

DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN ANDHRA PRADESH

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Abstract: *The development of women entrepreneurship in Andhra Pradesh is a critical component of the state's socio-economic progress. This study examines the various factors influencing the rise of female entrepreneurs in this region, including educational initiatives, government policies, socio-cultural dynamics, and economic incentives. Through an analysis of current trends, challenges, and opportunities, the research highlights how women in Andhra Pradesh are overcoming traditional barriers and leveraging support systems to establish and grow their businesses. The findings suggest that while significant strides have been made in empowering women entrepreneurs, there remain areas requiring further attention, such as access to finance, mentorship, and market linkages. By addressing these gaps, Andhra Pradesh can further enhance the contributions of women entrepreneurs to its economic development. The study underscores the importance of a collaborative approach involving government, private sector, and civil society to foster a more inclusive entrepreneurial ecosystem.*

KEY WORDS: women empowerment, women entrepreneurship.

INTRODUCTION:

One of the major problems India has been facing since Independence is poverty. However, there has been a remarkable reduction in poverty due to umpteen steps and initiatives taken by the rulers of the country. Poverty is a social phenomenon in which a section of the society is unable to fulfill even its basic necessities of life¹. When a large segment of a society is deprived of the minimum level of living and continues a bare subsistence level, that society is said to be suffering from mass poverty. Countries of third world exhibit invariably the existence of mass poverty,

although pockets of poverty exist even in the developed countries of Europe and America. Several economists and organizations have conducted studies on extent of poverty in India.

The rise of female entrepreneurs in society is heavily influenced by social, cultural, religious, psychological, and economic aspects. The presence of entrepreneurs—women in particular—is essential to achieving quick industrialization and balanced, all-around regional and social economic growth in developing nations like India. In addition, it serves as a cure-all for a host of issues that affect them, including poverty, unemployment, low social recognition, dowry deaths, spousal abuse, and an overreliance on male family members. In order to maximize and most effectively utilize the nation's human resource, of which women are an essential component, it is now acknowledged that the economic standing of women serves as a barometer of how well-received they are in society.

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.

Benefits to Organization Women Entrepreneurship:

- 1) Leadership quality is one of the most important characteristic of a woman entrepreneur.
- 2) It is the process of influencing and supporting others to work enthusiastically towards achieving objectives.
- 3) A distinguishing feature of a woman entrepreneur is the willingness to work hard.
- 4) She has to following the principle, "Hard-work is the key to success
- 5) A woman entrepreneur is an achievement oriented lady, not money hungry.

Motivational Factors Leading to Women Entrepreneurs:

1. To materialize their idea into a capital
2. For their empowerment and freedom
3. To overcome the deficiencies they faced during their job experience

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.

Promotion of Entrepreneurship among Women

In India, women's involvement in entrepreneurship is a relatively new development. It is common for women to shy away from high-level economic pursuits that are thought to be the domain of men. The social environment in

India remains unfavorable for women since men are less accepting of and cooperative with women's economic activity.

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.

REVIEW OF LITERATURE:

Nagendra Kumar Jha¹ has conducted a paper titled "Development of Women Entrepreneurship: Opportunities and Challenges: A Bihar Case Study." This study is mainly intended to identify the problems of women entrepreneurs and examine the place, area and level of the women entrepreneurs.

The study encompasses Patna, **Gaya, Muzaffarpur**², Chapra, Bhagalpur, Darbhanga, Purnia and Champaran Districts of Bihar in India. The data have been analyzed through random samples of two hundred women entrepreneurs of aforesaid districts having tiny, village, cottage and small scale industries.

"Women Entrepreneurs: Their Profile and Factors Compelling Business Choice" is a study carried out by **Anil Kumar**³. An attempt is made in this study to find out factors which are compelling women to enter into business. For the purpose of the study, a sample of 120 women entrepreneurs has been taken.

Nachimuthu and Gunatharan made an attempt to undertake An investigation titled "Encouraging Women via Entrepreneurship: An Analysis in Tamil Nadu,

India". The main objective of this study is to analyze the performance of women entrepreneurs in Tamil Nadu. It was also attempted to discuss the differences between women in other forms of enterprises and the Self Help Groups, and identify the strength of these two forms of enterprising in empowering women.

