

RURAL SELF-EMPLOYED WOMEN ENTREPRENEURS: A CASE STUDY IN ELURU, ANDHRA PRADESH

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Abstract

Women constitute half of the total population and play a key role in establishing the family. A strong aspiration to do something progressive is an inherent quality of women, who are capable of contributing values to both family and social life. Socio-economic progress of women is essential for total economic development of any society. Entrepreneurship is the state of mind which every woman has in her, but their entrepreneurial capability has not been properly tapped due to the lower status of women in the society. Hence women entrepreneur is one who accepts challenging roles to meet her personal needs and becomes economically independent. Women entrepreneurs in the 21st century are playing a dynamic role in the business environment. It is indeed essential for the continuous economic development and social progress. They are involved in business activities at all levels, making important contributions to economic growth. These are the people who have the skills and creative mind which are necessary to take worthy new ideas and make the right decisions to make the idea profitable. Technically, a "women entrepreneur" is any women who organizes and manages any enterprise, usually with considerable initiative and risk. This paper highlights the rural women entrepreneurs as emerging human resource in the 21st century. It focuses to explore the concept of women entrepreneur, reasons to become entrepreneurs, advantages of women entrepreneur and present status. This study was conducted to draw out the information on few success stories of rural self-employed women entrepreneurs of Eluru in various fields. The study established that Eluru region rural women entrepreneurs are hardworking and determined even though they faced a lot of problems in managing their business. They are brilliantly running their enterprises with support from their families.

Key words: *Aspiration, rural women entrepreneur, independent, dynamic, focus, success stories.*

In Hindu scriptures, woman has been described as the example of Shakti (Power). Women are also described as the better half of men. Women constitute nearly half of the population having enormous potential. But their potentials are not properly tapped for the economic development of the nation. Women Entrepreneurs can be defined as a woman or a group of women who instigate and operate a business venture. They have many functions like exploring the prospects of business, undertaking risks, innovating, coordinating, administrating and controlling the business. Women Entrepreneurs are tremendously increasing day by day in the economies of all countries. The unseen business potentials of women have been increasing with the growing economic status in the society. The need, knowledge, skill and dedication in business are the core reasons for women to come forward into business ventures.

A strong desire to do enormous positive is an integral quality of entrepreneurial women, who are competent of contributing values in both family and social life. They have to play a twin role, as a housewife and as income generator. Women entrepreneurs engage in business due to push and pull factors which give confidence to women to have a self-sustaining occupation and stand on their feet. The glass ceilings are overwhelmed and women

are found in every line of business. Right efforts in all areas are vibrant in the development of women entrepreneurs and their involvement in the entrepreneurial activities is great. With the introduction of media, women are conscious of their own qualities, rights and also the work situations. It is a state of mind, which develops naturally, based on their surrounding experiences, which makes them think about life and career in a given way.

Entrepreneurship has been a male-dominated phenomenon from the very early age, but times have changed and brought women as today's most notable and inspirational entrepreneurs. It is estimated that women entrepreneurs presently comprise about 10% of the total number of entrepreneurs in India, with the percentage growing every year. If the prevailing trend continues, it is likely that in another five years, women will comprise 20% of the entrepreneurial force (Saidapur et.al, 2012). Small businesses owned by women have been focused on fashion, and other service sectors. Recently women entrepreneurs have been moving rapidly into manufacturing, construction and other industrial fields.

Objectives of the study:

- To identify the reasons for involving rural women in entrepreneurial activities.

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- To understand the socio-economic status of rural women of Eluru.
- To determine the success factors in such entrepreneurial activities.
- To discuss the development of rural women entrepreneurs of Eluru.
- To study the major constraints faced by rural women entrepreneurs of Eluru.
- To offer suggestions and recommendations to rural women entrepreneurs.

Methodology:

The present study is completely based on primary data collected from rural women entrepreneurs living in Eluru, Andhra Pradesh, India. A survey was conducted with a questionnaire during the months of November 2017 to January 2018. The data was collected directly by interacting with respondents and considered to study the present topic. The aforementioned collected information is presented, analysed and concluded.

Period of the study:

The period of the study is from November 2017 – January 2018.

Statement of problem:

Women of 21st century are no more a traditional resource confined to homes, rather, an educated, knowledgeable and innovative part of overall population possessing the capacity to transform economies into flourishing enterprises. It means women have the potential, skill, knowledge and adaptability to run a business successfully. The hidden entrepreneurial potential of women has gradually been changing with the growing sensitivity to the role and economic status in the society. At this stage it is necessary to investigate and understand the stories of rural women entrepreneurs of Eluru and analyse the prospects and challenges they are experiencing.

