

DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN ANDHRAPRADES

(A case study of Scheduled castes in Self-Help Groups in selected mandals of Kovvur division in West Godavari District)

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Abstract:

Poverty has been a big issue in India since its independence. However, poverty has been significantly reduced as a result of several efforts and initiatives done by the country's authorities. Poverty is a societal phenomenon in which a segment of society is unable to meet even the most basic needs of existence. When a major portion of a population is denied the basic necessities of life and lives on a subsistence level, that society is said to be suffering from mass poverty. Third-world nations are typically poor, yet pockets of poverty may be found in prosperous. European and American countries as well. Several economists and organizations have performed research on the magnitude of poverty in India. India has to develop an anti-poverty policy that focuses on people who cannot profit from economic possibilities. Strategies implemented by the government since 2014. Women's empowerment in India is strongly reliant on a variety of factors, including geographical location (urban/rural), educational level, social standing (caste and class), and age. Policies for women's empowerment exist at the national, state, and municipal levels in a variety of areas, including health, education, economic opportunity, gender-based violence, and political engagement. However, considerable gaps exist between policy achievements and real community practice.

Key words: Entrepreneurship, rural women, Entrepreneurship Development programmes

Introduction

A woman who wants to start her own company must manage all aspects of the process. These involve generating and screening ideas, deciding on objectives, planning projects, assessing goods, deciding on business organization structures, completing promotional paperwork, obtaining funds, employing employees, purchasing equipment, and operational zing the firm. The changing profile of Indian women has led to an increase in understanding of the profitability of entrepreneurship. Modern Indian women have access to education, and female children are educated on par with their male counterparts. Women are increasingly enrolling in universities, as well as technical institutions and colleges.

Entrepreneurial attributes and competencies are crucial for both industrial progress and the elimination of poverty through the generation of employment opportunities for oneself and others. Policy measures and institutional networks are being endeavoured to encourage entrepreneurship among economically disadvantaged groups, particularly women, by the federal and state administrations.

Concept of Women Entrepreneurship Women entrepreneurs are defined as a single woman or a group of women who start, plan, and run a business.. They have broken away from the beaten track and exploring new avenues of economic participation. A woman entrepreneur is an enterprising

individual with an eye for opportunities and a vision with tremendous perseverance. She is a person who will like to take risks because of the adventurous spirit she possesses. According to Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called women entrepreneurs **The 'Roles of women Entrepreneurs'** A woman who wants to start her own business must also handle every aspect of the business establishment process. These include coming up with and screening ideas, deciding on goals, planning projects, analyzing products, deciding on business organization structures, finishing promotional paperwork, raising money, hiring staff, buying equipment, and operationalizing the company.

Present Status of Women Entrepreneurship in India An attempt is made to deal with various dimensions of women entrepreneurship in India. Indian women are in no way inferior to men in all walks of life and they can be as good entrepreneurs as men in the country. Therefore, it is essential to exploit the potentials of Indian women. Women's participation in trade, industry and commerce, requiring entrepreneurship, is still poor mainly because of the problems associated with their gender roles.

Objectives of the Study:

The specific objectives of the study are:

- i) To analyze the state of poverty in India and how this menace led to the genesis of Self-Help Group statues
- ii) To examine the status of women entrepreneurship in India.
- iii) To evaluate the performance of SC SHGs in sample mandals of West Godavari District.
- iv) To evaluate the performance of SC women entrepreneurs in the selected mandals of West Godavari District.
- v) To present notable case studies on SHGs in the District. vi) To offer suggestion for promoting entrepreneurship among rural poor women.

Problems of Women Entrepreneurs in India Women entrepreneurs face many hurdles in their journey towards women entrepreneurship. Even though, women enjoy the constitutional and legal equalities, it is still a far cry from reality. Because of the traditional customs of our Indian Society, they have a tendency to keep away from high flying economic activities, which are supposedly regarded as the pressure from men. Even the financial institutions are skeptical of their entrepreneurial abilities to risk their funds on them. The bankers consider women loans higher risk than men.

