

AATMA NIRBHAR BHARAT ABIYAN: SELF RELIANT INDIA



Editors

**Dr. S. Theenathayalan
Dr. V. Sriman Narayanan**

AATMA NIRBHAR BHARAT ABIYAN: SELF RELIANT INDIA

Edited by

**Dr. S. THEENATHAYALAN
Dr. V. SRIMAN NARAYANAN**

Published by

L ORDINE NUOVO PUBLICATION

academicbookpublication@gmail.com

www.nuovopublication.com

Book Title : **AATMA NIRBHAR BHARAT ABIYAN: SELF RELIANT INDIA**

Editors : **Dr. S. THEENATHAYALAN**

Associate Professor & Head

Department of Economics and Centre for Research in Economics
The Madura College (Autonomous) Madurai, Tamil Nadu

Dr. V. SRIMAN NARAYANAN

Associate Professor

Department of Economics and Centre for Research in Economics
The Madura College (Autonomous), Madurai, Tamil Nadu

Book Subject : Economics

Book Category : Chapter Edited Volume

Copy Right : Editors

First Edition : July 2023

Book Size : B5

Paper : 21 kg, Maplitho NS

Price : Rs.900/-

Published by : **L ORDINE NUOVO PUBLICATION**

E-mail: academicbookpublication@gmail.com

www.nuovopublication.com

Mobile:99442 12131.

ISBN Supported by

Raja Ram Mohan Roy National Agency for ISBN, New Delhi – 110066 (India)

ISBN: 978-93-92995-65-1

ISBN 939299565-2



Disclaimer: The Publisher and editors cannot be held responsible for errors or any consequences arising from the use of information in this Book; the views and opinions expressed herein are of the authors and do not necessarily reflect those of the publisher and editors.

CONTENTS

S.No	Title	Page No.
1	Performance Analysis of Digital Transactions in India Dr. S. Theenathayalan & Dr. S. Murugan	1
2	Digitalization and its Impact on Environment T. Kalaiselvi & Dr. S. Ganesan	7
3	A Study on Rural Women Entrepreneurs in Vadipatti Taluk, Madurai District, Tamilnadu Dr. M. Regina Mary	12
4	Digitalisation and its Impact on Indian Economy Dr. P. Kannan & Dr. R. Gopi	24
5	Perceived Factors which Induce The use of New Technology in (Digital India) E-Banking Services Dr. A. Marimuthu & S. Hemanath	27
6	An Empirical Analysis of Atma Nirbhar Bharat Abhiyan Dr. S. Meenakshi	35
7	Atma Nirbhar Bharat Abiyan: Make in India – An Outlook Dr. S. Karthikeyan & Dr. P. Gnanasoundari	41
8	Atma Nirbhar Bharat Abhiyaan – A Pride of India Dr. V. Sriman Narayanan & Dr. J. Premkumar	46
9	G-20 Conference: A Pride of India Dr. M. Subramanian, Dr. D. Abraham Pradeep & Dr. R. Sivajothi	52
10	புதிய பாரத எழுத்தறிவுத் திட்டம் 2022-23 முனைவர் பெ.குப்புசாமி	57
11	Implementation of Government Sponsored Employment (SGSY) Schemes in Sivaganga District Dr. S. Chidambaranathan	65
12	Women Empowerment through Self Help Groups in Theni District, Tamil Nadu Dr. S. Karthikeyan & Dr. S. Senthilkumar	69
13	Impact of Make in India on Tourism and Hospitality Dr. C. Sahaya Mary Sophia & Dr. R. Suji Karthika	75
14	Digitalization and its Impact in India Dr. M. Yesurajan & Dr. T. Indra	81
15	Prospects and Challenges Ahead in Indian Industries: An Optimistic Approach S.T. Siddharthan	87
16	Atma Nirbhar Bharat Abiyan Make in India: A Step Towards Making India Self-Dependent Dr. S. Karthikeyan & Dr. P. Mohammed Hither Ali	95

