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A Study on Attributes of Rural Women Entrepreneurs in Srikakulam District of Andhra Pradesh

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Abstract – **The present study was conducted during 2013 in purposively selected mandals of Srikakulam district of Andhra Pradesh in order to know the characteristics of rural women in terms of their socio-economic and psychological attributes with a sample size of 120 rural women entrepreneurs selected by simple random sampling. The results of the study revealed that majority of the respondents were middle aged, possessing secondary education, previous experience related to present business, medium level of scientific orientation, economic motivation, achievement motivation, managerial ability, risk preference, high level of self-reliance, favourable attitude towards self-employment, attended more than one training and make joint decisions with family members. The major problems identified were inadequate market and financial assistance.**

Keywords – **Women Entrepreneurs, Psychological Attributes and Attitude Towards Self-Employment.**

I. INTRODUCTION

Economic development of any country is determined not only by the strength of its physical resources but also by the development and utilization of its human resources. It is an accepted fact now that, the women has to play a prominent role in the overall economic development of our nation, as they constitute around 50 per cent of the total population. This is one of the reasons for selecting women as a target group for promoting entrepreneurship. In order to harness their potential and their continued growth and development, it is necessary to formulate appropriate policies and strengthen the existing policies for stimulating, supporting and sustaining their efforts in this direction. The stimulating activities are those which contribute to entrepreneurial education and motivate new entrepreneurs. Supportive activities are those which result in actual assistance to a venture such as the availability of finance, infrastructure, common facilities and market. Sustaining activities are those which help in running a unit and thereby prevent its closure.

In rural India, the percentage of women who depend on agriculture for their livelihood is as high as 84 per cent. Women make up about 33 per cent of cultivators and about 47 percent of agricultural laborers (Wikipedia, 2013). There are lot of evidences that women had played major role in agriculture and allied activities. This trend has not changed for the past 50 years. In order to promote the process of agricultural development, it is essential on the part of extension functionaries to concentrate their efforts much on development of women entrepreneurs in rural areas.

Women entrepreneurs are having common activities such as vermicomposting, handicrafts, dairy, goat rearing, poultry, pickle making etc. In Andhra Pradesh the women entrepreneurs are growing everywhere. Andhra Pradesh, with a population of 84,665,533 of which male and female are 42,155,652 and 42,509,881 respectively. Rural women entrepreneurs accounts for 30.31 percent of women entrepreneurship in India. Other than public sector (State Department of Agriculture and Agricultural Universities), Non-Government Organizations (NGOs) made a lot of efforts to organize women entrepreneur groups in their areas for creating awareness about entrepreneurship among them. Through this they got awareness, their minds have opened and motivated them to go in for small-scale business which is now at the budding stage.

The role of public and private extension in partnership with other development agencies including financial institutions are crucial in the promotion of this small scale entrepreneurship into large scale, involving majority of rural women. Towards this direction commendable efforts have been made in Srikakulam District of Andhra Pradesh and it was selected, as the women population and involvement is more in the entrepreneurial activities. Attempts have been made to organize the rural women to study their self-reliance, decision-making behaviour, marketing behaviour and management of enterprise etc.

II. METHODOLOGY

The Srikakulam district of Andhra Pradesh was purposively selected as the study area. Out of 38 mandals in Srikakulam district, 5 mandals were selected based on enquiry with field level functionaries. Three enterprises viz., vermicompost, mushroom and handicrafts have been identified as there was more involvement of women in entrepreneurial activities based on pilot survey conducted in the district. A fixed sample of 40 respondents from each of three enterprises has been randomly selected by using simple random sampling method. Thus the total sample size is 120. A well-structured interview schedule was prepared, pre tested and utilized for this study.

III. RESULTS AND DISCUSSION

Age

Data from the table 1 indicates that majority of the respondents belonged to middle age group (66.67 %), followed by old (20.83 %) and young (12.50 %) groups. The F test value (1.341) also showed that there was no significant difference between the rural women entrepreneurs undertaking different enterprises with regard to their age. The results derived support from the study conducted by Misra (2001) and Madhu et al., (2008) who found that majority of the respondents were middle aged. It could be inferred from the results that significant proportion of middle aged respondents turned to be entrepreneurs compared to old and young age respondents.