Surthi and Sarupriya⁴ made a study on "Psychological Factors Effecting Women Entrepreneurs: Some Findings". They investigated the psychological factors affecting women entrepreneurs in India, particularly the role of stress. They have chosen a sample of forty female business owners in Ahmedabad, Gujarat state, who had at least two years of experience. In the analysis, appropriate statistical tools are employed. The results indicated that unmarried local entrepreneurs from joint families felt less role stress than married migrant women entrepreneurs from nuclear families.

ShanmukhaRao's study⁵ 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.

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.

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

A total of 36 variables were considered in the Annexure-I schedule for SHG Groups and 61 variables were considered in the Annexure-II interview schedule for SHG Groups, the opinion was obtained through 5 point Likert Scale.

Basically, this is the unknown population and hence the researcher has decided to follow the Convenience sampling technique in west Godavari district.

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.

Convenience Sampling – This method attempts to obtain a sample of convenient SHG members who are ready to give information. The sampling elements SHG members are identified as follows:

Firstly, through the known sources, the blocks or villages
Secondly, based on the convenience and accessibility, the information has been collected from SHG members. This method provided an opportunity to identify and interact with the SHG members having the right knowledge of sc WOMEN ENTREPRENEURSHIP the researcher and the team visited west Godavari district and contacted 550. but the total sample collected is 500 and by using the cluster sampling method.

Table 5.1 shows mandal– wise number of groups formed during the period before 2005 to 2022. It is clear from the table that out of 190 groups 61 groups accounting for 32.11 per cent have come into scene between 2011 and 2015 followed by 52 groups accounting for 27.37 per cent who came into existence between 2006 and 2010. There are however 39 groups representing 20.53 per cent which were formed during the period 2016 – 20. Only 28 groups representing 14.74 per cent were formed even before 2005. Thus nearly 60 per cent of the groups were formed as long back as 2010. A group with long period in existence possess more experience in managing the group members in all matters. They can also guide the new groups in several matters.

Proper education which is an intangible asset to a human being is indeed a boon. Education gives sufficient knowledge to a person. An educated person can discriminate between good and bad. Such a person can take wise decisions.

Table 5.1
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 -	15	11	18	08	52

2010	(35.71)	(20.00)	(33.33)	(20.51)	(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.

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.

Ho2: 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	Pearson's R	.249	.041	2.574	.001 ^c
Interval					
Ordinal by	Spearman Correlation	.179	.143	2.045	.001 ^c
Ordinal					
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.

Table 5.2

EDUCATIONAL BACKGROUND OF THE GROUP LEADERS OF THE SAMPLE GROUPS IN SELECTED MANDALS

LEVELS OF EDUCATION	KOVVUR	TALLAPUDI	PERAVALI	CHAGALLU	TOTAL
Illiterate	03 (7.14)	18 (32.73)	08 (14.81)	10 (25.64)	39 (20.53)
Below 5 th	17 (40.48)	16 (20.09)	30 (55.56)	15 (38.46)	78 (41.05)

6 th To 9 th	08 (19.05)	06 (10.91)	06 (11.11)	7 (17.95)	27 (14.21)
10 th	10 (23.81)	10 (18.18)	09 (16.67)	5 (12.82)	34 (17.89)
Inter	04 (9.52)	05 (9.09)	01 (7.40)	2 (5.13)	12 (6.32)
Degree	--	---	--	---	---
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.

Table 5.2 depicts educational background of the group leaders of the sample groups as on date of enquiry. The table shows the as many as 41.05 per cent of the group leaders are educated below 5th class only, while 17.89 per cent are educated upto 10th class . Only 12 group leaders (6.32 per cent) have inter degree. The table highlights 24 group leaders accounting for 20.53 per cent are illiterates. Thus it can be concluded that the level of education of the group leaders under study leaves much to be desired.

Arrangement of meeting and participation of members is a part and parcel of organisation of SHGs, to propagate the concept of democracy. Through conduct of meetings, the state and status of finances of the group, the future programmes to be participated, and how to make use of internal finances as well as bank borrowings.

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

Table no:5.2.2 ASSOCIATION BETWEEN MANDAL EDUCATIONAL BACKGROUND OF THE GROUP LEADERS OF THE SAMPLE Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	189.415 ^a	189	.000
Likelihood Ratio	201.174	189	.000
Linear-by-Linear Association	32.541	1	.000
N of Valid Cases	190		

a. 13 cells (27.5%) have expected count less than 5. The minimum expected count is 1.65.