17	Make in India Versus Make for India Dr. S. Karthikeyan & Dr. M. Satheesh Pandian	106
18	Digital India Innovation in Agricultural Sector Some Reflection Dr. B. Sasikumar	112
19	Effective Utilization of Intellectual Property Potentially Enhances the Role Played by MSMEs S. Seethalakshmi & Dr. K.S. Alakumarimuthu	120
20	Role of Micro, Small and Medium Enterprises in Indian Economy A. Rajeswari & Dr. S. Karthikeyan	124
21	Digital Transaction in India: An Analysis Dr. V. Kannan & Dr. P. Senthilkumar	130
22	A Proactive Support to Empower Entrepreneurs by the Dint of Startup India Scheme Dr. P. Anita	135
23	E-Governance in India - Successes and Challenges: The Way Forward Dr. K.S. Alakumarimuthu & K. Pandi	140
24	Efficiency and Problems Faced by the Micro, Small and Medium Enterprises (MSMEs) in Madurai District R. Dilipan & Dr. S. Theenathayalan	143
25	Role of Micro Small & Medium Enterprises in India Dr. M. Gnanamani	148
26	A Study on Startup and its Impact on MSME in Tamilnadu with Special Reference to Vellore District Dr. S. Jaber Asan	156
27	Digital Payment Ecosystem in India K. Satheeshkumar & Dr. R. Kalirajan	161
28	Impact of Make in India on Indian Economy: Evidences of Secondary Data Dr. A. Kannan & V. Thamaraiselvi	166
29	Micro, Small and Medium Enterprises of India and Economic Growth Dr. M. Manjula	171
30	Self Reliant India with Special Reference to One Nation One Ration Card Dr. G. Angala Eswari	178
31	Role of Ministry of Micro, Small and Medium Enterprises (MSME) of Coir Industry in Pollachi Taluk, Coimbatore District Dr. M. Mehar Banu & Mrs. Divyabharathi R	183
32	A Study on Performances and Prospects of MSME in India Angel D	190
33	Trend Analysis of Revenue Collection from Goods and Service Taxes in India Dr. R. Premalatha	194

34	Economic Implications of Goods and Service Tax – A Frontward Approach Dr. S. Thangamayan	202
35	Impact of Digitalization on the Growth of Indian Economy- An Analytical Study Z. Meer Ismail Ali	210
36	Trend and Pattern of Manufacturing Sector in Tamilnadu Dr. T. Selvakumar, Dr. J. Priya Rubi & Dr. S.T. Jacob Ponraj	214
37	Impact of GST on Small and Medium Industries – A Case Study of Selected Small Scale Industries in Madurai District Dr. S. Sureshkannan	223
38	Challenges and Opportunities for Digital India S. Sheela & Dr. T. Indra	229
39	MSME is a Tool for Women Empowerment Mrs. A. Gracy Rani & Dr. K. Selvalakshmi	233
40	G20 Summit: Prominence and Pride of India Dr. V. Venkadeshwaran	237
41	Role of Digital India Program in Strengthening Good Governance: A Study of Madurai Municipality Corporation A. Subha Bharathi, T. Sathish Kumar & Dr. T. Indra	241
42	Impact of Climate Change on MSME's in Madurai District Dr. M. Deepan	247
43	Sanitation and Hygiene Issues on Human Health Dr. B. Lakshmi & Dr. R. Dharmadurai	252
44	Current Scenario of MSMEs in India Dr. S. Sharmeela Banu	264
45	Challenges of Make in India: Prospects from Dr. A.P.J. Abdul Kalam's View Dr. C. Nithiyanantham	270

Chapter 3

A STUDY ON RURAL WOMEN ENTREPRENEURS IN VADIPATTI TALUK, MADURAI DISTRICT, TAMILNADU

Dr. M. Regina Mary

Associate Professor & Head, Research Centre of Economics,
Fatima College (Autonomous), Madurai, Tamil Nadu

Abstract

Villages are back bone of the Indian economy. India's two third populations and 70% workforce residing in the rural areas. People in rural areas are suffering with poverty, unemployment, poor infrastructure facilities which may be solved with the development of rural entrepreneurs. Rural women entrepreneurship is one of the best solutions to reduce poverty, economic disparity, unemployment, migration and help in development of rural areas. Rural women entrepreneurs play a significant role in the national economy, more particularly in the rural development. But they are facing many problems like non availability of primary amenities in rural area, lack of education, lack of credit and insufficient technical and conceptual ability. In this study, an attempt has been made to examine the socio-economic conditions of rural women entrepreneurs and the problems faced by the rural women entrepreneurs in Vadipatti taluk, Madurai district, Tamil Nadu. Thus, this paper also suggests recommendations to solve the problems.