The probable reason might be that middle aged entrepreneurs are usually enthusiastic and have moderate experience in business. They also possess more physical vigour, more working efficiency and have more family responsibilities than younger ones.

Education

With regard to the educational level of vermicompost respondents, 42.50 per cent had secondary education followed by 30.00 per cent had collegiate education. Majority of the mushroom respondents (47.50%) and handicrafts makers (40%) had collegiate education followed by secondary education. The overall analysis indicated that majority of the respondents possessed secondary education (40.00 %) followed by collegiate education (39.17%). It is clear that collegiate education of mushroom respondents were comparatively high. The reason is that mushroom unit respondents should need lot of technical knowhow in aspects like spawn preparation, sterilization, inoculation, preparation of substrate, mycelia growth etc. Higher education makes them to understand well even to trainings conducted by KVK scientists. The F value (1.732) showed that there was significant difference between the rural women entrepreneurs undertaking different enterprises with regard to their education at five per cent level of probability. The results are in line with the findings of Thapa (2007) and Minniti et al., (2003).

Previous Work Experience

The overall analysis indicated that 45.00 per cent of the respondents had previous work experience related to present business followed by 42.50 per cent of the respondents had experience, which was somewhat related to their present business. The results indicated that entrepreneurs who had more number of years of experience which was relevant to present business was successfully running their business than others. The experienced persons used their experience in the activities like sourcing the input, applying technology, developing new innovation, taking decision, producing quality output, positioning and marketing the product. They had liberty to implement decisions in their own business based on previous work experience. The F value showed that there was no significant difference between the rural women entrepreneurs undertaking different enterprises with regard to their previous work experience. The findings are in accordance with Thapa (2007) who reported that the entrepreneurs with more number of years of experience have greater chances of succeeding than the people with no experience.

Mass Media Exposure

The overall analysis showed that 65.00 per cent of the respondents were under medium level of mass media exposure followed by high (20.83 %) and low levels (14.17 %). It could be observed in the study area that most of the respondents regularly read newspapers like Eenadu, Sakshi, Andhra bhoomi, browse internet and watch the television programmes like Annadata regularly to update the knowledge. Updating of knowledge by using these media helped the entrepreneur to introduce new innovation, gave idea to position their products in different ways and to know the competitors in the market. The F value showed that there was no significant difference between the rural women entrepreneurs undertaking different enterprises with regard to their mass media exposure. Similar findings were also reported by Neelaveni et al. (2002) who revealed that majority of the respondents belonged to medium level (53.34 %) of mass media exposure.

Credit Orientation

Medium level of credit orientation was mostly observed among the majority of the respondents (59.17 %) followed by high (24.17 %) and low levels (16.66 %). Entrepreneurs started their business by investing own capital but at the expansion stage they needed the support of financial institutions. But felt by them to it was difficult to secure credit from financial institutions because the bankers only reviewed the monetary profit of the business and interested to know the security provided by the entrepreneur. It is observed from the table that mushroom respondents had high level.

(37.50 %) of credit orientation compared to vermicompost and handicrafts. The reason is that the mushroom respondents felt that credit was necessary for running the enterprise and most of them opined that obtaining credit from the banks through group approach was easier than individual approach, this resulted in high level of credit orientation. The F value showed that there was significant difference between the rural women entrepreneurs undertaking different enterprises with regard to their credit orientation at one per cent level of probability. The results are in agreement with findings of Solanki et al., (2004) and Dillikumar (2006).

Scientific Orientation

The results revealed that medium level of scientific orientation was observed among the majority of the respondents (62.50 %) followed by low (28.33 %) and high levels (9.17 %). Scientific orientation refers to the extent of use of scientific methods in each action. It is the foresight, logical thinking and rationality which helps the individual to understand the object. It might be due to this reason that respondents with higher scientific orientation also had higher entrepreneurial behaviour score. While those with medium scientific orientation had medium entrepreneurial behaviour score. It was also observed that majority of respondents were prone for information on scientific technologies and rarely to take use innovative experimentations in their business. Entrepreneurs spent time to learn new scientific method if they consider it was worth the effort and useful for their business. The F value showed that there was no significant difference between the rural women entrepreneurs undertaking different enterprises with regard to their scientific orientation. The results derived support from the findings of Saravanakumar (2000) who reported the respondents had medium level of scientific orientation followed by low and high level of scientific orientation.