Limitations of the study:

The total study is based on primary data collected from rural women entrepreneurs in Eluru, Andhra Pradesh. Available information is taken for study and analysis. The study is limited only to Eluru, headquarters of West Godavari District. Various groups of entrepreneurs like vendors, tailors, florists, pharmacists, drapers, greengrocers, grocers, stationers and others who are residing in Eluru are considered to study the perceptions of life. The rural women entrepreneurs living out of Eluru may have different perceptions regarding the present topic which may change the findings and conclusion to some extent but it might be negligible.

Data sources:

The information used in this study is mostly based on Primary data collected from rural women entrepreneurs of Eluru, West Godavari District. A questionnaire is prepared and personal interviews were taken from the respondents to collect the information. A careful study of websites and previously published articles has also helped to gather some more information with regard to women entrepreneurs.

Sample:

The sample size is 24 case studies in Eluru, West Godavari District, Andhra Pradesh.

Data analysis:

The Primary data was collected by interacting with respondents. The information so collected is presented, analysed and concluded with the help of findings. The sample size 24 respondents are corresponding of vendors, tailors, florist, pharmacist, draper, greengrocer, grocer and stationer. As per the availability of number of rural women entrepreneurs in Eluru area, the study is done by random sampling method.

Case study 1: Mrs.Y.Vijaya Lakshmi – Tailor

She is 51 years old, studied till 7th class and belongs to a middle class family with 4 members. She is a tailor and does all ladies tailoring and embroidery works. She struggled for her success with her husband by her side. She took training in Hyderabad. As her husband is also a tailor she is receiving help and suggestions from him. She started business in 2004 by taking 1,00,000 Rs/- loan in Andhra bank and instigated 'Yax ladies tailor'. She purchased 6 sewing machines. She employed 4 women and 2 men tailors. Every month she is getting 20,000 profit. Her children were educated with this income and are now married and well settled in life.

Case study 2: Mrs.M.Karuna – Grocer

She is 37 years old and studied till 10th class belongs to a middle class family with 6 members. She is a grocer and gets 25,000 Rs/- profit per month. She established the shop in 2005 with a capital of 1,00,000 Rs/- which she acquired from her family. Her husband is supporting and encouraging her to become a successful entrepreneur. She in turn is helping her family with financial and moral support. With her added income she is able to provide education to her two children in a good institution.

Case study 3: Mrs.K.Siva Chamundeswari – Pharmacist

She is 49 years old and belongs to a middle class family with 4 members. She completed B.Pharmacy. After her

marriage, as her in-laws were not willing to send her for a job she established Satya Sai medical shop in 2006 with a capital amount of 5,00,000 Rs/-. Rs. 3,00,000 were invested by her family and Rs. 2,00,000 were taken as loan from State bank of India. She used to get a profit margin as much as Rs. 50,000 per month. Her two children are educated, married and settled well in their life with good jobs. She expressed that since two years the profit has come down to Rs. 30,000 as Med Plus medical shop has been established near to her shop. Since her children are settled it is not affecting her life style.

Case study 4: Mrs.P.Leelavathi – Green Grocer

She is 37 years old and belongs to lower middle class family with 5 members. She studied till 10th class and established a greengrocery shop in 2003 with a capital of 5000 Rs/- which she borrowed from money lenders. She employed one female and male helper each. She is able to enjoy Rs. 25000 to 30000 monthly profit. She is happy with her enterprise because they are able to provide for their children's education in a good institution and their family living standards have also improved.

Case study 5: Mrs.J.Shantha Kumari – Grocer

She is 54 years old, studied till 5th class and belongs to lower middle class family. She established grocery shop in 1995 with a capital of 20,000 Rs/-. Her husband supported and guided in carrying out her business. Her three girl children were married to small business men and are now settled in life. She expressed that 4 years back her husband expired but she is leading a confident and smooth life because of her business.

Case study 6: Mrs.B.Malleswari – Ironing cloths

She is 24 years old and studied till 7th class. She belongs to a very poor family with 4 members. Her husband is a watchman in an apartment. So she started ironing cloths of apartment people. She started her enterprise with Rs. 15,000 capital in 2007. She loaned the money from a money lender. She repaid the debt within 7 months after she started the business. Now she is getting 6000 Rs/- per month. She is very much satisfied with her business but financial support is not reaching her demand. Her life style became a bit better than before but she still needs to improve her life style. Her family is able to provide better education to their two children.