Keywords: Rural Entrepreneurship, Village Industries, Problems, Rural Development.

Introduction

The majority of rural women entrepreneurs are facing several problems in today's ultra-competitive business world, due to the lack of basic amenities in the rural areas like lack of education, financial problems, marketing hurdles, management and human resource, technical and conceptual abilities etc., discourage the rural entrepreneurs to establish the industries in their rural areas. In this regard, currently the government of Tamil Nadu offered different kinds of entrepreneurial development schemes through various government owned EDP institutions such as Tamil Nadu Industrial Investment Corporation Limited, new entrepreneur-cum enterprise development schemes from the department of commerce, government of Tamil Nadu and small enterprise development scheme offered by MSME. These schemes helping to uplift their entrepreneurial skills to perform well. The present study focuses on the socio-economic conditions of rural women entrepreneurs, the major problems faced by the rural women entrepreneurs. Special emphasis has been laid on the technical problems, financial problems and the lack of their basic amenities in Vadipatti Taluk, Madurai district, Tamil Nadu.

Definitions

"Rural women entrepreneur means the women or a group of women who initiate, organize and operate a business enterprise in the rural area." A women entrepreneur is therefore a confident,

creative and innovative women, desiring economic independence individually and simultaneously creating employment opportunities for women in the rural area. Rural entrepreneurship can be defined as the "emerging at the village level which can take place in the variety of fields of Endeavour such as business, industry, agriculture and acts as a potential factor for economic development."

Review of Literature

(Saxena, 2012) conducted a study on problems faced by rural entrepreneurs and their role in the economic development of a country. The researcher has identified the major problems like lack of finance, marketing problems, management skills and skilled worker with a positive attitude. It suggested that banks should provide loans to the rural entrepreneurs by opening new cells, cooperative marketing their products and provide training programmes, thereby the entrepreneurship development in rural areas can be achieved.

(Sumathy & Velmurugan, 2019) examined Skills for the Rural Entrepreneurs Sustainability in Central District of Tamil Nadu and reveals that communication, listening, entrepreneurial, technical, business and group skills are important skills required by the rural entrepreneurs to achieve sustainability. These skills are observed based on the basis of factor analysis.

Statement of problem

Rural Women entrepreneurs play an important role in economic development as it helps to attain balanced regional development of country. Apart from these it characterizes local resources, promotes creative heritages, removes income disparities, reduces slums and migrates rural people of urban areas. In spite of these roles, the rural women entrepreneurs are suffering from lots problems. So the present study is an attempt to study the problems of the rural women entrepreneurs with special references to Vadipatti Taluk, Madurai district of Tamil Nadu.

Period of Study

The field Survey was conducted from December 2022 to February 2023 for the collection of Primary data.

Objectives of the Study

- The basic objective of the study is to exhibit the socio-economic profile of the rural women entrepreneurs in Vadipatti Taluk, Madurai district.
- To analyse the Problems of rural women entrepreneurs in the study area and
- To offer suitable suggestions to solve the problems of women rural entrepreneurs.

Sampling design

For the purpose of primary data collection, Vadipatti Taluk in Madurai district has been selected. Vadipatti taluka has a population of 2,34,533 peoples, out of which urban population is 72,232 while rural population is 1,62,301. There are about 60,844 houses in the sub-districts, including 18,625 urban houses and 42,219 rural houses when it comes to literacy, 69.45 percent population of vadipatti taluka is literate, out of which 75.99 percent males and 62.85 females are

literate. The main reason for selecting the vadipatti is that there are 1000 rural women entrepreneurs who are engaged in running micro enterprises (including SHGs Women entrepreneurs) out of which 200 Rural women entrepreneurs were randomly selected for the study.

