CHAPTER – VII
SUMMARY, SUGGESTIONS AND CONCLUSION

7.1 SUMMARY
7.2 JUSTIFICATION OF OBJECTIVES
7.3 VERIFICATION OF HYPOTHESES
7.4 SUGGESTIONS AND CONCLUSION
In recent years there has been an upsurge of interest in the role of entrepreneurship and small business development as providers of employment, contributors to Gross National Product, boosters of economic development and troubleshooters to a large number of problems being faced by the community in general and educated youth in particular.

Developing economies like India, China, Pakistan, Sri Lanka, Malaysia and many other South Asian countries have always considered the small business sector as an important sector of the economy.

Small business and entrepreneurship in India are the prime-force in generating productive employment and ensuing a more equitable distribution of income in the process of economic development of the country. It facilitates effective mobilization of resources of capital and skills and helps to reduce poverty and unemployment.

Self-employment is a key issue in today’s economic growth. In a developing economy where unemployment, poverty and inequality plague the process of economic development, the only alternative is self-employment and its contribution for a better future.

At present, the rate of participation of women is very low; “28% of them are working women and the percentage of self employed women is only 5.7%. The proportion of women entrepreneurs is found to be only 6.7%” out of 16 millions SSI entrepreneurs in India.

While making national and sectoral plans the emphasis is on welfare schemes, and women are viewed only as beneficiaries and not contributories. It is high time that it is realized that the issue of women is one of development and not of welfare. They are generally targeted for anti-poverty and welfare schemes whereas men are provided with productive inputs like education and training. To focus on the former women
need to be provided with either meaningful employment or motivated and trained to set up enterprises of their own. The latter curse appears more feasible in view of the rampant unemployment amongst the youth of the country. Identifying and developing women entrepreneurship will not only result in economic benefits of growth, job creation and wealth distribution but also societal benefits of increased independence for women as well as job enrichment and satisfaction.

Women in the tribal societies contribute as much as or more than men to the family income. In a relative sense, they enjoy greater social and economic freedom than the women in the caste society in India. There is much scope to develop entrepreneurship among tribal women.

The promotion of entrepreneurship among women depends very much upon organization, education, stimulation and motivation of the clientele through concerted and systematic approach, focusing on the individuals and groups. This object can be accomplished gradually through working with people and demonstrating the possibilities of women’s venturing into entrepreneurial activities, accompanied with adequate rewards, economic development and social growth.

Empowerment and entrepreneurship complements each other. While successful entrepreneurship can lead to empowerment, empowerment enables the entrepreneur to be motivated enough to accomplish the set goals. Rural women need support, counseling and training to become empowered. Empowerment enables an entrepreneur to think independently and make her own perception and judgment (Vijayalakshmi, 2008).

Through well directed package of skill enhancement, credit facilities and educational inputs, women can discover their economic role and gain recognition in society. Entrepreneurship can help women’s socio-economic independence and
improve their social status. Automatically women get empowered once they attain economic independence. The development of women entrepreneurship enables society to understand and appreciate their abilities. It enhances their status and leads to integration of women in nation building and economic development. It provided the needed psychological satisfaction and gives a deep sense of achievement and an enhanced identity in society.

The dynamic nature of small business calls for innovative approaches to entrepreneurship education and training and improved management techniques. Dissemination of innovative approaches and new knowledge developed is also extremely important in furthering the cause of entrepreneurship.

7.1. SUMMARY

In chapter four an attempt has been made to analyze the socio-economic and personality profiles of the respondent women entrepreneurs to identify the factors influencing the starting and managing of the enterprises. The socio economic status constitute the base on which economic activities are taken up.