Economic Motivation

From the overall analysis it might be inferred that majority of the respondents had medium level of economic motivation (50.00 %). The respondents having invested in time, money and resources to run the enterprise might be

responsible for medium economic motivation. It is clear that vermicompost respondents had high level (40.00 %) of economic motivation compared to other enterprises and handicrafts had low level of economic motivation compared to other enterprises. It is observed during survey period that vermicompost respondents are getting more profits regularly whereas handicrafts are getting income if they attend any exhibitions and when comes to mushroom the price is uncertain and the product is also perishable. The F value showed significant difference between the rural women entrepreneurs undertaking different enterprises with regard to their economic motivation at five per cent level of probability. These findings are in line with the findings of Saravanakumar (2000).

Self-Reliance

A glance from the results indicated that high level of self-reliance was observed among the majority of the respondents (80.00 %) followed by low (10.83 %) and medium levels (9.17 %). Thus, it could be interpreted that majority of the rural women entrepreneurs felt that their husband's income was not sufficient to meet their family needs. It depends upon their income also. This might be the reason for their high level of self-reliance. The F value showed that there existed no significant differences between the rural women entrepreneurs undertaking different enterprises with regard to their self-reliance. The finding is in accordance with the findings of Vasumathi (2003).

Achievement Motivation

It could be concluded that the achievement motivation of the rural women entrepreneurs was medium (67.50 %). Achievement motivation forces the individual towards reaching goals, which they set for themselves. The reason for the above result is middle age of majority of women entrepreneurs, middle aged people have medium motivation to achieve a higher status, and their aspirations are comparatively medium to excel in life. This would have resulted in medium achievement motivation. It is observed that none of the mushroom respondents were found in high category. Even though they too had desire of high standard of living and to achieve the goal, majority reported that they did not possess any infrastructure for storage of mushrooms as the mushroom is perishable. Lack of transportation facilities and uncertainty in price structure made them to earn differently in different times. The F value showed that there was significant difference between the rural women entrepreneurs undertaking different enterprises with regard to their achievement motivation at one per cent level of probability.

Attitude towards Self-Employment

It could be inferred that majority of the rural women entrepreneurs had favourable attitude (65.83 %) towards self-employment. The reason for this is majority of the respondents had medium levels of economic motivation and achievement motivation. The F value showed that there was significant difference between the rural women entrepreneurs undertaking different enterprises with regard to their attitude towards self-employment at five per cent level of probability.

Training Undergone

The overall analysis indicated that 47.50 per cent of the respondents had attended more than one training followed by one training (36.67 %) and the remaining (15.83 %) did not attend any training. It could be stated that training was one of a facilitating factor for starting a business for inexperienced persons and helped the experienced persons to gain updated knowledge about the business. The respondents felt that training shaped them in technical and managerial aspects of business which in turn improved the practical performance of the respondents. The F value showed that there was no significant difference between the rural women entrepreneurs undertaking different enterprises with regard to their trainings undergone. This finding is in line with the findings of Kiran et al., (2010).

Marketing Behaviour

The findings inferred that majority of the rural women entrepreneurs had medium level (67.50%) of marketing behaviour. Majority of the respondents are procuring raw materials locally and fixing prices based on cost of production. On the other hand majority of them are marketing their products locally and got sufficient price also and this may be the probable reason. The F value showed that there was no significant difference between the rural women entrepreneurs undertaking different enterprises with regard to their marketing behaviour.