Convenience sampling is a non-probability sampling method where researchers use subjects who are easy to contact and obtain their participation. Researchers find participants in the most accessible places, and they impose no inclusion requirements. Convenience sampling is also known as opportunity or availability sampling.

2.REVIEW OF LITERATURE:

Padma Lyer (2002) laid stress on "Women Entrepreneurs of Uttarakhand". An attempt is made in this study to examine the issues and future opportunities facing prosperous women business owners in Uttaranchal using information from the Entrepreneurship Development Programme (EDPS). The study was carried out in the state by the Uttar Pradesh Institute of Entrepreneurship Development between 1996 and 1999. And the present study is based on the data provided by the same. For this purpose, it has identified four variables, viz., geographical, demographic, kind of units of the successful women and the issues that they faced in running their respective units. It was found that a majority of the women resided in the Higher Himalayas, were approaching middle age were highly educated but with comparatively low family income.

Shanmukha Rao's study is on Entrepreneurship Development among Women: A Case Study of Self Help Groups in Srikakulam District, Andhra Pradesh. According to the author the growth of women entrepreneurs is a crucial component of human resource development. In India, women's entrepreneurship has not developed at all, particularly in rural areas. Following World War II, there was a noticeable rise in the number of women working for themselves in developed nations. With the introduction of the Self Help Groups (SHGs) program in 1982–1983, women in India were able to systematically organize into groups and be given opportunities for long-term self-employment.

Frame of hypotheses

Ho1: There is no association to the mandal - wise number of sample groups formed during the period before 2005 -2022.

Ho2: There is no association to the educational background of the group leaders of the sample groups in selected mandals

Ho3: There is no association to the educational background of the group's leaders of the sample groups in selected mandals

RESEARCH QUESTIONS

1. To reduce the rural poverty?
2. To guide the women entrepreneurs?
3. To improve the stranded of the living of the women?
4. To guide the women Lakhpati Didi scheme?

3. RESEARCH METHODOLOGY

The present study sources were collected from the records available with the Ministry of Rural Development, State of Andhra Pradesh government, Offices of the DRDA (District Rural Development Agency) of selected districts and other published sources. The sources of the secondary data are indicated in the study as and when required.

Primary Data: Primary data is collected directly and through Interview schedules with the help of pre tested structured questionnaire.

Secondary Data: Secondary data sources included research reports, published books, journals, and bulletins data. Editing, classification, and tabulation of the financial data, which are collected from the above mentioned sources, have been done as per the requirements of the study.

4. Results and Discussion

The research primarily focuses on women entrepreneurs in the state of Andhra Pradesh. The current research is restricted to the geographical boundaries of west Godavari district. The selection of these districts is based on their sufficient geographical diversity, including both flat and elevated terrains, as well as a mix of rural and urban areas. The research has not comprehensively examined the extent to which the poverty levels of female members have decreased by transitioning to a lower position in the self-help group (SHG) hierarchy. The research focuses on the perspectives of women entrepreneurs from the scheduled caste (SC) and the District Rural Development Agency (DRDA) offices, as well as other relevant data. It specifically examines the limitations of women entrepreneurship in the micro and small scale industries. **Relative**

Relative and absolute poverty in India during 2004 -2005 to 2019 – 2020

Incidence of poverty	As per NSS data			As per PLFs data
	Region	2004 – 05	2011 - 12	2019 – 20
Poverty Head count Ratio (%)	Rural	41.8	25.7	30.5
	Urban	25.7	13.7	15.5
	Total	37.2	21.9	25.9
No. of poor (million)	Rural	32.8	216.7	270.0
	Urban	81.4	53.1	78.0
	Total	407.2	269.8	348.0

Source: Santosh Mehrotro&J.K.Parida, “Poverty in India is on the rise again

Data has been collected to identify the challenges faced by women belonging to the scheduled caste community in their entrepreneurial strive in the districts of West Godavari. The circumstances observed in all locations seem to be quite uniform, especially with the characteristics of SC (scheduled caste) women entrepreneurs. As a result, the research encompasses the whole state, and the findings made from it may be applied universally in areas with comparable conditions.

