CHAPTER V

Data Analysis and Interpretation

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CHAPTER V
DATA ANALYSIS AND INTERPRETATION

5.1 INTRODUCTION:

The present chapter represents analysis and interpretation of data collected from the rural women entrepreneurs who are part of "MaanDeshi Udyogini Program". The data is collected through primary data as well as secondary data sources. The collected data is analyzed using statistical tool.

5.2 DATA ANALYSIS:

The primary data is collected from the rural women entrepreneurs who are part of "MaanDeshi Udyogini Program". The present data is collected to understand the main motivational factors for any rural woman for being an entrepreneur also to know the various problems faced by them as an entrepreneur and how MaanDeshi foundation is helping and have a role in their entrepreneurship.

Table 5.2.1.
The rural women entrepreneurs have different motivational factors for being an entrepreneur. In the Table 5.2.1 researcher has facilitate 14 factors of motivation to the rural women entrepreneur to seek their opinions.

Sr.	Causes of Motivation For Entrepreneurship	Mean	S.D.	Rank
1	For supplement of family income	2.989	0.140	2
2	Economic Independence	2.974	0.156	3
3	Establishing your own identity	1.442	0.555	8
4	Establishing your own creativity	1.311	0.571	11
5	For better standard of living	2.949	0.240	4
6	For education of children	2.994	0.070	1
7	Want to create equal status in society	1.427	0.597	9
8	To built up the confidence of decision making	1.150	0.519	14
9	To develop the risk bearing ability	1.286	0.464	12
10	Bored at home and want to utilize free time	2.582	0.811	6
11	Government Schemes	1.547	0.547	7
12	Tradition	1.371	0.780	10
13	Hobby	1.211	0.508	13
14	MaanDeshi's work for woman empowerment in rural areas	2.949	0.219	4

(Source: Field data)

From above table 5.2.1 it is observed that among all motivational factors in rural women as per the rank For education of children is the most motivating factor having 2.99 Mean score , followed by For supplement of family income with mean score 2.98 and economic independence with mean 2.97 are approximately 3. While to develop risk bearing ability with mean score 1.28, hobby with mean score 1.21 and to built up confidence decision with mean score 1.15.Hence it is concluded that for education of the children, for supplement of family income and economic independence are most motivating factors for rural women for entrepreneurship while to develop risk bearing ability, hobby and to built up confidence decision are least motivational factors.

The rural women are facing many types of problems an entrepreneur are subdivided into five parts:
   a) Difficulties faced Rural Woman as Entrepreneurs
   b) Financial Constrains of Women Entrepreneur
   c) Problems faced in Home Role
   d) Conflicts faced at work place
   e) Social Constraints of women entrepreneurs

Table 5.2.2

a) In this table researcher has facilitated 14 overall difficulties which are faced by rural women as an entrepreneur to seek regarding opinion from respondent women.

Sr	Difficulties faced Rural Woman as an Entrepreneur	Mean	S.D.	Rank
1.	Registration	2.351	0.789	8
2.	Industrial Policy	2.708	0.607	5
3.	Importing license	2.934	0.247	2
4.	Working Capital	2.914	0.329	3
5.	Long term Finance	2.844	0.363	4
6.	Technical Know & Machinery Utilization	1.934	1.000	13
7.	Electric Supply	2.256	0.840	9
8.	Water Supply	2.170	0.817	11
9.	Inadequate Work Place	1.165	0.548	14
1	Shortage of raw material	2.643	0.680	7
1	Adequate knowledge of production process	2.110	0.566	12
1	Marketing arrangement Inefficient	2.648	0.633	6
1	Stiff Competition	2.984	0.122	1
1	Problems due to natural calamities like drought	2.206	0.524	10

(Source: Field Data)

From above Table 5.2.2 it is observed that the Stiff Competition is the entrepreneurial problem having first rank with mean score 2.984 ,followed by the problem Importing license with mean score 2.934 and Working Capital with mean score 2.914 and long term

finance with mean score 2.844 are nearest to 3. Hence, it is concluded that the Stiff Competition, Importing license, Working Capital and long term finance are the most entrepreneurial difficulties faced by rural women entrepreneur. Respondent added they have to face difficulties in importing license because of the bribe tendency of people of Government offices.