Managerial Ability

It was evident that majority of the respondents had medium level (65.83%) of managerial ability. The probable reason might be that the entrepreneurs have clear business plan at the time of starting the business, they can easily co-ordinate the business activities like organizing inputs for production, managing labour, packaging and marketing the product. In the expansion stage, they appointed persons to perform different activities. They could manage the activities of sourcing the input and marketing the product by utilizing the appointed persons. It is also observed that mushroom respondents had high level of managerial ability compared to vermicompost and handicrafts. The reason is that mushroom enterprise needs continuous management for picking, moistening, check for pests and bacterial, fungal and viral diseases, storage facilities and marketing the product in time. The F value showed that there was significant difference between the rural women entrepreneurs undertaking different enterprises with regard to their managerial ability at five per cent level of probability.

Risk Preference

It can be interpreted that majority of the respondents had medium level (65.83 %) of risk preference. The risk bearing capacity of entrepreneurs depends upon the personal, psychological, socio-economic characteristics. The entrepreneurs with more experience had medium risk orientation. This is evident from the results which might be because of contact with mass media by the respondents, which increased the perception and confidence in respondents about new technologies and to gain more income by taking risk. All these factors might have resulted in the respondents belonging to medium risk orientation. It is also observed that the mushroom respondents had high level of risk preference (22.50 %)

compared to high levels in other enterprises. It means that mushroom respondents are ready to take risk in certain conditions like applying insecticides and other toxic chemicals in control of pests and diseases in mushroom. As the mushroom was easily attacked from most of the insect pests and diseases emerged from the dirty surroundings, selection of particular chemical with specific instructions must be followed otherwise in failure may be harmful to the consumer. The F value showed that there was significant difference between the rural women entrepreneurs undertaking different enterprises with regard to their risk preference at one per cent level of probability. The results were in accordance with Tamilselvi et al. (2008) who also studied that almost equanimity of the respondents had possessed low and medium levels of risk orientation.

Decision Making Behaviour

The results showed that nearly three-fourth of respondents had medium level of decision making behaviour which influenced to run the business successfully. Most of the respondents took joint decisions by having discussion with family members, friends and relatives with regard to entrepreneurial activities viz., quantity of production, amount of investment, publicity of the product, channel and place of marketing the produce etc. On the other hand, those who had high self-confidence might have come under the independent decision category. The F value showed that there was significant difference between the rural women entrepreneurs undertaking different enterprises with regard to their decision making behaviour at one per cent level of probability.

Problems Encountered by the Rural Women Entrepreneurs

The respondents had expressed their problems while carrying out their business activities (table 2).

In case of vermicompost enterprise, difficulty in procuring earthworms and inadequate marketing facilities were expressed by cent per cent of the respondents because there was no wide range of market network in nearby production areas. The non-availability of labour was expressed by 90.00 per cent of the respondents. The reason was that majority of labour were showing interest towards MGNREGA scheme. There was a complexity of obtaining loan was expressed by 77.50 per cent of respondents due to more formal procedures followed by bank. High cost of initial investment was expressed by 65.00 per cent of respondents for constructing cement pits, shed for vermicompost unit etc. Lack of training facilities (57.50 %) and lack of demand for the product in the market (45.00 %) were the other problems expressed by the respondents.

In mushroom enterprise, difficulty in procuring the spawn and inadequate marketing facilities were expressed by cent per cent of the respondents. Non- availability of labour and complex process of obtaining loan was expressed by 82.50 per cent of respondents. High cost of initial investment was expressed by 80.00 per cent of respondents. The other problems faced by respondents were lack of training facilities (77.50 %), lack of infrastructure facilities (cooling facility rooms) by 70.00 per cent followed by lack of demand for the product in the market (22.50 %).

In Handicrafts enterprise, majority (87.50 %) of the respondents expressed that non-availability of jute fibre in time was the major problem. There was complexity in obtaining loan was expressed by 67.50 per cent of the respondents followed by inadequate market facilities (65.00 %) and lack of demand for the product in the market (60.00 %). Very few (15.00 %) of them expressed the problem of lack of training facilities.