Tools of Analysis

Percentage analysis has been used to analyse the first objective of the study namely to exhibit the Socio-Economic profile of the rural entrepreneurs. Garret Ranking Technique was used to analyse the second objective of the study namely to analyse the problems of rural entrepreneurs in the study area.

Socio-Economic Profile of the Sample Respondents

This paper discusses the Socio-economic Profile of the selected rural entrepreneurs in Vilangudi Village, Madurai District of Tamilnadu.

Age – wise classification of the respondents

The most important profile among the respondents is age, since it determines the exposure, eagerness to learn, readiness to take risk and adjustability among the respondents. The elders have more experience than youngsters while the youngsters are ready to take more risk than the elders. Both these aspects of experience and risk orientation among the respondents are highly essential for the development of their entrepreneurial behaviour.

Table 1 : Age-wise classification of the respondents

Age	No. of respondents	Percentage
below – 25 years	20	10%
25-35 years	60	30%
36 – 45 years	92	46%
46-55 years	20	10%
above 55 years	8	4%
Total	200	100

It is inferred that 92 (46 percent) of the respondents are in the age group of 36-45 years followed by 60 (30 percent) in the age group of 25-35 years 20 (10 percent) of the respondents are below 25 years). The least number of respondents 8(4 percent) belonging to the age group of above 55 years. Among 200 respondents in Vilangudi Village, Madurai District the dominant age group is 36-45 years constitute 46 percent of the total respondents.

Educational Qualification of the respondents

Since the level of education is one of the important factors that determines the level of understanding, tolerance, risk orientation and innovativeness among the respondents it is analysed in the present study. The level of education is grouped in to Less than 10th standard, Higher secondary, graduates and technical course.

Table 2 : Educational Qualification of the respondents

Educational Qualification	No. of respondents	Percentage
Less than 10 th standard	54	27%
Higher Secondary School Leel	82	41%
Graduates	48	24%
Technical Course	16	8%
Total	200	100

Marital Status of the Sample Respondents:

It is apparent from the table (2) that out of 200 sample respondents 27 percent (54) of respondents come under the less than 10th standard category. 41 percent (82) of the respondents come under Higher Secondary school level category, 24 percent (48) of the respondents are graduates and 8 percent (16) of them have technical qualification or diploma course. Teh study reveals that the highest percentage (41 percent) of the Rural entrepreneurs are in category of Higher Secondary School level.

The marital Status of the respondents is another important factor which leads to necessarily rewards and recognition. It is included as one of the social variables in the present study. In general, the need and commitment of the married persons are freater than the unmarried. Similarly the status like separated and widow/widower determine different requirement in life.

Table 3: Marital Status of the respondents

Marital Status	No. of respondents	Percentage
Unmarried	42	21%
Married	110	55%
Separated	26	13%
Widows	22	11%
Total	200	100

Table 3 indicates that the unmarried respondents constituted 21 percent (42) of the total. 55 percent (110) of the respondents are married. 13 percent (26) and 11 percent (22) of the respondents are separated and widows respectively. The study revealed that the highest (55) percent of the respondents are married so the respondents got more support and encouragement from their family members.

Nature of Family

The nature of family is classified as nuclear and joint family systems. This factor has a great influence on the number of family members as well as their standard of living. Out of 200 respondents 79 percent (158) of the respondents belong to nuclear family and 21 percent (42) of the respondents have joint family. The study shows that 79 percent of the respondents belong to nuclear family.

Family Size

The most important social character of the respondents is family size. The size of the family indicates the number of family members who are living together with the respondents. The family size may influence the personality traits, sources of inspiration to start the enterprise and involvement in the enterprise. Sometimes this commitment may hinder the growth of entrepreneurship among the respondents. The family size in the present study is confined to 3, 3 to 4, 5 to 6 and above 6 members.