MANDAL - WISE NUMBER OF SAMPLE GROUPS FORMED DURING THE PERIOD BEFORE 2005 -2022

PERIOD	KOVVUR	TALLAPUDI	PERAVALI	CHAGALLU	Total
Before -2005	5 (11.91)	12 (21.82)	04 (7.41)	07 (17.95)	28 (14.74)
2005 -2010	15 (35.71)	11 (20.00)	18 (33.33)	08 (20.51)	52 (27.37)
2011 – 2015	15 (35.71)	23 (41.82)	11 (20.37)	12 (30.77)	61 (32.11)
2016– 2020	7 (16.67)	9 (16.36)	12 (22.22)	11 (28.21)	39 (20.53)
2021– 2022	-	--	09 (16.67)	01 (2.56)	10 (5.26)
Total	42 (100.00)	55 (100.00)	54 (100.00)	39 (100.00)	190 (100.00)

Figures in brackets are percentages to their respective samples.

From the analysis above table shows mandal - wise number of sample groups formed during the period before 2005 -2022. During 2005 only 28 groups were formed, from 2005-2010 it is found that 52 Groups increased. From 2011-2015 there were 61 Groups are formed, during 2016-2020 it came to know that 39 groups Newly started and finally in 2021-2022 only 10 Groups created. Finally, it found that Tallapudi mandal has highest groups with 55 out of 190.

H₀₁: There is no association to the mandal - wise number of sample groups formed during the period before 2005 -2022

Table 5.1.1 shows the ASSOCIATIONMANDAL - WISE NUMBER OF SAMPLE GOUPS FORMED
Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	102.547 ^a	189	.000
Likelihood Ratio	99.245	189	.000
Linear-by-Linear Association	7.415	1	.001
N of Valid Cases	190		

a. 10 cells (20.0%) have expected count less than 5. The minimum expected count is .39.

From the analysis it is observed that the chi-square test values which are obtained i.e. 102.547 according to Pearson chi-square, 99.245 according to likely hood ratio and 7.415 according to linear by linear association.

All these values are significant, because the asymptotic probability significant (or) probability value less than 0.05. (i.e. $P \leq 0.05$) **so the null hypothesis rejected.** so, from these values it is concluded that there is an association between

MANDAL - WISE NUMBER OF SAMPLE GROUPS FORMED DURING THEPERIOD BEFORE 2005 -2022.

H₀₂: There is no association to the educational background of the group leaders of the sample groups in selected mandals

ASSOCIATION BETWEEN MANDAL - WISE NUMBER OF SAMPLE GROUPS FORMED
Symmetric Measures

	Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Interval by Interval Pearson's R	.249	.041	2.574	.001 ^c
Ordinal by Ordinal Spearman Correlation	.179	.143	2.045	.001 ^c
N of Valid Cases	190			

a. Not assuming the null hypothesis.

b. Using the asymptotic standard error assuming the null hypothesis.

c. Based on normal approximation.

From the analysis it is observed that the correlation values i.e. 0.249 according to Pearson correlation, 0.179 according to spearman correlation. All these values are representing the low degree of positive correlation between the

MANDAL - WISE NUMBER OF SAMPLE GROUPS FORMED DURING THE PERIOD BEFORE 2005 -2022.**5. Conclusion**

The involvement of rural women in the labour force is crucial for the nation's economic development. Capacity building and development remain critical factors in enhancing the livelihood prospects of women residing in rural areas. Ensuring the financial empowerment of rural women is fundamental to the progress of Indian society as a whole. Rural women who are financially empowered are vital to the prosperity of their families and the economy as a whole. One of the most efficacious approaches to incorporating women into Atmanirbhar Bharat's development objectives is through their economic empowerment. Women's entrepreneurship is a crucial component in India's pursuit of independence. It benefits not only the economy through employment creation, but also women through social and personal transformation.