The overall analysis revealed that inadequate marketing facilities were expressed by 88.33 per cent of respondents due to lack of wide range of market network in nearby production areas. There was a complexity in obtaining loan was expressed by 75.83 per cent of respondents, the reason was that pre funding process of financial institutions was very complex and only very few got funding assistance after finishing all processes. For obtaining government schemes, their first constraint was to know the details of the scheme, secondly the way to approach the officials to get the fund and thirdly much of their time was consumed in the process of obtaining the loan than other productive purposes. The other problems were non-availability of labour (57.50 %), lack of training facilities (50.00 %), high cost of initial investment (48.33 %), lack of demand for the product in the market (42.50 %), difficulty in procuring earthworms and spawn (33.33 %). The other specific enterprise problems were non-availability of jute fibre by 29.16 per cent followed by lack of infrastructure like storage unit with air conditioner facility was observed by 23.33 per cent of the respondents.

Suggestions for Empowering Rural Women Entrepreneurship

The respondents were further enquired to offer suggestions for effective functioning of women enterprises. The following were the suggestions emerged during the investigation and are presented in table 3.

It is evident from the table that majority (85.00 %) of the respondents revealed to developing of market network and links in nearby production areas. Provide timely availability of credit was expressed as the next major suggestion by 79.16 per cent of the respondents followed by simplify the loan procedure by 78.33 per cent of respondents. The financial organization should make their loan sanctioning system flexible to suit to the entrepreneurs and the process should be simple. Bank manager should advance the credit at proper time without any delay. Credit societies exclusive for women members need to be organized. Opening of women's co-operative banks and women development banks at state and central level should be started. Creating awareness on raw material procurement units were expressed by 75.83 per cent of respondents to ensure the continuity of the production. When comes especially to mushroom enterprise, the yield of mushroom to a great extent depends upon quality of spawn. The non- availability of quality spawn was a common problem of large mushroom growers. Generally, the private spawn producers who were not equipped with the knowledge and facility for mushroom breeding were selling the spawn falsely

claiming that they had developed new high yielding strains. Infact, the spawn producers procure the mother culture of mushroom from Government organization or prepare the culture by selecting a healthy mushroom and using it for making commercial spawn of mushroom with their own brand name. Sometimes, mushroom growers get immature spawn which results in delayed spawn run. So it is need of the hour to create awareness on highly branded raw material procurement units. This sole responsibility lies on Government and NGOs.

Necessary arrangements should be done for providing infrastructure especially to mushrooms was expressed by 67.50 per cent. The respondents revealed that during the peak production period, they were unable to dispose off their fresh mushroom on the same day and forced to keep it for the next day. In such a situation, the quality of fresh mushroom deteriorates and it also loses weight as it was a highly perishable commodity which can only be stored for about 12 hours at room temperature. In order to combat this problem, they need a common facility of cold room where they can store their produce for 2 to 3 days and also a pre-cooling unit for increasing the keeping quality of mushroom. Periodic training to update knowledge was expressed by 60.00 per cent of respondents. They suggested that trainings should be given by state department of agriculture, horticulture and allied departments regarding all aspects. Creating awareness on market demand for the produce through internet, NGOs, agricultural departments was expressed by 57.50 per cent of the respondents. Further the Government should provide subsidy to reduce initial cost of investment for further expansion of unit (55.83 %) and finally to overcome the labour problem by providing employment under MGNREGA scheme in off-seasons was expressed by 55.00 per cent of respondents.

IV. Conclusion

On the basis of findings, it is concluded that different attributes of women entrepreneurs is observed in rural areas. The study revealed that majority of the respondents were middle aged turned to be entrepreneurs, possessing secondary education. Most of them had previous experience related to present business which gives liberty to implement decisions in their own business based on previous work experience. The other attributes were medium level of scientific orientation, economic motivation, achievement motivation, managerial ability, risk preference, high level of self-reliance, favourable attitude towards self-employment, attended more than one training and make joint decisions with family members. The study also found problems faced by them, among those, inadequate marketing facilities was the severe one due to lack of wide range of market network in nearby production areas. Based on the findings, developing of market network and links in nearby production areas, timely availability of credit, simplifying the loan procedure and creating awareness on raw material procurement units were the major suggestions.