Table 5.2.3

b)In this table Financial problems are listed by researcher which are faced by rural women as an entrepreneur to seek their opinion.

Sr.	Financial Constrains of Women Entrepreneur	Mean	S.D.	Rank
1.	Shortage of fixed capital	2.452	0.856	6
2.	Shortage of Working Capital	2.884	0.404	3
3.	Negative attitude of Banker towards women	2.984	0.122	1
4.	Delay in sanction of Loan	2.834	0.457	4
5.	Rigid Repayment Schedule	2.266	0.966	7
6.	Ignorance of Banking procedure.	2.261	0.965	8
7.	Inadequate Size of Loan	2.814	0.390	5
8.	Lack of Accounting Skills	1.633	0.483	9
9.	Inability of offer collateral or Co–Securities	2.964	0.184	2

(Source: Field Data)

From above Table 5.2.3 it is observed that the Negative attitude of Banker has first rank with mean score 2.984 followed by Inability of offer collateral or Co–Securities with mean score 2.964 and Shortage of Working Capital with mean score 2.884.So conclusion is that Negative attitude of Banker towards women, Inability of offer collateral or Co–Securities and Shortage of Working Capital are main financial Constrains of rural women entrepreneur. The respondent added that very negative attitude is shown by banks as they are women and from rural area.

Table 5.2.4

c)In this table consists of the problems which are faced by rural women in performing home role while handling her business.

Sr	Problems faced in Home Role	Mean	S.D.	Rank
1	Domestic work	2.989	0.141	1
2	Being a good spouse	2.984	0.122	2
3	Time with whole family	2.482	0.642	4
4	Times & responsibility towards children & their education	2.871	0.332	3

| 5 | Personal hobbies like gardening, stitching etc, entertainment | 1.402 | 0.659 | 5 |

(Source: Field Data)

From above Table 5.2.4 it is observed that problems in home having first rank is domestic work with mean score 2.989 followed by being a good wife having mean score 2.984 and responsibility towards children & their education having mean score 2.871. Hence, it is concluded that domestic work and being a good wife are the problems faced by rural women in at home while handling her business. Respondent added though they are doing business for supporting family income they have to give first priority to the responsibilities towards all family members then to business.

Table 5.2.5.

d)In this table consists of the problems which are faced by rural women as an entrepreneur at her work place while handling her business.

Sr.	Conflicts faced at work place	Mean	S.D.	Rank
1	Unable to spend maximum time at enterprise	2.613	0.742	1
2	Unable to utilize the skills	2.140	0.731	4
3	Unable to expand enterprise	1.447	0.640	6
4	Overload of work	2.216	0.803	2
5	Dependence of decision making	2.150	0.358	3
6	Managing production cost and Profitability of enterprise	1.924	0.892	5

(Source: Field Data)

From the Table 5.2.5.it is observed that with first rank unable to spend maximum time at enterprise having mean score 2.61 followed by overload of work with mean score 2.21 and dependence of decision making with mean score 2.15. Hence, it is concluded that unable to spend maximum time at enterprise and overload of work are the problems mostly faced by rural women while handling business at work place. Respondent added because of lake of support from family members they cannot spent sufficient time at work place and always have to ask for the permission for business decisions from elder family members.