Case study 7: Mrs.K.Varalakshmi – Hotel owner

She is 63 years old and belongs to a lower middle class family. She is not educated. Her husband established a hotel in 1997. He accumulated the amount by doing daily wages and rickshaw pulling and established the hotel in 1997. Varalakshmi used to help him in the hotel for the

past 20 years. 4 months back her husband expired. With her previous experience she is running the hotel. Her two sons and daughters in law are also working in the hotel. She employed 2 persons as helpers.

Case study 8: Mrs.D.Aruna – Beautician

She is 27 years old and belongs to a middle class family with 8 members. She completed B.A. She took training in Jawed Habeas, Hyderabad for six months and paid 1,80,000 Rs/-. Later she completed a course for body massages in Care Centre, Hyderabad for 3 months for a fee of 65,000 Rs/-. Later in Anuu's she has taken training for two months paying 15,000 Rs/-. In 1999, she started her career as a freelancing beautician. Since 8 years she is a woman entrepreneur in beauty business. Her profit is very inconsistent. It ranges from 7000 to 40,000 Rs/- per month depending on the demand due to marriage season.

Case study 9: Mrs.K.Kamala – Grocer

She is 41 years old, studied till 9th class and belongs to a middle class family with 5 members. She established a grocery shop with a capital of 1,00,000 Rs/- in 2007. 50,000 Rs/- of the capital was borrowed from money lender and 50,000 Rs/- was invested by family. At present she is getting 30,000 Rs/- profit per month. She expressed that since three years the profit has been decreased because of door deliveries by departmental stores. Her two children are married and settled in their lives.

Case study 10: Mrs.P.Sandhya – Curry Point

She is 36 year old and is illiterate, belongs to a lower middle class family with 4 members. Both of her children got married recently and are now settled in their lives. So she became an entrepreneur and started a curry point to engage herself in a constructive way. She started a curry point because her husband works in a hotel. It was started in 2017 with a capital of 5,00,000 Rs/-. Family supported with 3,00,000 Rs/-, and 2,00,000 Rs/- were acquired as a loan from Andhra bank. She employed 4 female and 2 male helpers. She is getting 30,000 to 40,000 Rs/- profit per month. She is very happy with her business because now she has got financial independence and she can spend the money according to her will and wish.

Case study 11: Mrs.P.Jayasree – College Canteen

She is 48 years old, studied till intermediate. She belongs to a middle class family with 4 members. With her previous experience she started a canteen in women's college in 2001 with a capital of 3,00,000. The capital was supported by her family. She employed 4 women, 2 men. Monthly profit is 25,000 to 30,000 Rs/-. Her two children are educated, married and settled well.

Case study 12: Mrs.N.Venkamma - Vendor

She is 65 years old, illiterate and belongs to a very poor family with 7 members. Since 1990 she is selling guava fruits to college students. Her daily investment is 350-400 Rs/- and daily profit is 50-55 Rs/-. For the past 30 years, her living conditions have not been changed may be due to large family and her children being uneducated. She is happy with what she is earning because daily profit is meeting her basic needs. Her children got married and are working on daily wages. Six years back her husband expired; recently her elder son met with an accident which led to his demise.

Case study 13: Mrs.Ch.Mary - Stationer

She is 38 years old belong to very poor family. She completed intermediate. In 2005 she and her husband together established a stationary shop in college. The initial investment is 1,50,000 Rs/- which was self-financed. Monthly profit is 10,000 Rs/-. As they are very poor, relatives are helping in educating their children. They are running their family with 10,000 Rs/-. Mary expressed that she would like to improve her living standards by working even harder.

Case study 14: Sk.Sharmila – Draper She is 29 year old, completed intermediate and belongs to a middle class family. She is married and blessed with two children. Now she is appearing for DSC Exam. She established Naaz Fashions Draper shop in 2017. Initial investment is 2,00,000 Rs/- which was self-financed. She is making 30,000 to 35,000 Rs/- profit per month.