V. Implications of the Study

In a fast developing country like India, the forces of commercialization, modernization and industrialization are actively operating and transforming the traditional modes of production into modern capitalistic enterprises. The study aimed at understanding the entrepreneurial development among women is a unique attempt and would highlight their existing status and contribution in national economy. This study will help to streamline strategies for the development of women entrepreneurs. So it would be useful for planners, policy makers, extension specialists, administrators, sociologists and welfare economists. Also the characteristics of entrepreneurs and behaviour of women entrepreneurs as brought out in this study would help in understanding and promoting entrepreneurship among women in the long run. The identification of different constraints at entrepreneurial level through this study would help in finding remedial measures and overall development of women entrepreneurship in the country.

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Table 1. Distribution of respondents according to their attributes
(N = 120)

Category	Vermi compost (n_1=40)		Mushroom (n_2=40)		Handicrafts (n_3=40)		Total (N=120)	
	No	%	No	%	No	%	No	%
Age	**F = 1.341^{NS}**							
Young	8	20.00	6	15.00	1	2.50	15	12.50
Middle	28	70.00	27	67.50	25	62.50	80	66.67
Old	4	10.00	7	17.50	14	35.00	25	20.83
Total	40	100.00	40	100.00	40	100.00	120	100.00
Education	**F = 1.732***							
Illiterate	4	10.00	-	-	-	-	4	3.33
Functionally literate	2	5.00	-	-	3	7.50	5	4.17
Primary education	1	2.50	-	-	-	-	1	0.83
Middle education	4	10.00	3	7.50	8	20.00	15	12.50
Secondary education	17	42.50	18	45.00	13	32.50	48	40.00
Collegiate education	12	30.00	19	47.50	16	40.00	47	39.17
Total	40	100.00	40	100.00	40	100.00	120	100.00
Previous work experience	**F = 1.324^{NS}**							
Not related	5	12.50	5	12.50	5	12.50	15	12.50
Somewhat related	18	45.00	16	40.00	17	42.50	51	42.50
Related	17	42.50	19	47.50	18	45	54	45.00
Total	40	100.00	40	100.00	40	100.00	120	100.00
Mass media exposure	**F = 1.183^{NS}**							
Low	6	15.00	6	15.00	5	12.50	17	14.17
Medium	25	62.50	24	60.00	29	72.50	78	65.00
High	9	22.50	10	25.00	6	15.00	25	20.83
Total	40	100.00	40	100.00	40	100.00	120	100.00
Credit orientation	**F = 6.056****							
Low	6	15.00	5	12.50	9	22.50	20	16.66
Medium	26	65.00	20	50.00	25	62.50	71	59.17
High	8	20.00	15	37.50	6	15.00	29	24.17
Total	40	100.00	40	100.00	40	100.00	120	100.00
Scientific orientation	**F = 0.998^{NS}**							
Low	10	25.00	12	30.00	12	30.00	34	28.33
Medium	27	67.50	25	62.50	23	57.50	75	62.50
High	3	7.50	3	7.50	5	12.50	11	9.17
Total	40	100.00	40	100.00	40	100.00	120	100.00
Economic motivation	**F = 1.960***							
Low	4	10.00	16	40.00	16	40.00	36	30.00
Medium	20	50.00	19	47.50	21	52.50	60	50.00
High	16	40.00	5	12.50	3	7.50	24	20.00
Total	40	100.00	40	100.00	40	100.00	120	100.00
Self-reliance	**F = 0.650^{NS}**							
Low	6	15.00	6	15.00	1	2.50	13	10.83
Medium	2	5.00	5	12.50	4	10.00	11	9.17
High	32	80.00	29	72.50	35	87.50	96	80.00
Total	40	100.00	40	100.00	40	100.00	120	100.00
Achievement motivation	**F = 2.720****							
Low	6	15.00	6	15.00	5	12.50	17	14.17