Table 5.2.6

e)In this table consists of the social problems which are faced by rural women as an entrepreneur

Sr.	Social Constraints of women entrepreneurs	Mean	S.D.	Rank
1.	Psychological constraints	1.663	0.473	10
2.	Absence of family encouragement	2.929	0.256	2

3.	Prejudice against women	2.894	0.353	5
4.	No risk bearing capacity	1.618	0.487	11
5.	Dual Role of women	2.984	0.122	1
6.	Male Dominance	2.919	0.323	3
7.	Lack of exposure	2.557	0.546	7
8.	Problem in public relation	2.577	0.552	6
9.	Old social attitude of rural society	2.304	0.370	4
10.	Lack of mobility freedom	2.381	0.487	8
11.	Castism	1.914	0.827	9

(Source: Field Data)

From above Table 5.2.6 it is it is observed that the social problem with mean score 2.98 which is approximately 3 is Dual Role of women having first rank followed by Absence of family encouragement with mean score 2.92 and Male Dominance with mean score 2.91 and Old social attitude of rural society with mean score 2.30. Hence, it is concluded that Dual Role of women, Absence of family encouragement, Male Dominance and Old social attitude of rural society are strongest social problems faced by rural women while performing as an entrepreneur. Respondent added they want to start and run their business only for the betterment of their family but the family members in-laws, husband are against to it so they have to face problems in performing dual role.

Table 5.2.7

This table shows MaanDeshi's methods to help rural women entrepreneurs in solving finance problem.

Sr	MaanDeshi's help in solving finance problem.	Mean	S.D.	Rank
1.	By providing loan	2.005	0.476	3
2.	By telling importance of savings	2.859	0.512	1
3	By giving information about Government schemes	2.407	0.852	2

(Source: Field Data)

From above Table 5.2.7 it is observed that with first rank and mean score 2.859 followed by giving information about Government schemes with mean score 2.407 and by providing loan with mean score 2.005. Hence, it is concluded that the MaanDeshi is helping in solving finance problem mostly by telling importance of savings, by giving information about Government schemes and by providing loan. Respondent added with simple examples of daily things the importance of savings are to be embedded on minds of women by Foundation people as well the misperception of owing loan is removed and

they have taught only for that things the loan should be owed which will give monitory returns in future.

Table 5.2.8
This table shows how the progress checked by MaanDeshi Foundation after providing different entrepreneurial help.

Sr.	Extent of Progress checked after providing help by foundation	Mean	S.D.	Rank
1.	Consistently checked	1.492	1.503	1
2.	Sometimes Checked	0.733	0.966	2
3.	Not checked	0.135	0.343	3

(Source: Field Data)
From above Table 5.2.8 it is observed that consistently checked with mean score 1.492 followed by Sometimes Checked with mean score 0.733 and with least mean score 0.135 is Not checked. Hence, it is concluded that the most of rural women entrepreneurs have positive opinion that progress is checked by MaanDeshi Foundation after proving different entrepreneurial help. Respondent added that while checking progress people of foundation ask good and bad experience with customer and train us to be patient and how to tackle with different types of customers.

Table 5.2.9
In this table researcher gives different types of helping methods in business process of women entrepreneurs and the opinion has taken from them.

Sr	MaanDeshi's help in business process	Mean	S.D.	Rank
1.	Training For rural women for all business related skills	2.994	0.070	1
2.	Successful entrepreneur's seminars to share their experiences	2.512	0.495	3
3.	Practical workshops	2.688	0.464	2
4.	Visit to related small scale Industry	1.648	0.478	4

(Source: Field Data)
From above Table 5.2.9 it is observed that the first rank is for Training For rural women for all business related skills with mean score 2.994 which is approximately 3, followed by practical workshops with mean score 2.688 and Successful entrepreneur's seminars to share their experiences with mean score 2.512 and the least mean score is for Visit to related small scale Industry. Hence, it is concluded that MaanDeshi is helping rural women entrepreneurs mostly with the method Training For rural women for all business

related skills, Practical workshops and Successful entrepreneur's seminars to share their experiences. Respondent added that in training the simple ways of doing business are taught as well the importance of time management is in business. With less and affordable fees the practical knowledge is given in workshops.