- It has been found that 63 percent of the sample women entrepreneurs are in the age group of 21-39 years. It implies that most of the respondents are in the working age with all vigor and vitality. Age in the study area is in favour of hard work, dedication, commitment, courage, innovation, creativity and risk taking. The sample represents respondents from all caste categories in different proportions. The majority of the sample women entrepreneurs (33 percent) belong to Backward Community followed by SCs (29 percent) and STs (10 percent). On the whole, 72 percent of women entrepreneurs are from weaker sections, which augurs well for the economic development of the country. Most of the respondents are from non artisan category and untrained without any family base. Their entrepreneurial activities are prompted by their own knowledge, skills and comprehension.
Most of the respondents (81 percent) in the study area are native of the same district implying little migration from other districts. Women respondents in the tribal area are more sticky in their residence when compared to the non tribal areas. The data reveals that inter-village and intra-village marriages are more popular. 78 percent of the respondents have been staying in the sample villages for more than one and half decade. Local standing of this dimension enables the respondents to reap advantages in the form of personal contacts, habitual customers and credit worthiness.

A maximum of 88 percent of the entrepreneurs are under the nuclear family system relegating the joint family concept to the back ground. Nuclear families encourage higher levels of motivation for hard work to achieve good results. It is observed that more joint families are in the non tribal area than in the tribal area. Regarding marital status, all the women entrepreneurs have been married. However there are 30 widows and one divorcee among the respondents who also come out in the public through entrepreneurial activities which is commendable.

Early marriages are almost common in the study area and nearly 78 percent of women entrepreneurs married at below 18 years of age. The age at marriage is found to be low in scheduled caste and scheduled tribe communities. Early marriages increase the incidence of IMR and MMR affecting the health of both the mother and children.

Educational level of the mothers of the respondents is very low as more than 86 percent are illiterate. It shows the extent of female education a generation ago. Illiterate mothers are more among SC and ST respondents. Father illiteracy is also very high as around three-fourths of the respondent fathers are illiterates. It leads to the conclusion that the parents of respondents have no education, hence, without awareness of what is going on outside. This limitation on the part of parents may
become a hurdle to the respondents’ entrepreneurial activities. With regard to educational status, around 63 percent of the respondent women are literates. The spirit of literacy is ignited in the second generation in the form of higher literacy. But still illiteracy is more among SC (53 percent) and ST (60.7 percent) women entrepreneurs. Almost all the respondents with the exception of only 6 (who belong to OC communities) studied in the government institutions. With regard to educational attainment of women entrepreneurs, a maximum of 60 percent have completed school level education, followed by, only 4 percent with collegiate level education. The educational attainment is relatively low in case of S.T. women entrepreneurs.

- Telugu medium was the order of the day in the Government schools when the respondents were in school going age. Literacy of the husbands of the respondents is 71 percent, which is comparatively better. It is usually hypothesized that literate husbands can guide, advise and assist their spouses. A majority of women entrepreneurs revealed that their spouses with their knowledge and awareness in the entrepreneurial activities are guiding them properly.

- Agriculture is the main occupation in the study area. More than 50 percent of the respondents depend on agriculture directly or indirectly, working as cultivators and farmhands. Some of the husbands of the respondents help them in child care when wives are preoccupied with the entrepreneurial activities. This is, again, a progressive trend in lending a helping hand to the wives.

- 85.6 percent of the respondent households have no incomes from other family members.

- In total, 82 percent of the women entrepreneurs are having a family size of 3 to 5 members, whereas, 7 percent have a family size of six and above. The average family size is 4.5. Size of the family is comparatively more in the plain area than in the tribal area.
area keeping the density of population in the tribal areas at low levels. The caste-wise average number of children and per household shows that SCs have relatively more children followed by STs (2.4) BCs (2.2) and OCs (1.8) against the overall average of 2.2.

➢ Most of the respondents (90.5 percent) have R.C.C. houses. Due to the implementation of housing scheme on large scale by the Government of A.P. under I.K.P, most of the women entrepreneurs are having houses of their own.

➢ 42 percent of respondents in the study area have no land. It is surprising to observe that more OCs and BCs have land in the tribal area in comparison to the ST respondents. Respondents belonging to OCs, BCs and SCs are comfortable in land ownership in both tribal and non tribal areas. However most of the lands owing respondents are small and marginal farmers. The number of landless women entrepreneur households are relatively less in plain area (36 percent), when compared to tribal area (48 percent).