Table 4: Family Size of the Respondents

Family size	No. of respondents	Percentage
Less than 3	42	22%
3 - 4	120	60%
5 - 6	26	13%
above 6	12	6%
Total	200	100

Table 4 clearly exhibits that out of 200 respondents 60 percent (120) of the respondents have 3-4 members in a family followed by 22 percent (42) of the respondents have less than 3 members in a family. The number of respondents having a family size of 5-6 and above 6 members account for 13 percent (26) and 6 percent (12) respectively in the study area.

Number of Earning Members in a Family

As the earning members per family increase, the per capita income of the respondent's family also increase. It provides a financial and moral support to the respondents in all respects. The standard of living of the respondents can be increased by more of the earning members in a family which is highly essential for entrepreneurship.

Table 5: Number of Earning Members in a Family

Earning Members	No. of respondents	Percentage
One	98	49%
Two	72	36%
Three	26	13%
More than 3	4	2%
Total	200	100

It is observed from table 5 that out of 200 respondents 49 percent (98) of the respondents have only one earning member in their family followed by 36 percent (72) with two earning members. The number of respondents who have three and more than three earning members per family constitute 13 percent (26) and 2 percent (4) respectively.

Types of Rural Women Entrepreneurship

The Rural women entrepreneurship in the study area is classified as agricultural entrepreneurs, Artisan entrepreneurs, and merchant and trading groups. Agricultural entrepreneurs include direct sale or processing of agro-products such as jiggery, pickles, oil seeds, dairy products fruit juice and spices etc. Artisan entrepreneurs are skilled persons working in villages. They are handicrafts merchant and Trading groups run petty shops, Xerox shops and do commission business.

The selected entrepreneurs in the study area are grouped in to Agricultural entrepreneurs, Artisan entrepreneurs and merchant and trading and presented in the following table.

Table 6 : Types of Women Rural Entrepreneurship

Types of rural entrepreneurship	No. of respondents	Percentage
Agricultural entrepreneurs	128	64%
Artisan entrepreneurs	26	13%
Merchants and Traders	46	23%
Total	200	100

Table 6 shows that out of 200 selected sample respondents, agricultural entrepreneurs constitute the highest percentage that is 64 percent (128) followed by merchant and Traders and Artisan entrepreneurs 23 percent (46) and 13 percent (26) respectively.

Monthly Family Income of the Respondents

Family monthly income represents the total income of all the earning family members through varied sources. Income is an important parameter to determine their economic position and standard of living. The higher family income indicates the better standard of living and better family environment.

Table 7: Family Income per Month

Income	No. of respondents	Percentage
Below 15000	24	12%
Rs.15001-20000	92	46%
Rs.20001-25000	66	33%
Above - 25001	18	9%
Total	200	100

Source: Primary data

Note: Figures in brackets are percentage total

It is observed from table 7 that out of the total 200 respondents 92 (46 percent) of the respondents have monthly income ranges between Rs.15001-20000, 66 (33 percent) of respondents have monthly income between Rs.20001-25000, 24(12 percent) and 18 (19 percent) of the respondents have monthly income of below Rs.115000 and above Rs.25001 respectively.

Family Monthly expenditure of the respondents

The family monthly expenditure on difference heads also influences Quality of life of the people.

Table 8: Family expenditure per month

Monthly expenditure	No. of respondents	Percent age
Below 15000	30	15%
Rs.15001-20000	114	57%
Rs.20001-25000	48	24%
above Rs.25001	8	4%
Total	200	100

Source: Primary data

It is observed from the table that out of 200 respondents, 114 (57 percent) of the respondents have the monthly expenditure ranged between Rs.15001 to Rs.20000. 48(24 percent) of the respondents have monthly expenditure between Rs.20001 to 25000. 30 (15 percent) and 8 (4 percent) of the respondents come under the monthly expenditure category of Rs. below 15000 and Rs. above 25001 respectively in the study are. The study further reveals that the highest percent age (57 percent) of respondents have the monthly expenditure ranged between Rs. 15001 to 20000.