Case study 15: Mrs.D.Kondamma – Green Grocer

She is 48 years old studied till 6th class and belongs to a poor family with 3 members. She initiated green grocery shop in 1996 in Eluru. At present every day she is investing 4000 to 5000 Rs/-. Daily profit ranges from 300 to 400 Rs/-. Her husband expired when she was 33 year old. As she is already running her business she was able to provide good education to her children. They got married and settled well in their lives. But she is still continuing her enterprise because her son and daughter in law are not welcoming her into their home. She is happy with what she has, leading her own life and supporting a 68 year old orphan widow who is helping her in shop.

Case study 16: Mrs.G.Tirupatamma and Mrs.G.Uma – Flour Mill

Tirupatamma is 76 years old and Uma is 43 years old. They are mother and daughter in law. Tirupatamma is illiterate and Uma studied till 9th class. Both of them are running flour mill. Tirupatamma started this enterprise in 1985 with a capital investment of 20,000 Rs/- which

she has taken as a loan from bank. After her son's marriage, daughter in law also joined her. For 25 years the business went on well. From 2010 the profits declined a lot due to decrease in demand and power cuts. Now they are running the business on no profit no loss basis. As they have own shop they are planning to shift the business.

Case study 17: Mrs.N.Janaki – Florist

She is 25 years old and studied till 2nd class. She belongs to a very poor family. She is blessed with two girl children. As her family is very poor she was determined to start up a business. Since her husband is a florist she also decided to launch another flower shop in another area. So, she started a flower shop in 2013 in Sriram Nagar, Eluru. Her investment per day is 1000-2000 Rs/- and profit is 300-400Rs/-. Whole day she is managing house hold chores and during evenings she is running business. She stated that she is happy with this business and profit. With her extra income they are able to provide education to their children in a good institution and at the same time their living standards are been increasing slowly. She also expressed that she is trying to increase the capital and spend more time in her business.

Case study 18: Mrs.B.Ranga Devi – Stationer

She is 46 years old, studied till 6th class and belongs to a lower middle class family. She started a stationary shop in 1996 with a capital amount 5000 Rs/- which she got from a money lender. She repaid the amount within one year. Now she is getting approximately 10,000 Rs/- profit every month. Her two children completed PG and are doing jobs. Both of them got married and settled well in their lives. She is very much satisfied with her business as she could contribute to some extent in settling her children's lives.

Following are some of the rural self-employed women belonging to lower middle class families running their business with the support of their husbands and family members:

- Case study 19: Mrs.T.Rama - Tailor
- Case study 20: Mrs.Ch.Durga Devi - Draper
- Case study 21: Mrs.U.Sumasai - Rolling
- Case study 22: Mrs.G.Sailaja – Xerox
- Case study 23: Mrs.K.BinduMadhavi – Computer centre
- Case study 24: Mrs.V.Dhana Lakshmi – Tailor

Conclusion:

Women entrepreneurship is gaining importance in economic liberalization and globalization. However, women constitute less than one third of the economic enterprises. Socio-economic advancement of a country

can be judged best by the status and position of women. Empowerment of women is a critical factor in the eradication of poverty through remunerative and non-remunerative work at home and in the work place. Participation of women in income generating activities is related to increasing their status, decision making power in the family and in the society. More and more women entrepreneurs are coming up and taking active role in economic development. This is making women more productive, independent and enhancing their position.

Government of India introduced National Skill Development Policy and National Skill Development Mission in 2009 in order to provide skill training, vocational education and entrepreneurship development to the promising work force. These policies and training has widened the horizon for economic empowerment of women. There exists a surplus of successful business women entrepreneurs both in social and economic fields in India. The increasing presence of women in the business field as entrepreneurs has changed the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing a more active role in society and the economy, inspiring academics to focus on this interesting phenomenon. Government also offered various schemes in the 7th, 8th and 9th five year plans to promote women entrepreneurs. The hidden entrepreneurial potential of women has gradually been changing with the growing compassion to the economic status in the society. Women have the potential, skills, knowledge and adaptability to run a business successfully.

In the present context it is clearly evident that many rural women entrepreneurs in Eluru are motivated on their own to start up their own enterprises. The study has also identified certain special factors and problems that women in business are generally experiencing. On the basis of this analysis, some suggestions and recommendations are given to promote spirit of women entrepreneurship and help the women to become a successful entrepreneur. Appropriate support and encouragement from the society, family, government can make these women entrepreneurs a part of mainstream of the national economy and they can contribute to the economic progress of India. Women of the 21st century are no more a traditional resource confined to homes,

rather an educated, knowledgeable and innovative part of overall population possessing the capacity to transform economies into flourishing enterprises. They realised that financial independence is need of the hour.

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