➢ It is gratifying to note that there are no school dropouts in the study area. 50 percent of the children of women entrepreneurs, who belong to O.C. community are studying in English medium whereas the children of women entrepreneurs who belong to other castes it is less than 25 percent only. In other words, 75 percent of the BC, SC and ST children are studying in Government schools by opting Telugu medium. 42.5 percent of the children of the respondents are in the private schools. It shows that private schools are slowly throwing their net in attracting children in rural areas.

**Chapter V** is devoted to analyse some of the entrepreneurial qualities of the respondents along with the enterprise management, levels of performance and the factors determining the level of performance of enterprise.
Entrepreneurial activities in the study are very different in nature. About 49 percent of the women entrepreneurs are engaged in production and trade, followed by 33 percent who are exclusively in trade, 8 percent are in service activities, 6 percent are in the production and service activities and only 3 percent are in production, trade and service. This implies that a majority of women entrepreneurs have chosen the activities pertaining to production and trade. It is found that a majority of women entrepreneurs (55 percent) are engaged in mini dairy, followed by business (26 percent) such as general stores, fancy, running cut piece centers, tailoring (9 percent), managing hotel (3 percent) and vegetable vending (2 percent) etc., Availability of fodder, vast vacant lands and green pastures prompt the respondents to take up milk production. There are variations in the quantities of milk produced by the respondents. Most of the units produce below 150 liters per month. It implies that 95 percent of the enterprises in the milk production are small.

More two-thirds of the units have not crossed five years of age implying the delicate and tender stage wherein teething problems still persist. More than half of the respondents state that their past experiences has prompted them to take up the present line of entrepreneurial activity. Economic feasibility of enterprises and past experience have motivated around 95 percent of the respondents. The women who are already running the enterprises successfully in the village, are created awareness among the women about the Government schemes related to entrepreneurship development.

Occupational shift has changed the entire scenario of the rural economy. The study found that 65 percent of the sample respondents, who were earlier worked as agriculture labourers have started small scale enterprises and become entrepreneurs. A good number of housewives (24 percent) have become entrepreneurs. Incomes in the tribal area after the starting of the enterprises are
most than doubled. In the plain areas also entrepreneurial activities have increased incomes by 2.5 times. Incremental income of the respondents in the non-tribal area have witnessed higher improvement.

- 80 percent of the entrepreneurs have no business background. Business background from the mothers’ side or spouses’ side is limited. It implies that the spirit of the respondent entrepreneurs coupled with innovative skills and courage have moulded them into entrepreneurs.

- Capacity utilization is upto the mark in majority of enterprises (97 percent). Few entrepreneurs felt that inadequate investment and non availability of raw materials at local markets are hiccups for under-utilisation capacity.

- A majority (97 percent) of the women entrepreneurs borrowed loans from institutional sources mostly from Banks. The share of investment of banks in total investment of all respondent entrepreneurs constitutes 82 percent.

- 99 percent of the respondents have no problems in sales and their sales performance is exemplary. 35 percent of the respondents felt that they require training for running the enterprise effectively, but only 22 percent of them have undergone training. 68 percent are obtained training organized by NGOs and the role of government agencies in imparting training is insignificant. There are mixed feelings with regard to the suitability and quality of training. Very few respondents felt that the period is not sufficient and training itself needs improvement. Majority of the units (61.8 percent) continue its production throughout the year whereas there are work stoppages in a few units.

- Most of the enterprises (99.6 percent) are running with profits and the entrepreneurs expressed their satisfaction about the unit performance.