Category	Vermi compost (n_1=40)		Mushroom (n_2=40)		Handicrafts (n_3=40)		Total (N=120)	
	No	%	No	%	No	%	No	%
Medium	24	60.00	34	85.00	23	57.50	81	67.50
High	10	25.00	-	-	12	30.00	22	18.33
Total	40	100.00	40	100.00	40	100.00	120	100.00
Attitude towards self-employment	**F = 1.663***							
Less favourable	2	5.00	13	32.50	8	20.00	23	19.17
Favourable	25	62.50	26	65.00	28	70.00	79	65.83
Highly favourable	13	32.50	1	2.50	4	10.00	18	15.00
Total	40	100.00	40	100.00	40	100.00	120	100.00
Training undergone	**F = 1.088^{NS}**							
None	7	17.50	3	7.50	9	22.50	19	15.83
Attended one training	21	52.50	11	27.50	12	30.00	44	36.67
Attended more than one training	12	30.00	26	65.00	19	47.50	57	47.50
Total	40	100.00	40	100.00	40	100.00	120	100.00
Marketing behaviour	**F = 1.164^{NS}**							
Low	3	7.50	10	25.00	9	22.50	22	18.33
Medium	32	80.00	26	65.00	23	57.50	81	67.50
High	5	12.50	4	10.00	8	20.00	17	14.17
Total	40	100.00	40	100.00	40	100.00	120	100.00
Managerial ability	**F = 1.761***							
Low	10	25.00	3	7.50	2	5.00	15	12.50
Medium	25	62.50	25	62.50	29	72.50	79	65.83
High	5	12.50	12	30.00	9	22.50	26	21.67
Total	40	100.00	40	100.00	40	100.00	120	100.00
Risk preference	**F= 2.478****							
Low	3	7.50	9	22.50	11	27.50	23	19.17
Medium	31	77.50	22	55.00	26	65.00	79	65.83
High	6	15.00	9	22.50	3	7.50	18	15.00
Total	40	100.00	40	100.00	40	100.00	120	100.00
Decision making behaviour	**F = 2.282****							
Independent decision	7	17.50	7	17.50	6	15.00	20	16.66
Joint decision with family members	21	52.50	28	70.00	34	85.00	83	69.17
Joint decision with other than family members	12	30.00	5	12.50	-	-	17	14.17
Total	40	100.00	40	100.00	40	100.00	120	100.00

NS: Non-Significant; * Significant at 0.05 level; ** Significant at 0.01 level

Table 2. Problems encountered by rural women entrepreneurs
(N = 120)

S. No.	Category	Vermicompost (n_1=40)		Mushroom (n_2=40)		Handicrafts (n_3=40)		Total (N=120)*	
		No	%	No	%	No	%	No	%
1.	Non availability of labour	36	90.00	33	82.50	-	-	69	57.50
2.	Difficulty in procuring the earthworms	40	100.00	-	-	-	-	40	33.33
3.	Difficulty in procuring good quality spawn	-	-	40	100.00	-	-	40	33.33
4.	Non availability of jute fibre	-	-	-	-	35	87.50	35	29.16
5.	Complex process of obtaining loan	31	77.50	33	82.50	27	67.50	91	75.83
6.	Lack of infrastructure facilities	-	-	28	70.00	-	-	28	23.33
7.	Lack of training facilities	23	57.50	31	77.50	6	15.00	60	50.00
8.	High cost of initial	26	65.00	32	80.00	-	-	58	48.33

S. No.	Category	Vermicompost (n_1=40)		Mushroom (n_2=40)		Handicrafts (n_3=40)		Total (N=120)*	
		No	%	No	%	No	%	No	%
	investment								
9.	Inadequate marketing facilities	40	100.00	40	100.00	26	65.00	106	88.33
10.	Lack of demand for the product in the market	18	45.00	9	22.50	24	60.00	51	42.50

*Multiple responses

Table 3. Suggestions offered by the women entrepreneurs

S. No.	Suggestions	Total (N=120)*	
		No	%
1.	Developing of market network and links in nearby production areas	102	85.00
2.	Timely availability of credit	95	79.16
3.	Simplifying the loan procedures	94	78.33
4.	Creating awareness on raw material procurement units	91	75.83
5.	Providing infrastructure facilities (refrigerators for storing and transporting mushrooms)	81	67.50
6.	Periodic training to update knowledge	72	60.00
7.	Creating awareness on market demand for the produce	69	57.50
8.	Providing subsidies to reduce initial cost of investment	67	55.83
9.	Providing employment to labour under MGNREGA scheme in only during off-seasons	66	55.00

* Multiple responses