Table 5.2.10
This table shows MaanDeshi Foundation's helps for marketing & selling the products of rural women entrepreneurs.

Sr	Foundation's help for marketing & selling of your products	Mean	S.D.	Rank
1	Training for identifying target customers and market	2.768	0.42	3
2	Training for identifying changing needs and wants of customers	2.939	0.23	2
3	By arranging trade fairs at different places	2.979	0.14	1
4	Seminars on improving communication skills with customers	2.462	0.49	4
5	Workshops for presentation and packaging	2.452	0.49	5

(Source: Field Data)
From above Table 5.2.10 it is observed that with first rank by arranging trade fairs at different places has high mean score 2.979 approximately 3,followed by Training for identifying changing needs and wants of customers with mean score 2.939 and Training for identifying target customers and market has mean score 2.768. and least mean score is for Seminars on improving communication skills with customers with mean score 2.452 and Workshops for presentation and packaging has mean score 2.452. Hence ,it is concluded that MaanDeshi Foundation helping rural women entrepreneurs mostly by arranging trade fairs at different places and by providing training to rural women for identifying changing needs and wants of customers and also training for identifying target customers and market. Respondent added for marketing of their products Foundation arranged trade fairs at different places with cost free participation and additionally foundation also arrange free transportation for all.

Table 5.2.11
This table shows types of motivation from MaanDeshi foundation for rural women entrepreneurship

Sr	Motivation for your entrepreneurship	Mean	S.D.	Rank
1.	Appreciation	2.241	0.428	3
2.	Awards in monitory and non monitory form	2.748	0.434	2
3	Free participation in MaanDeshi Trade fair arranged at different places	2.974	0.156	1

(Source: Field Data)

From the Table 5.2.11 it is observed that with highest rank free participation in trade fairs arranged by MaanDeshi Foundation at different places with mean score 2.974 followed by Awards in monitory and non monitory form with mean score 2.748 and at last Appreciation with least mean score 2.241. Hence ,it is concluded that MaanDeshi Foundation to motivate the rural women entrepreneurship, facilitate mostly with free participation in trade fairs arranged by MaanDeshi Foundation at different places and motivates rural women entrepreneurs with felicitating Awards in monitory and non monitory form. Respondent added they are given awards in huge function with special dress up, with lots of claps from crowd and with very special appreciative words for their work which motivates them to improve and carry on as well other women to start their own business.

Table 5.2.12

This table shows MaanDeshi Foundation's help to rural women entrepreneurs to face market competition.

Sr.	MaanDeshi's help Facing market competition	Mean	S.D.	Rank
1.	To improve and maintain Quality	2.582	0.494	5
2.	To identified changing customer needs	2.829	0.377	1
3.	To set suitable prices	2.753	0.431	2
4	Time management	2.673	0.470	3
5.	Available resource management and waste management in production process	2.597	0.491	4
6.	Packaging and presentation	1.527	0.495	6

(Source: Field Data)

From above Table 5.2.12 it is observed that with highest rank and high mean score is 2.829 for to identified changing customer needs followed by to set suitable prices with mean score is 2.753 and with mean score 2.673 is Time management and with least mean score 1.527 is Packaging and presentation. Hence ,it is concluded that MaanDeshi Foundation is helping with the techniques to rural women entrepreneurs to face today's

stiff competition is mostly how to identified changing customer needs as well as how to set suitable prices and Time management. But least taught technique is how to package and present the product in this competitive market.