- A majority of women entrepreneurs (44 percent) are earning monthly income between Rs. 2,000 – 3,000 from their enterprises, the other 30 percent in the range
of Rs. 1,000 – 2,000, 11 percent in Rs. 3,000 – 4,000 and only 3 percent are earning Rs. 5,000 to Rs. 10,000. Most of the units (99.3 percent) are satisfied with the incremental incomes when compared to the incomes accrued form earlier occupation. This is again a significant achievement. Opinions of the women entrepreneurs with respect to the factors behind the success of the units are elicited. Family support and encouragement stand first (40 percent) as a primary factor for their success followed by effective management and family support (26.5 percent). Financial support along with above said two factors (19 percent) and personality traits (14 percent) etc., Majority of the respondents state that they have no problems with regard to the project formation and operation. However some respondents mention stiff competition, no proper estimation of demand in the market as their problems. With regard to project implementation and operation more than 90 percent of the respondents have no problems. However identification of customer needs, duel responsibility, non-availability of technical advice are some of the problems mentioned by a few respondents.

➢ More than three fourth of the respondents get assistance from children in their entrepreneurial activities. 97.6 percent of the respondents state that husbands help them in managing the units. It shows that most of the respondents have getting family support in managing the unit.

➢ All the respondents have a clear-cut vision and planning for future. More than half of the respondents wish to expand the units, while more than 30 percent want to stabilize the units. The respondents have narrated their woes and sufferings in the hands of microfinance units by echoing the evil practices. Their dual role as housewives and entrepreneurs may create some problems leading to conflicts in the opinion of some respondents.
A small attempt to quantify the performance of entrepreneurship is also made in the form of Indictor Entrepreneurial Effectivity (IEE). The IEE is calculated to the 88.5 and it indicates the effectiveness of entrepreneurship in the light of the facilitating factors.

Empowerment of the women and entrepreneurship of the women are complementary. Empowerment enables the entrepreneurs to be motivated to accomplish the set goals. It also enables the women to think independently and make their own perceptions and judgments. Empowerment of Women entrepreneurs in the study area has been analysed in Chapter VI.

Most of the women entrepreneurs (98.2 percent) in the study area state that their status both in the family and society has improved after starting the entrepreneurial activities. They feel that husbands and their family members treat them better with all love, affection and respect. Majority of the respondent women (80 percent) state that they have control over their earnings. To know the change in consumption pattern of the women entrepreneurs, 8 major consumption items are identified and data is collected for two time periods, before and after starting the unit. It is found that absolute quantities of monthly consumption of all these items have increased. Thus, it can be inferred that economic activities increase the women entrepreneurs incomes and consumption levels. Most of the women entrepreneurs (98.8 percent) state that they are now looking after their health and there is a progressive change in the education of children. The word of the respondent women at home is given respect and regard and they are involved in decision making at home. They are now decision makers but not decision followers. There is mutual trust and understanding between wife and husband with regard to the sharing of earnings. More than 72 percent of the respondents have the potentiality to save a part of their income.
While managing the units respondent women mostly consult other co-
entrepreneurs ad bankers. Decisions regarding enterprise are mostly (77 percent)
taken by the respondents and husbands jointly. Only 20 percent are making
decisions on their own. Most of the respondents felt that they have cognizable
advantages and discernible empowerment after becoming member in SHGs. They
are unanimous in stating that entrepreneurship has helped to the maximum extent
in empowering them.

Most of them expressed that there is a marked improvement in the availability of
nutritious food, personal cleanliness, children education and the educating of the
girl child. Twelve aspects relating to both entrepreneurship and empowerment of
the entrepreneurs are analysed to know the level of improvement. A majority of the
respondents expressed that there is an improvement in personal health and
cleanliness, consultation with officials, banking habits, status of the family in the
society, decision making ability etc., 99 percent of the respondents have felt
improvement in the freedom available to them.

Five important household facilities like Kitchen, Bathroom, Lavatory, Electricity, and
safe drinking water are chosen to assess the comfort levels of the respondents. 92
percent of sample households have two or more facilities. Around 73 percent have
lavatory facility and still 27 percent use the open space in the out skirts of the village
for this purpose.

A majority of households possess 2 or more consumer durables, such as TV, Radio /
Tape Recorders, Fan, Gas Stove, Furniture and mobile phone etc., More than 80
percent of the respondent households have mobile phones.