Income Generation from the Enterprise

Income generated through their enterprise of the sample respondents is calculated as net income after considering all the expenses incurred to run their business. All rural entrepreneurs aim at maximum income generation from their enterprise. They want to increase their income gradually. Since income generation is one of the important measuring yards of the entrepreneurial purpose. It is included as part of the present study.

Table 9: Monthly Income Generation from Enterprise

Income	No. of respondents	Percentage
Below 5000	36	18%
5001-10000	54	27%
10000-15000	92	46%
above Rs.15001	18	9%
Total	200	100

Table 9 reveals that the distribution of the respondents according to the monthly income earned by them in business. A maximum of 92 (46 percent) of the respondents have earned monthly income between Rs.10001-\$s.15000 followed by 54 (27 percent) of the respondents have monthly income ranged between Rs.5001 to Rs.10000 26 (18 percent) and 18(9 percent) of the respondents have generated monthly income below Rs.5000 and above Rs. 15001 respectively.

Monthly Savings of the Respondents

Monthly savings of the entrepreneurs helps to expand their business and useful to meet their unexpected loss in their business.

Table 10: Monthly Savings of the Respondents

Savings	No. of respondents	Percentage
Below 500	44	22%
Rs.501-1000	92	46%
Rs.1001-1500	38	19%
above Rs.1501	26	13%
Total	200	100

Table 10 clearly shows that out of 200 respondents 92 (46 percent) of the respondents have monthly savings ranged between Rs.501-Rs.1000 followed by 44 (22 percent) of the respondents have monthly savings of below Rs.500 38 (19 percent) and 26 (13 percent) of the respondents monthly savings ranged between Rs.1001-1500 and above Rs.1501 respectively.

Investments of the Sample Respondents

Investment is essential for purchasing capital goods and also for meeting the working capital of the enterprise the capital invested at the time of starting any production is acted capital. But the capital requirement grow day by day as the business activities expand. The investment made as measured at the field survey, is classified as below 25000, Rs.25001-50,0000 and above 50,000.

Table 11: Investment of the Sample Respondents

Amount of Investment	No. of respondents	Percent age
Below 25000	54	27%
Rs.25001-50000	112	56%
above Rs.50,000	34	17%
Total	200	100

Table 11 reveals that out of 200 respondents 112 (66 percent) of the respondents fall under the investment category ranged between Rs.25001-50000 followed by 54 (27 percent) of the respondents fall in the category of below Rs.25000. 34 (17 percent) of the respondents have investment in business above Rs.50000.

Loans of the Respondents

The Rural women entrepreneurs do not have liquid cash to start their business. They borrow money from family members, Friends and Relatives and from banks for their business. The details of the Amount of loans of the respondents is given below.

Table 12: Amount of Loans of the Sample Respondents

Amount of Loan	No. of respondents	Percentage
Below Rs.50000	76	38%
Rs.50001-100000	90	45%
Rs.100001-1500000	22	11%
above Rs.1500000	12	6%
Total	200	100

It is observed from the table that the highest number that is 90 (45 percent) of the respondent got the loan amount ranged between Rs.50001-Rs.100000 followed by 76(38 percent) of the respondents got the loan amount of below Rs.50000. 22 (11 percent) and 12 (6 percent) of the respondents have received the loan amount of Rs. ranged between Rs.100001-150000 and above Rs.1500000 respectively.

Employment Provided by the Sample Respondents

The main aim of rural women entrepreneurship is to promote employment and to create employment opportunities in the rural areas. In rural enterprises, employment opportunities are visible. In the present study the member of employees engaged in the business units are classified in to NIL, one, two, three and above three NIL category denotes that they are self employed in the business.

Table 13: Extent of Employment Provided by the Sample Respondents

Extent of employment	No. of respondents	Percentage
NIL	38	19%
One	54	27%
Two	88	44%
Three	14	7%
Above three	6	3%
Total	200	100

Table 13 explains that act of 200 respondents, 38(19 percent) of the respondents not providing any employment opportunities to others. 54 (27 percent) of the respondents provided employment for one person. 88 (44 percent) of the respondents provided employment for two persons. 14 (7 percent) and 6 (3 percent) of the respondents appointed three and more than three employees in their business units respectively in the study area.

