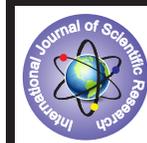


## A Study on Empowerment of Rural Women Through Entrepreneurial Activities



### Social Science

**KEYWORDS :** Women Entrepreneurship, economic empowerment, social empowerment.

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#### ABSTRACT

*The study examines the concept of empowerment under social and economic dimensions. The study was conducted on rural self employed women of Guntur district in the state of Andhra Pradesh. The study revealed that there is a significant relationship between the aspects of income, expenditure and saving levels of the respondents before and after starting the entrepreneurial activities. The implications of this findings and the importance of this study are discussed.*

#### INTRODUCTION

Women constitute around half of the total world population so also in India. Indian women are considered as source of power (shakti) since mythological times, which means the mother is the source giving life to everyone. They are, therefore regarded as the better half of the society. In the traditional ridden Indian society women are generally accorded inferior social status. In the modern society they have come out of the four walls to participate in all sorts of activities. The global evidences buttress that women have been performing exceedingly well in different spheres of activates like academics, politics, administration, social work and so on.

Now they have started plunging into industry also and are running their enterprises successfully. Therefore, while discussing on entrepreneurial development, it seems in the fitness of the context to study about the development of women entrepreneurs in the country. Women Entrepreneurs may be defined as the woman or a group of women who initiate, organise and operate a business enterprise and also women who innovate, imitate or adopt an economic activity. The Government of India has defined woman entrepreneur based on her participation in management and employment potential of a business enterprise. Accordingly, an enterprise owned and controlled by women should have a minimum financial interest of 51 per cent of the capital, giving at least 51 per cent of the employment generated in the enterprise to women. The woman entrepreneurship is focused by promoting and encouraging many Self Help Groups in villages.

In modern middle class families, the role of women remains not only as the married partners of their husbands but also as significant income contributors to the family. They search for a job or involve themselves in self-employment activities in order to strengthen the financial position of their families. Increase in the cost of living, and desire for better standard of living, force women in the family to take part in decent income-generating activities. In rural areas, women's involvement in agriculture-related employment is not a novel concept and this is also encouraged by the community. Women labour is cheaper when compared to their male counterparts. Similarly, a woman managing a petty trade is also a common scene in villages. In some cases, a woman being a sole bread-winner of her family may be forced to take up a new business or to continue the old one. By and large, women starting their own business become popular not only in urban areas but also in rural areas due to economic and social reasons.

#### SIGNIFICANCE OF THE STUDY

The study aims at assessing the aspect of women empowerment by self employment of rural women. The study covers the aspect of women empowerment by equat-

ing the factors of socio-economic nature and there by measures the extent of empowerment process and verifies the empowerment Index of rural women entrepreneurs in the study area. For the purpose of present study, the rural areas identified in the Guntur district of the Andhra Pradesh state were selected. Women entrepreneurs in the select rural areas were interviewed and their responses were recorded through which the present study reveals the empirical findings based on primary data. The study brings out the socio-economic conditions of the women entrepreneurs, improvement in their status before and after starting the enterprise and the study tests the relationship between the factors of income, expenditure and savings. The study further depicts the empowerment index of rural women entrepreneurs by analyzing the various dimensions of social empowerment.

#### REVIEW OF LITERATURE

**P.Venkateswarlu and P.S.Ravindra (2015)** studied on rural entrepreneurs which play a vital role in the overall economic development of the country. The growth and development of rural entrepreneurship facilitate self employment which results in wider dispersal of economic and industrial activities and helps in the maximum utilization of locally available raw materials and labour. It is fact that the majority of rural entrepreneurs are facing several problems due to the lack of basic amenities in rural areas like, lack of education, financial problems, marketing hurdles, Management and human resource problems, insufficient technical and conceptual ability etc. Keeping the above facts, an attempt was made to study the technological, institutional and financial problems and prospects of rural entrepreneurs with special reference to Visakhapatnam district.