FINDINGS

The study's primary conclusions are explained below, based on the specified objectives:

1. The Study found that among the 190 groups 500 sample SC (scheduled caste) members, at the time of starting the income generating activity, 38.40 per cent are aged between 26 and 35 followed by members aged between 36 and 45 years. Members with 16 to 25 years age are found 17.80 per cent while those above 55 years are only 10 per cent. Thus majority of the women accounting for 58.40 per cent are middle aged women.
2. An attempt is made in the study to find out their age at the time of enquiry. It is found that 37 per cent are aged between 26 and 35 years; followed by 21.40 per cent with 36 to 45 years of age. Women between 16 and 25 Years are 15.40 per cent while those above; 55 years are 12.20 per cent. With regard to education, 46.60 per cent studied below 5th class while 23.80 per cent are educated between 6th and 9th class.
3. Only a little over two per cent studied inter, while 20.80 per cent are illiterates. As regards ownership of different consumer durables, the study revealed that 93.4 per cent possessed TV, 79.60 per cent possessed LPG 62 per cent Mixer, 97.20 per cent Fan, 49.20 per cent Gold ornaments. 49 per cent cycle 92.20 per cent cell phone.
4. The above data reveals that the standards of living of the members are to some extent appreciable. Another yardstick to Judge the standard of living of the members is the type of house in which they are living.
5. The study revealed that as many as 482 out of 500 (96.40 per cent) are residing in own house, 70.40 per cent of the women are living in tiled house, while 6.20 per cent are living in thatched house. Similarly, the walls of as many as 90.40 per cent of the houses are constructed with bricks while that of 9.60 per cent are constructed with mud. Coming to the floor of the house, the houses of 56.40 per cent are made with tiles followed by 34.80 per cent with cement.
6. In the case of 8.80 per cent mud is used for floor. The average monthly income of the members is Rs 7,354 with Tallapudi mandal is on the top with Rs 9,165 and Peravali mandal on the bottom with Rs5, 053.
7. With regard to year of Joining in the group, the study found that 28.60 per cent Joined between 2006 and 2010 followed by 27.40 percent who joined between 2011 and 2015 Those who joined before 2005 are 17.20 while those who joined in 2021 and 22 are only 5.80 per cent. With regard to year of starting the business, the study revealed that 29.80 per cent started business between 2006 and 2010 while 29 per cent started between 2011 and 15. Those who started business before 2005 are 15.20 per cent and those who started between 2020 and 22 are 3.20 per cent.
8. The members ventilated various reasons for joining as member in the group, They are for qualifying Government Schemes (93.20 per cent) to avail bank loan (90 per cent), to get money for

meeting domestic needs (50.80 per cent) to cultivate savings habit (64.20 per cent), to get social recognition (27.20 per cent), to get interaction with Government officials (27.20 per cent). Similarly, the reasons for starting the income-generating activity are

- I) To earn money (40.80 per cent),
- II) Interest on business (20.80 per cent),
- III) Frustration with earlier jobs (28.60 per cent),
- IV) To utilise leisure time (21.80 per cent), and to get financial liberty (25.40 per cent).

9. The study revealed that 77 per cent have started income generating activity afresh while 9.60 per cent are continuing the same type of business activity which is already in existence. They are only 3.40 per cent whose earlier income generating activity is different.

10. The 500 women in the sample engaged in various income generating activities. They are

- 1) Dairy (50 per cent)
- 2) Pickles and Powders (12.20 per cent)
- 3) Garments (8.20 per cent), kirana and Tea stall (22.80 per cent)
- 4) Vegetable Vending (13.20 per cent)
- 5) Adda leaves, Agarbatti and candles selling (3.60 per cent)
- 6) Construction materials (2.20 per cent)
- 7) Coco nut and coirs (5.60 per cent)
- 8) Handicrafts (6.20 per cent)
- 9) Sweets and Bakery (4.20 per cent)
- 10) Dry fish (6.40 per cent)
- 11) Lace and leather bags (5.40 per cent)

As many as 76.23 per cent have been taking

11. The help of their family members in carrying the business; while 23.77 per cent running the business alone. 33.20 per cent started the business out of personal interest; while 20.60 per cent took the advice of the family members in selecting the line of activity.