Motivation

The sample respondents are motivated to start their business by the advice of their own friends and relatives, family members and NGO Project officials motivation plays a major role in the progress of their productive activities.

Table 14: Motivation to Start the Enterprise

Motivation	No. of respondents	Percentage
Own choice	38	19%
Friends and Relatives	44	22%
Family members	66	33%
Banks/NGO's	24	12%
Total	200	100

Source : Primary data

Table 14 reveals that 66 (33 percent) of the respondents motivated to start their business by their family members followed by 44 (22 percent) of the respondents started their enterprise due to the motivation given by their friends and relatives 38 (19 percent) of the respondents started their

ventures on their own interest 24 (12 percent) and 28 (14 percent) of the respondents are encouraged by Banks/NGO's and project officials respectively.

Problems faced by the Rural Women Entrepreneurs

There are several problems faced by the rural women entrepreneurs, which are identified as financial problems, poor infrastructure facilities, Low risk bearing capacity, Lack of Marketing facilities, old and obsolete technology and others. Other problems include lack of promotion, Lack of Quality control poor quality standards etc. The beneficiaries are asked to rank the problems faced by them according to their priority preferences. Garrett ranking technique is used to convert the order of preferences in to ranks.

Table 15: Garrett Scores of Problems Faced by the Respondents

Problems	Garrett Score	Rank
Financial problems	20.758	I
Poor infrastructure facilities	20.178	III
Low risk bearing	19.711	V
Lack of marketing facilities	20.264	II
Total	200	100

Suggestions

The first and fore most problem faced by the rural entrepreneurs in the study area is financial problems. The banks and financial institutions should create separate cell and provide separate financial fund for providing easy finance to rural entrepreneurs.

Proper infrastructure facilities, proper education comprehensive Training, development of marketing co-operatives to a large extent help to flourish the rural entrepreneurs.

Conclusion

Rural women entrepreneur is a key figure in Economic progress of India. Rural entrepreneurship is the answer to removal of rural poverty and unemployment in India. Therefore, there should be more stress on Integrated Rural development programme. The rural females need to be encouraged and motivated to take up entrepreneurship as a career, with training and sustaining support systems providing all necessary assistance.

References

1. Kumari, P., & Kumar, T. Opportunities, Roles and Prospect Challenges of Rural Entrepreneurs in Economic Development in India. Publication at <https://www.researchgate.net/publication/338623155>.
2. Jebadurai, D.J. (2013). An overview of problems of rural entrepreneurs in India. International Journal of Advanced Research in Management and Social Sciences, 2(7), 202-208.

3. Saxena, S. (2012). Problems faced by rural entrepreneurs and remedies to solve it. Journal of Business and Management, 3(1), 23-29.
4. Sumathy, M., & Velmurugan, R. (2019). Skill Sets for Rural Entrepreneurs Sustainability in Central District of Tamilnadu. International Journal of Disaster Recovery and Business Continuity, 10(1), 75-80.
5. <https://businessjargons.com/rural-entrepreneurship.html>.
6. <https://101entrepreneurship.org/rural-entrepreneurship/>
7. <https://villageinfo.in...Madurai>
8. Gedik, S., Miman, M., Kesici, M.S. (2015) Characteristics and Attitudes of Entrepreneurs. Towards Entrepreneurship Procedia – Social and Behavioral Sciences 195. 1087-1096.
9. Pruthi, S. (2014) Social ties and venture creation by rural women entrepreneurs. International Business Review 23. 1139-1152.
10. Empower rural women to start their own businesses. Milap.
11. Mohanty SR, Das B, Moahanty T (2013) Empowerment of Women in Rural Odisha through Microenterprises. IOSR Journal of Humanities and Social Science (IOSR- JHSS) 12:01-08.
12. Wube MC (2010) Factors affecting the performance of women entrepreneurs in micro and small enterprises.