**M.P.Naik (2014)** stated that rural entrepreneurship plays an imperative role in the growth of any society. He studied the Marketing Problems and Prospect of Rural Women Entrepreneurship in Karnataka. It is found that for all enterprises marketing poses the biggest problem after the initial teething problems were over. They face heavy competition from the large and established entrepreneurs. The problems faced by the small scale industries in marketing their products include lack of standardization, poor design, quality and bargaining power, low scale of operation, excessive competition, lack of foreign market intelligence, ignorance of foreign trade procedures and greater risk in export marketing. Most of the units managed by women face the challenge of marketing of finished goods. To market her product, she has to be at the mercy of middlemen who eat up a big chunk of the profit. Here middlemen try to exploit women entrepreneurs at both the ends. They deny her discount in purchase of raw materials and at the other end; they try to extract maximum credit discount and commission on the purchase of finished products from entrepreneurs.

Vijay Kumbhar (2013) discusses the issues regarding women entrepreneurship in rural India. The major Findings of this study reveal that absence of definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom of women, absence of direct ownership of the property, the paradox of entrepreneurial skill & finance in economically rich and poor women, no awareness about capacities, low ability to bear risk, problems of work with male workers, negligence by financial institutions, lack of self - confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major problems of women entrepreneurship development in India.

A.B. Siddiqui (2012) investigates the problems and challenges faced by women entrepreneurs in India. Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. Many women have this quality but they never got a platform to showcase their talents and hence they don't know their real abilities. Some of the major problems identified are women's family obligations, Gender inequality, Problem of Finance, Low - level risk taking attitude, and the male - female competition. It concludes that the problems of women entrepreneurs can be eradicated by appropriate training, incentives, encouragement and motivation, social recognition of their entrepreneurial abilities, and family's moral support.

**OBJECTIVES OF THE STUDY**

- To study the demographic profile of the rural women entrepreneurs in Guntur District of Andhra Pradesh.
- To analyse the socio-economic empowerment of rural women entrepreneurs.
- To offer suitable suggestions based on the findings of the study.

**RESEARCH METHODOLOGY**

For the purpose of present study, descriptive research design was adopted. The study utilized both primary and secondary data. Data was collected through schedule method ( interview + Questionnaire ) and the respondents from rural areas of Guntur district were selected for the study. The sample size was 135. Statistical tools like percentage analysis, ranking technique test were used to validate the empirical findings.

**DATA ANALYSIS AND INTREPRETATION**

**Table 1**

Dimension	Socio -Economic Profile	No. of Respondents	Percentage
Age ( in years)	Below 30	30	22.22
	30 -40	48	35.56
	40 - 50	39	28.89
	50 and above	18	13.33
Educational Qualification	Illiterate	8	5.56
	Primary	13	10
	Secondary	24	17.78
	Higher Secondary	63	46.67
Marital Status	Graduate and above	27	20
	Unmarried	32	23.7
	Married	103	76.3
	Widow	0	0
Type of family	Divorce	0	0
	Nuclear	120	88.88
No. of Members	Joint	15	11.12
	Less than 3	25	18.51
	3- 5	90	66.66
	5 and above	20	14.83

**DEMOGRAPHIC PROFILE OF THE RESPONDENTS**

The table no.1 presents the demographic profile of the respondents. It shows that majority of the respondents are with in the age group of 30-40 years comprising 35.56% of the total respondents. The table further shows that majority of the respondents have the education qualification with higher secondary level comprising 46.67% of the total respondents. The table depicts that majority of the respondents are married comprising 76.3% of the total respondents and majority of the respondents have nuclear type of family structure comprising 88.88% of the total respondents and the majority of the respondents have the family members with 3-5 in number comprising 66.66% of the total respondents.