12. In the case of 16.60 members, it is DRDA which gave the suggestion and friends and co-members advised in the case of 15.80 per cent of the women. The average accumulated savings of the women entrepreneurs are Rs 4,551 with Chagallumandal is on the top with Rs 6,871 and Peravali on the bottom with Rs 3,866 as on date of visit. The average investment of each member in the income generating activity is Rs 19, 718, of which Rs 4,216 is owned funds and the rest is borrowed funds.

13. The highest average investment is found in construction material business with Rs 52,500 followed by Sweets and Bakery with Rs 39,250, Garments (Rs 37,500), coconut and cour (Rs 32,500). The least average investment is found in Adda leaves, Agarbatti and Candles business (Rs 21, 500). With regard to repayment performance of Group loan, and Bank loan is concerned as many as 94.40 per cent of the members. Are regular while it is 98.60 per cent in the case of Bank loan. Coming to the debt burden of the members as on date of visit the study revealed that the average debt burden of the members in the sample is Rs 9,743 which varied between Rs 8,796 (Chagallu) and As 10, 660 (Tallapudi). With regard to source of marketing as many as 59.60 per cent of the members sell their products in the local market, followed by 25.60 per cent who sell in DWACRA Bazar, 17.40 per cent who sell in Exhibitions, Melas, and puskaras, 13.80 per cent in Rytu Bazars.

SUGGESTIONS

1. The establishment of small business enterprises has helped the women entrepreneurs in increasing their knowledge as they have been provided with opportunities of participation in various trades. Other women in rural areas should be encouraged to participate in this programme, so that they also gain more knowledge about different trades and become self-

employed. Problems are part and parcel of any venture. This scheme is no exception strenuous and therefore, efforts should be made to address them effectively.

2. Most of the women entrepreneurs in the low income strata venture into the micro enterprises sector. For ensuring a rapid progress of women entrepreneurs, a holistic multi-pronged and multi-agency strategy is needed to sustain and motivate women entrepreneurs.
3. Given the existing position of women entrepreneurs in the society, in the family and their role as entrepreneurs they face many barriers including in marketing their products. However in order to overcome these constraints give them access to the same opportunities that are provided to men.
4. A major area of default for women entrepreneur is of marketing, so as to sell their products in the market much easily. More outlets should be provided for marketing products of women entrepreneurs in the market much easily. Cooperative societies should be established to assist women entrepreneurs to sell their products.
5. Separate outlets may be created in all the districts and other important public places where women entrepreneurs' products will be sold. Government must build go downs to preserve the goods produced by women entrepreneurs.
6. Loans should be provided on easy terms by and other financial institutions and interest rate must be lower for women than for usual commercial loans. Prioritized loans must be provided to women entrepreneurs to increase the production of unusual goods.
7. In addition to different financial organizations arranging special loan fund for women entrepreneurs separate financial institutions have to be formed for women. There should also be separate cells within the financial institution to cater the needs of women entrepreneurs and a need to formulate policies that promotes awareness about the opportunities available.
8. Simplified procedures with minimum paper work and simple legal formalities can also help women entrepreneurs to a greater extent.
9. An effort should be made to provide raw material to women on priority basis and at low rates. Assistance has to be provided to women entrepreneurs to procure raw materials.
10. Women must be given institutional help to make and evaluate projects. Women entrepreneurs must be motivated so that professionalism can grow among them to develop a sense of ownership.
11. Women should be advised on various issues of women entrepreneurs' development and be given access to information. Programmers should be started to make them aware about the new technologies so that can take maximum benefits of these technologies.
12. Awareness about the various benefits provided under different schemes is also very low. Women entrepreneurs do not have in-depth knowledge about different schemes as well. Hence, it is very important to develop such programmers that can give them complete knowledge about these schemes. So that they can take maximum benefits out of them.
13. To become a successful entrepreneur, one needs to undergo training. Training helps to multiply the capabilities of a person and hence help them to take right decision at the right time to make them self- reliant and confident. Hence it is essential to impart knowledge and awareness to rural women through entrepreneurial training.

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