Table 5.2.13

This table shows what different types of facilities are provided by the Foundation for rural women entrepreneurs

Sr	Facilities Provided by the Foundation	Mean	S.D.	Rank
1.	Financial Literacy	2.924	0.264	1
2.	Mobile Literacy	1.748	0.808	5
3.	Computer Literacy	2.271	0.862	3
4.	Communication Skill and personality development program	2.005	0.598	4
5	Mobile bus to give training to women entrepreneurs at door step	2.889	0.31	2

(Source: Field Data)

From above Table 5.2.13 it is observed that with highest rank and high mean Financial Literacy is 2.924 which is approximately 3.followed by mobile bus to give training to women entrepreneurs at door step with mean score 2.889 and Computer Literacy with mean score 2.271 . The least mean score is 1.748 for Mobile Literacy and Communication Skill and personality development program with mean score 2.005 Hence ,it is concluded that MaanDeshi Foundation is providing facilities mostly to rural women entrepreneurs is Financial Literacy, Mobile bus to give training to women entrepreneurs at door step as well as Computer Literacy. But Mobile Literacy and Communication Skill and personality development program still to have a reach up to all rural women entrepreneurs. Respondent added that as they are living in very remote areas where no any facility of transportation frequently and they does not have money for transportation the mobile bus is provided by Foundation with training and workshop facility at their door step.

Table 5.2.14

This table shows the Opinion of rural women entrepreneur respondents about the effectiveness of MaanDeshi's work for women entrepreneurship.

Sr.	Opinion about effectiveness of MaanDeshi's work for women entrepreneurship	Mean	S.D.	Rank
1.	Very effective	2.698	0.904	1

| 2 | Somewhat effective | 0.150 | 0.529 | 2 |
| 3 | Not effective | 0.030 | 0.198 | 3 |

(Source: Field Data)

From above Table 5.2.14 it is observed that with high mean score 2.698 Very effective followed by somewhat effective with mean score 0.150 and with least mean score 0.030 is Not effective. Hence, it is concluded that most of the rural women entrepreneurs having positive opinion about the effectiveness of MaanDeshi's work for rural women entrepreneurship.

Table 5.2.15

This table shows that opinion of rural women for MaanDeshi's work.

Sr.	Satisfaction for MaanDeshi's work	Mean	S.D.	Rank
1.	Very Satisfied	2.683	0.924	1
2.	Somewhat Satisfied	0.211	0.616	2
3	Not Satisfied	0	0	3

(Source: Field Data)

From above Table 5.2.15 it is observed that with high mean score 2.683 followed by with mean score 0.211 is Somewhat Satisfied and with least mean score 0.211 is Not Satisfied. Hence, it is concluded that most of the rural women entrepreneurs are satisfied with the work of MaanDeshi for rural women entrepreneurship.

Table 5.2.16

This table shows rural women entrepreneur's opinion about how much extent there is an improvement in their economy after being with MaanDeshi Foundation's Entrepreneurial program.

Sr.	Opinion about extent of improvement in economy	Mean	S.D.	Rank
1.	Very much improved	2.909	0.514	1
2.	Somewhat improved	0.060	0.342	2
3	Not improved	0.030	0.171	3

(Source: Field Data)

From above Table 5.2.16 it is observed that very much improved with high mean score 2.909 followed by somewhat improved with mean score 0.060 and with least mean score is Not improved. Hence, it is concluded that most of the rural women entrepreneurs have positive opinion that their economic condition has been improved after being a part of MaanDeshi's entrepreneurial program.

Table 5.2.17
This table shows the change in entrepreneurial problems of rural women entrepreneurs after being a part of MaanDeshi's entrepreneurial program.

Sr.	Change in problems before and after being with MaanDeshi	Mean	S.D.	Rank
1.	Very much change occurred	2.035	1.404	1
2.	Somewhat change occurred	0.623	0.928	2
3	No change occurred	0.010	0.999	3

(Source: Field Data)

From above Table 5.2.17 it is observed that with high mean score 2.035 is very much change occurred followed by mean score 0.623 is somewhat change occurred and with least mean score 0.010 is no change occurred. Hence, it is concluded that most of the rural women entrepreneurs have positive opinion that they are feeling change in facing entrepreneurial problems after being a part of MaanDeshi's entrepreneurial program. Respondent added they now face and handle properly finance, marketing problem.