From the analysis it is observed that the chi-square test values which are obtained i.e. 189.415 according to Pearson chi-square, 201.174 according to likely hood ratio and 32.541 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 **EDUCATIONAL BACKGROUND OF THE GROUP LEADERS OF THE SAMPLE GROUPS IN SELECTED MANDALS**

Table 5.3 potrays frequency of group meetings generally conducted by the group leaders. It is seen that in the case of 63.68 per cent of the groups, the meetings are held fortnightly followed by 23.16 per cent, in which case, the meetings are conducted once in a month. There are however a little over 13.16 per cent of the groups which conduct meetings weekly. Thus it can be said that majority of the group meetings are held once in 15 days. The question of conducting of emergency meetings did not arise in any group as can be seen from the table.

Savings by the members is a must in the case of SHGs. The women members should save one rupee per day i.e., Rs.30 in a month and contribute the same to the internal pool. Such savings will be accumulated over a period of time which will be used for internal lending by fixing a nominal rate of interest, so that the members need not approach to the local money – lenders who charge heavy rates

of interest. The members so borrowed from internal sources can be used for consumption purpose or for any business purpose.

Table 5.3
FREQUENCY OF GROUP MEETINGS

PERIOD	KOVVUR	TALLAPUDI	PERAVALI	CHAGALLU	TOTAL
Weekly	12 (28.51)	13 (23.64)	--		25 (13.16)
Fortnightly	29 (69.05)	42 (76.36)	50 (92.59)		121 (63.68)
Monthly	1 (2.38)	--	4 (7.41)	39 (100.00)	44 (23.16)
As and when the necessity arise	-	---	-	-	-
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.

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

Table no:5.3.3. ASSOCIATION BETWEEN FREQUENCY OF GROUP MEETINGS

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	204.257 ^a	189	.000
Likelihood Ratio	251.541	189	.000
Linear-by-Linear Association	71.584	1	.000
N of Valid Cases	190		

a. 15 cells (42.9%) have expected count less than 5. The minimum expected count is .96.

From the analysis it is observed that the chi-square test values which are obtained i.e. 204.257 according to Pearson chi-square, 251.541 according to likelihood ratio and 71.584 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 **FREQUENCY OF GROUP MEETINGS**

From the analysis it is observed that the correlation values i.e. 0.417 according to Pearson correlation, 0.517 according to spearman correlation. All these values are representing the moderately degree of positive correlation between the **FREQUENCY OF GROUP MEETINGS**

Conclusion:

One of the major problems India has been facing since Independence is poverty. It is this poverty that led to Self Help Group (SHG) movement in India. Poverty reduction itself is the first Millennium Development Goal and Sustainable Development Goal. There are different estimates on Indian poverty released by various economists in the country. To eradicate poverty, the Government of India has introduced several ante- poverty schemes since Independence. Among them, the following are the Important schemes, introduced by the NDA Government."

The major strategies of Women Empowerment include ... social empowerment, economic empowerment and gender justice i.e. to eliminate all types of discrimination against women and the girl child. Education being an important tool for social empowerment of women, specific schemes to provide incentives to promote education, especially among girl children and reduce the school dropout rates is being implemented. In addition, the Departments of Women and Child Development (DWCD) implements the schemes of condensed courses for educated and vocational training and "Distance Education Programme for women" supplementing the efforts of the Department of Education. Among women of lower caste and class, some level of education has shown to have a positive impact on women's empowerment indicators.

At this appallingly deplorable and situation, there dawned an eastern have become of mild with the aid of DRDA and Velugu assignment crew about the different schemes for the SHG massive programme. She invested half of the loan quantity closer to liquidating her preceding money owed and the closing for the domestic charges. After being boosted up her unflinching religion and staunch perception and have become a stronghold. Hence she was blessed with and bestowed on a boon in tidal waves and of poverty. After becoming a member of the SHG her life flowed peacefully and call my. Now she is very ardent and assured. In the end she prolonged her way to the helped a lot in making be a part of SHG.

The major strategies of Women Empowerment include ... social empowerment, economic empowerment and gender justice i.e. to eliminate all types of discrimination against women and the girl child. Education being an important tool for social empowerment of women, specific schemes to provide incentives to promote education, especially among girl children and reduce the school dropout rates is being implemented. In addition, the Departments of Women and Child Development (DWCD) implements the schemes of condensed courses for educated and vocational training and "Distance Education Programme for women" supplementing the efforts of the Department of Education. Among women of lower caste and class, some level of education has shown to have a positive impact on women's empowerment indicators.

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