Monthly average percentage of expenditure on health and child education in income
is 12.8 percent and 14 percent respectively. It implies that health consciousness and
the urge for quality education are increasing in the study area as entrepreneurship has helped to increase household incomes.

- Political empowerment is an important component of the overall empowerment of the women. Eight important aspects are chosen to estimate the level of political involvement such as membership in local bodies, decision making at personal level, help in decision making from local political leaders, awareness about constitutional amendment for reservation to women in local bodies, participation in Gramasabha, raising issues in Gramasabha, extent of decision making by women representatives in local bodies and level of participation of members of SHGs in local development activities. The study found an improvement in political empowerment of sample women entrepreneurs who are members of SHGs. However, more than half of the respondents felt that the women representatives in local bodies (MPTC and ZPTC members) make decisions on their own.

- Most of the women felt that arranging adult education programmes for women, property in the name of the women, equal opportunities with men, abolition of dowry, prohibition of liquor, creation of social awareness are some of the important aspects, that definitely improve the conditions of women.

7.2. JUSTIFICATION OF OBJECTIVES

OBJECTIVE 1:
To study the concept and the traits of women entrepreneurship.

The above objective was discussed in Chapter-I and Chapter-II verifying the concept, evolution and growth of women entrepreneurship in India and world. The definitions of women entrepreneurship and women empowerment in the backdrop of rural areas along with the need for the study were clearly elaborated in Chapter-I.

The literary concepts of women entrepreneurship and women empowerment were enlisted in Chapter-II highlighting the linkage between entrepreneurship and
empowerment. The gaps were identified and enlisted paving the way for the formulation of effective objectives and research questions for the study.

**OBJECTIVE-2:**

To examine the socio-economic status of the women entrepreneurship.

The above objective was discussed in Chapter-IV by making an attempt to analyse the socio-economic profiles of the respondents and identified the factors influencing the starting and management of the enterprises. The socio-economic status constitute the base on which economic activities are taken up.

**OBJECTIVE-3:**

To analyse and ascertain the entrepreneurial avenues and performance aspects of women entrepreneurs.

The above objective was discussed and verified in Chapter-V. This chapter envisages the issues like entrepreneurial qualities of the respondents and the levels of performance along with the determinant factors and need for the entrepreneurial activities. An attempt was made to quantify the performance of entrepreneurship in the form of Indicator Entrepreneurial Effectively (IEE) and the value obtained was 88.5 indicating the strength and effectiveness of entrepreneurship in the light of the facilitating factors. Lastly, the above mentioned objective was statistically tested by proposing the null hypothesis Ho₁ and alternate hypothesis Ha₁. The Null hypothesis was rejected and the alternate hypothesis was accepted.

**OBJECTIVE-4:**

To measure the nexus between women entrepreneurship and the women empowerment.
The above objective was justified through the presentation in Chapter-VI. The results depict that empowerment of women and women entrepreneurship are complimentary to each other. Entrepreneurial activities pave the way for social, economic and psychological empowerment of women. These concepts were verified through Indicators of Empowerment Intensity (IEI) and by proposing null hypotheses Ho$_2$, Ho$_3$, Ho$_4$, Ho$_5$, Ho$_6$, and Ho$_7$. The alternate hypotheses were marked as Ha$_2$, Ha$_3$, Ha$_4$, Ha$_5$, Ha$_6$ and Ha$_7$. In the end the resultant analysis rejects null hypotheses and accepts alternate hypotheses.

**OBJECTIVE-5:**

To suggest measures in order to promote the empowerment of women entrepreneurs in rural areas.

This objective was justified by enlisting the suggestions at the end of the chapter. The findings under various chapters gave an conclusive picture through which suggestions for the policy maker were made in order to combat the existing challenges infront of the rural women entrepreneurs and to effectively draft policy and procedural aspects for promoting women entrepreneurship through empowerment will be emerged as an added social dimension in the society.