Table 5.2.18
This table shows the difference between the annual income before being with MaanDeshi and annual income after being with MaanDeshi.

Sr.	Particulars	Change in annual income before being with MaanDeshi	Change in annual income after being with MaanDeshi
1	Mean	2.030	3.085
2	S.D.	0.634	0.649

(Source: Field Data)

From above Table 5.2.18 it is observed that with high mean score 3.085 is Change in annual income after being with MaanDeshi and least mean score 2.030 is for Change in annual income after being with MaanDeshi. Hence, it is concluded that most of the rural women entrepreneurs have positive opinion that they are feeling change in economic condition after being a part of MaanDeshi's entrepreneurial program. Respondent added they have now economic stability with knowledge of proper use of money in business as well in life because of MaanDeshi's training and support for their business.

Hypothesis Testing: Hypothesis is tested using Z-Test: Two-tailed test, to test the difference between annual income of rural women entrepreneurs before and after being a part of Foundation's entrepreneurial program.

H: Role of MaanDeshi Foundation is not significant in the transformation of rural women entrepreneurship.

-The transformation in development of rural women entrepreneurs can be measured in terms of income, economic growth ,economic development, standard of living etc. but for this research only the income has been considered for hypothesis testing test., hence -

H: There is no significant difference between average income of entrepreneur before and after being a part of MaanDeshi entrepreneurship program.

Table 5.2.19

This table shows sample description and size.

Sr	Type of the respondent	No. of the Respondents	%
1.	Having traditional business	33	16.5
2.	Have Started business by own	92	46
3.	Have Started business after participating in MaanDeshi's Entrepreneurial program	75	37.5
	Total	200	100

(Source: Compiled by Researcher)

Table 5.2.20
Mean and S.D of Annual income of rural women entrepreneurs before and after being a part of MaanDeshi's entrepreneurial program.

Sr .	Business occupation type	No. of busin-ess	Previous annual income(Rs) Mean	Current annual income(Rs) Mean	Previous annual income SD	Current annual income SD
1.	Old business	33	2.084	3	0.561	0.493
2.	Business started by own	92	2.167	3.086	0.537	0.502

(Source: Compiled by Researcher)

From Table 5.2.19 and Table 5.2.20 it is observed that there are 33 rural women entrepreneurs having traditional business before being with MaanDeshi having mean annual income of is 2.084 and the mean of annual income after being with MaanDeshi is 3 and Their SD of annual income before being with MaanDeshi is 0.561and the SD of annual income after being with MaanDeshi is 0.493. Also there are 92 rural women entrepreneurs who have started their business by own before being with MaanDeshi

having mean annual income of is 2.167 and the mean of annual income after being with MaanDeshi is 3.086 and Their SD of annual income before being with MaanDeshi is 0.537 and the SD of annual income after being with MaanDeshi is 0.502.

Here hypothesis is tested with 5% level of significance, by Z test with critical value Z= +/-1.96. Since the computed value of $|Z|$= 3.715 which is greater than the critical value of Z=1.96 it falls in the rejection region. Hence **the null hypothesis is rejected** and it is concluded that there is a significant difference between the previous annual income (in rupees) and current annual income (in rupees) of **33** respondents have their traditional business but now are part of MaanDeshi's Deshi entrepreneurship program.

The same test is used for business started by own which has $|Z|$= 5.167 and is greater than critical value of Z=1.96 it falls in the rejection region. Hence **the null hypothesis is rejected** and it is concluded that there is a significant difference between the previous annual income (in rupees) and current annual income (in rupees)of 92 respondents who started their business by own but now are part of MaanDeshi's Deshi entrepreneurship program.

5.4 Conclusion: The analysis indicates that the work of MaanDeshi Foundation for rural women is significant in the transformation of rural women entrepreneurship.
Next chapter deals with findings and suggestions.