**Table 2**  
**ECONOMIC CONDITIONS OF THE RESPONDENTS**

Economic Conditions No. of Respondents	Before Self Employment		After Self Employment		
	Percentage	No. of Respondents	Percentage		
Monthly Family Income (in Rs.)	Less than 2000	33	24.44	8	5.92
	2000 - 3000	55	40.74	50	37.03
	3000 - 4000	29	21.48	43	31.85
	4000 - 5000	11	8.14	22	16.29
	5000 and above	7	5.10	12	5.91
Expenditure (in Rs)	Less than 1500	19	14.07	16	11.85
	1500 - 2000	53	39.25	42	31.12
	2000 - 2500	35	25.92	39	28.88
	2500 - 3000	15	11.11	21	15.55
	3000 and above	13	9.65	17	12.60
Savings ( in Rs.)	Less than 500	7	5.18	4	2.96
	500 - 1000	70	51.85	53	39.25
	1000 - 1500	38	28.14	45	33.33
	1500 - 2000	14	10.37	21	15.55
	2000 and above	6	4.46	12	8.91

Source : Primary Data

The table no.2 shows the economic conditions of the respondents in the select study area. It shows the improvement of economic conditions before and after commencement of the self employment. With regard to the aspect the monthly family income, before the commencement of self employment the respondents with 3000-4000 rupees income group were 21.48% and after the commencement of self employment the percentage has increased to 31.85%, before the commencement of self employment the respondents with 4000-5000 rupees income group were 8.14% and after the commencement of the self employment the percentage increased to 16.29%. Likewise , the respondents in the 5000 rupees and above category were 5.10% previously and after the commencement of self employment they had increased to 5.91%.

Similarly the expenditure patterns before and self employment program had also increased to a sizable extent. With regard to the aspect of savings , the respondents in 1000-1500 rupees category were 28.14% before self employment and after the self employment they had increased to 33.33%.

The respondents in the 1500-2000 rupees category had increased from 10.37% to 15.55%. and the respondents in the 2000 rupees and above category had increased from 4.46% to 8.91%. This clearly shows that the economic conditions

of the respondents after the commencement of self employment program had increased to an notable extent.

**Table 3**  
**IMPROVEMENT IN ECONOMIC CONDITIONS**

Factors	Improved		Not Improved		Total
	No. of Respondents	Percentage	No. of Respondents	Percentage	
Income	107	79.25	28	20.75	135
Expenditure	113	83.70	22	16.30	135
Savings	87	64.44	48	35.56	135

Source : Primary Data

The table no.3 shows the improvement in economic conditions of the respondents. With regard to aspect of income, 79.25% of the respondents had agreed that their income level was increased and with regard to the aspect of expenditure 83.70% of the respondents had agreed that their expenditure patterns were changed and 64.44% of the total respondents had agreed that their saving levels were increased.

**Table 4**  
**Empowerment Index**

Social Empowerment Status	No. of Respondents					Total	Total Score	Rank
	SA	A	N	D	SDA			
Status	48	38	24	17	8	135	548	IV
Independence and Autonomy	45	56	26	8	0	135	585	III
Confidence	68	40	12	7	8	135	601	I
Decision Making	39	18	7	43	28	135	443	V
Self Determination	62	59	6	5	3	135	598	II

Source: Computed Data

The table no.6 shows the empowerment index of the rural women entrepreneurs. It shows that the aspects like confidence level, self determination, independence and autonomy, status and decision making among them had increased to a greater extent paving the way for women empowerment.

### Conclusion AND SUGGESTIONS

Rural India plays an important role in raising the economic status of the individual the nation, wherein the aspect of rural entrepreneurship has a significant role in generating rural employment and promoting the living conditions of the people in the society. The concept of women empowerment is an never ending debate as the status of women in any society is an index of its civilization. But, women have not been allowed to actively participated in the main stream of the development even though they represent equal proportion of the population and labour force. Thus, a change has to be brought about not only in the status of women but in the attitude of the society toward them. Basically, the rural women are having basic indigenous knowledge, skill, potential and resources to establish an enterprise. The results from the study had clearly indicated the fact that the aspect of entrepreneurship among the rural women had clearly changed their income, expenditure and saving levels. Thus in order to empower the rural women further it is suggested that the literacy

levels among the rural women should be increased and awareness levels among them are to be increased by way of training on self employment and vocational training to acquire practical knowledge and the rural women entrepreneurs are to be provided better loans and assistance in acquiring raw materials and marketing their products. These acts if followed will certainly lead to the effective women empowerment in the society.

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