**7.3. VERIFICATION OF HYPOTHESES:**

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<thead>
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<th>Hypothesis</th>
<th>Status</th>
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<tbody>
<tr>
<td>Ho$_1$</td>
<td>Rejected</td>
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<tr>
<td>Ha$_1$</td>
<td>Accepted</td>
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<tr>
<td>Ho$_2$</td>
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<tr>
<td>Ha$_2$</td>
<td>Accepted</td>
</tr>
<tr>
<td>Ho$_3$</td>
<td>Rejected</td>
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The examination of hypotheses by applying Chi-Square test shows that

1. Financial conditions of the family play significant role for involvement of women in entrepreneurial activity (Ha₁)

2. There is a significant relationship that exists between income and expenditure of the respondents before and after starting their units. (Ha₂)

3. There is a significant relationship that exists between income and Savings of the respondents before and after starting their units. (Ha₃)

4. There is a significant relationship that exists between Expenditure and Savings of the respondents before and after starting their units. (Ha₄)

5. There is a significant change in the level of savings of women before and after starting their units. (Ha₅)

6. There is a significant change in the extent of household decision-making power of women before and after starting their units. (Ha₆)
7. There is a significant change in the level of self–confidence of women before and after starting their units. (Ha7)

8. The independent variables do act as important determinants of the empowerment of women. Thus the above proposed Alternate Hypotheses were statistically tested and their relevance was proved. From the analysis of the above hypotheses, the dimensions of social, economic and psychological empowerment of women and their linkage to the entrepreneurial aspects of rural women was proved beyond reasonable doubt in the light of existing research questions.

7.4. SUGGESTIONS AND CONCLUSION

1) Most of the respondents are comparatively young in age and they have no past experience in the economic activity they have chosen… Training be arranged to upgrade the skills and technical know-how of rural women. They need guidance at different stages until they get maturity.

2) In majority of cases, particularly among women in ST community, the marriage age is found to be less than 18 years. Early marriages are the root ways for higher IMR and MMRs. Government agencies concerned with rural development, medical and health departments should come forward by involving NGOs and women organizations to educate them by telling adverse effects of early marriages. Education has a major role in postponing the marriageable age.

3) Illiteracy still persists among the respondents and their spouses. Adult education centre involving NGOs, NSS, and other voluntary organizations should organize programmes on literacy in a massive way.

4) Child births are more among SC & ST respondent households Poverty and ignorance, coupled with lack of medical facilities and indifference of child
and family welfare departments in implementing the existing programmes are the basic reasons.

Limited family norms be popularized by educating the women belonging to SC and ST communities on a massive scale. Counseling programmes be arranged in the rural areas to bring them under family welfare programmes. They should be given an assurance in action that there are enough medical facilities to help children to grow healthily. Hence, there is no need for extra children.

5) Land distribution is detrimental to the STs even in the tribal areas. 1/70 Act which prevents alienation of tribal land to non tribals, is not being implemented seriously.

The act should be implemented true to the spirit and STs should be given ownership rights by allotting government land.

6) 75 percent of the BC, SC & ST children are in Government schools studying in Telugu medium only. The parents felt that the quality of education is not upto the mark. In competitive atmosphere of few opportunities, this is a great hurdle. Hence, then has to be an effective intervention by the state and other agencies to make the ground flat. But as of today, weaker sections have no other alternative than to join in Government Schools.

Government Schools need to be strengthened by providing more teachers and infrastructure facilities. Quality of education in the Government Schools be monitored.

7) Most of the enterprises in the study are below 5 years of age. Studies revealed that the young units have high incidence of mortality in view of the problems they face at the early period. If units are closed down due to losses it is waste of resources and loss of confidence.
Young units should be monitored through counseling and guidance by the Government agencies and bankers from time to time.

8) Entrepreneurial activity has shifted good number of agricultural labour from wage work and also created incomes to the house wives. Entrepreneurship has provided higher incomes and also brought occupational shift in the study area.

The scope for diversification of rural economy is more in view of its potentiality. Dependency on agriculture can be further decreased by encouraging and prompting different entrepreneurial activities by the Government. Researches on the possible areas of entrepreneurial activities and linking up the products with the urban centers and even for export promotion are to be encouraged.

