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UGC MINOR RESEARCH PROJECT
ON

**THE ROLE OF RURAL SELF EMPLOYMENT TRAINING
INSTITUTES (RSETIs) IN THE DEVELOPMENT OF WOMEN
ENTREPRENEURSHIP**

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Summary

Entrepreneurship is a vital input to industrial development as entrepreneurial talents and efficiency made the fortune of the enterprise. Entrepreneurs are those who initiate, organize, manage and control the affairs of business or industrial unit. Women entrepreneurship is key to the development of women empowerment. Women entering into entrepreneurship even while facing socio cultural, economic, technical financial and managerial difficulties. Financial literacy and good financial decision is vital in the success of business life. Entrepreneurial personality traits are the personality traits which may influence in the success of the entrepreneurs. Rural women are not supposed to do work their own living because of the family responsibilities, and they are not aware of the legal and other formalities to start a new venture. The lack of confidence also a matter to make an entrepreneur. They are in need of training for capacity building in the areas such as finance, marketing, managerial skills and communication skills.

Government of India developed several programmes for developing rural entrepreneurship and Rural Self Employment Training Institutes are the institute which managed by lead banks. The Rural Self Employment Training Institutes are working in almost all the district in India, and they are provided with several programmes to develop self-employment in rural youth. The main aim of the study was to know the role of Rural Self Employment Training Institutes in the development of Women entrepreneurship in Kerala. There are five types of programmes other than entrepreneurial development programme like Agricultural programmes, product programmes, process programmes, general programmes of skill development and other programmes related to sectors like hospitality, local requirements etc. All the programmes are free of cost residential programmes and thus the beneficiaries are attracted to the programme. The Gandhian concept of skill and work is still relevant in the development of rural population. The skill development programmes under RSETI is very important because of the competition and demographic situation of India. There are weightage to weaker section of the

society and thus there are more than fifty percentage of participation by women. There are some courses exclusively for women. Personality development sessions are also included in the programmes conducted by RTSETIs.

The Institute recommends the beneficiaries in start-up portal for credit linkage, and they are provided with assistance to prepare the project report and gives credit linkage and there is subsidy for purchasing equipment.

The study was conducted as descriptive survey in four districts of the state namely Palakkad, Thrissur, Malappuram and Ernakulam where the data were collected from managers, directors, and beneficiaries. Financial literacy and entrepreneurial intention of rural women of Palakkad district are also studied here. This study is intended to know the influence of these programmes in the entrepreneurial intention and financial literacy. The research was aimed to know the relationship between the two variables. Here the investigator intended to study the effectiveness of training at RSETI for entrepreneurial personality development of rural women. The research is hypothesized the significant differences of trained and untrained women in the entrepreneurial intention and financial literacy.

Tools used for collecting data were structured questionnaire and interview schedules. The data collected for the entrepreneurial personality development was designed as pre-test post-test single group at Canara bank RSETI, Vellinezhi of Palakkad district, Kerala. The statistical techniques used are paired t test, ANOVA, correlation, independent sample t test and chi square test.

During the study the researcher found that in RSETIs above seventy percentage of the trainees are from rural women population. The study found that the women are trained towards entrepreneurship by providing the skill development programmes, entrepreneurial development programmes and there are some escorting services for two years of settlement. The statistical tests evidence that there is a significant difference between trained and untrained in their entrepreneurial intention and financial literacy and there is a significant correlation between the entrepreneurial intention and financial literacy. The study revealed that the training at RSETI is effective in

developing entrepreneurial personality among rural women. The study is exploratory in nature, and it may throw light in the area of entrepreneurial personality development. It is to be concluded that the Rural Self Employment Training Institutes plays an important role in the rural women entrepreneurship, and found that Kerala's number of settled women beneficiaries is more than national average.