 | Yes | 63 | 92.6 |
| 2 | No | 5 | 7.4 |
| | Total | 68 | 100.0 |

Source: Primary

It is seen from the above table that 92.6 % of the respondents believed that EDP has raised their ability, whereas 7.4 % of the respondents did not agree to it. Thus it is concluded that the majority (92.6%) of the respondents believed that EDP has raised their ability

TABLE 4

OBJECTIVES ACHIEVED BY ATTENDING THE TRAINING PROGRAMMES

| S. No. | OBJECTIVES | RESPONDENTS | PERCENTAGE |
|--------|------------------------------------|-------------|------------|
| 1 | Motivating to commence enterprise | 39 | 26 |
| 2 | idea formulation | 30 | 20 |
| 3 | Implementation | 36 | 24. |
| 4 | Getting statutory clearance | 27 | 18. |
| 5 | Successful operation of enterprise | 18 | 12 |

Source: Primary

It is seen from the above table that 26 % of the respondents agreed that the training programme motivated them to start an enterprise, followed by 20 % of them who reported that the training programme helped them in project implementation. Thus it is concluded that most (26%) of the respondents reported that the training programme motivated them to start an enterprise.

TABLE 5

PROBLEM FACED BY RURAL WOMEN ENTREPRENEURS

GARRET'S RANKING TECHNIQUES

| PROBLEMS | Rank | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | total score | mean score | rank |
|--------------------|-------------|------|-----|------|------|------|-----|-----|------|-----|-----|-------------|------------|------|
| | Score value | 80 | 70 | 63 | 57 | 52 | 47 | 42 | 36 | 29 | 18 | | | |
| PROBLEM OF FINANCE | F | 21 | 12 | 24 | 24 | 12 | 9 | 12 | 12 | 14 | 10 | 150 | 53.27 | 1 |
| | FX | 1701 | 840 | 1512 | 1368 | 624 | 423 | 504 | 432 | 406 | 180 | 7990 | | |
| LACK OF CONFIDENCE | F | 6 | 12 | 18 | 24 | 27 | 12 | 12 | 9 | 21 | 9 | 150 | 46.31 | X |
| | FX | 486 | 840 | 1134 | 1368 | 1404 | 564 | 504 | 324 | 609 | 162 | 6942 | | |
| LACK OF KNOWLEDGE | F | 27 | 9 | 16 | 15 | 11 | 8 | 20 | 13 | 11 | 19 | 150 | 50.99 | Ii |
| | FX | 2187 | 630 | 1008 | 855 | 572 | 376 | 840 | 468 | 319 | 342 | 7597 | | |
| LACK OF SCHEMES | F | 12 | 12 | 28 | 11 | 9 | 16 | 21 | 30 | 6 | 5 | 150 | 50.65 | III |
| | FX | 972 | 840 | 1764 | 627 | 468 | 752 | 882 | 1080 | 174 | 90 | 7649 | | |

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|-----------------------------|----|------|------|------|-----|------|------|-----|-----|------|-----|------|-------|------|
| LACK OF SUPPORT FROM FAMILY | F | 12 | 13 | 16 | 12 | 7 | 23 | 16 | 18 | 18 | 15 | 150 | 47.54 | VII |
| | FX | 972 | 910 | 1008 | 684 | 364 | 1081 | 672 | 648 | 522 | 270 | 7131 | | |
| MALE DOMINATION | F | 12 | 19 | 8 | 16 | 20 | 18 | 11 | 18 | 20 | 8 | 150 | 49.6 | IV |
| | FX | 972 | 1330 | 504 | 912 | 1040 | 846 | 462 | 648 | 5080 | 144 | 7438 | | |
| PROBLEM OF MARKETING | F | 18 | 21 | 8 | 17 | 17 | 6 | 18 | 14 | 12 | 19 | 150 | 50.12 | V |
| | FX | 1458 | 1470 | 504 | 969 | 884 | 282 | 756 | 504 | 348 | 342 | 7517 | | |
| INSUFFICIENT RAW MATERIAL | F | 9 | 18 | 12 | 12 | 24 | 27 | 9 | 6 | 12 | 21 | 150 | 46.82 | IX |
| | FX | 729 | 1260 | 756 | 684 | 1248 | 1269 | 108 | 216 | 348 | 378 | 7023 | | |
| LEGAL FORMALITIES | F | 9 | 28 | 7 | 6 | 13 | 19 | 15 | 16 | 21 | 16 | 150 | 47.63 | VI |
| | FX | 729 | 1960 | 441 | 342 | 676 | 893 | 630 | 576 | 609 | 288 | 7144 | | |
| PROPERTY OWNERSHIP | F | 24 | 6 | 13 | 13 | 10 | 12 | 16 | 14 | 14 | 28 | 150 | 47.3 | VIII |
| | FX | 1944 | 420 | 819 | 741 | 520 | 564 | 672 | 504 | 406 | 504 | 7094 | | |
| TOTAL | | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | | | |

X=Score value f=sample of the respondents fx =mean score

Above table shows that the major problem faced by the women entrepreneurs are the problem of finance as indicated by its highest mean score value 53.27. and this is followed by lack of information mean score 50.99 is ranked as second., lack of Govt schemes mean score 50.65 is

ranked third and other problems are followed male domination, lack of marketing facilities and so on.

Conclusion

Women are an important human resources of the nation and every state should try to realize their role for economic growth and development. Encouragement of women entrepreneurship is one of the ways for women empowerment .But unfortunately the traditional mind set of the society and negligence from the part of the respective authorities are important obstacles in the women entrepreneurship development in Kerala Therefore, there is need of continuous attempt to inspire ,encourage, motivate and co-operate with women entrepreneurs,awareness programme should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business

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