9) Most of the respondents have opted for mini-dairy as an economic activity and mostly they are supplying the milk to the milk collection centres of different companies. Dairy along with poultry, piggery, horticulture be encouraged as the inputs are available in the rural areas.

10) Still Non-Government sources of investment are important sources of investment in the rural areas. Non-Governmental agencies like money lenders, commission agents and micro finance organizations charge higher rate of interests and impose stringent conditions for repayment. Microfinance units and their practices be checked and controlled in the interest of the innocent people particularly in tribal areas.

Government agencies, nationalized banks and cooperative societies should come forward to encourage women by providing liberal loans at cheaper
rates of interest. Many studies revealed that the repayment of loans by the women is up to the mark and prompt.

11) Some respondents who have undergone training expressed dissatisfaction with training they have received. Some respondents who are eager to get training have no facilities.

More and more training centers be created to promote rural entrepreneurship among women.

12) Stability and expansion of the units are the twin goals in the study area as felt by most of the respondents.

Government agencies, NGOs and bankers keep this factors in mind and take measures to promote expansion by identifying new markets for the products. In the quest of stability, the respondents may be encouraged and guided for diversification and expansion.

13) A majority of women felt that their status in the family and society has improved after entering into the entrepreneurial activities and they have control over their incomes. Consumption levels have increased. More freedom is being enjoyed after starting the units. They are getting involved in decision making at the house also. Empowerment of the women has an economic dimension in the form of income earning. So the basic requisite for the empowerment of the women is income generation which depends on education, skills, and encouragement.

14) Government agencies are not consulted mostly by the respondent women in getting their problems solved. It implies that the role of the Government agencies in creating a congenial atmosphere for the success of entrepreneurship is not up to the expectations.
Government officials and all the departments concerned with rural development needed a change in their mind set. More help, encouragement and counseling by them would be of immense use to promote entrepreneurial activities.

15) Most of the respondents in the study accept improvement in personal cleanliness, children education, availability of nutrition food, ability to consult Government officials, Banking habits, and decision making power. All these indicate the extent of the women empowerment in the study.

16) A majority of rural households possess durable consumer goods like TVs, Fans, Gas Stoves and mobile phones etc., Corporate and industrial houses through research may tap the rural market by producing consumer durables suited to the rural needs at lower prices. Instead of arguing loudly that China has captured the Indian market, they would better concentrate on the needs of the rural people and the demand component in rural India in the light of increased rural incomes and growing awareness among rural people.

17) Political awareness is limited in the area of study. It should improve further to make women empowerment more meaningful. Education, and awareness be improved. Adult education schemes and social education programmes be arranged more and more in rural areas. Democracy can function effectively and meaningfully only when political consciousness and political awareness are created among the women who constitute nearly fifty percent of the population.

*****
APPENDIX-I

QUESTIONNAIRE/ SCHEDULE

1. Socio-economic back ground

1. Name :
2. Age :
3. Caste :
4. Sub-Caste : ...........................................................................
   1. Artisans  2. Other than Caste Occupations

5. Native Place :
   1. Same Village, same district  2. other village, same district  3. other district

6. Husband’s Native Place :
   1. Same Village, same district  2. other village, same district  3. other district

7. Since How long you have been staying in this village ................. years

8. Nature of family :
   1. Joint Family  2. Nuclear Family

9. Marital Status :

10. Age at marriage : ............................................ years

11. Mother’s educational status :
    1. Illiterate  2. Primary Education  3. Upper primary education

12. Father’s educational status :
    1. Illiterate  2. Primary Education  3. Upper primary education

13. Respondent’s educational back ground :
    1. Illiterate  2. Primary Education  3. Upper primary education
14. Type of Institution studied:
   1. Private
   2. Government

15. Medium of Instruction:
   1. Telugu
   2. English

16. Husband’s educational status:
   1. Illiterate
   2. Primary Education
   3. Upper primary education
   4. Secondary education
   5. Intermediate
   6. Graduation

17. Medium of instruction of your husband:
   1. Telugu
   2. English

18. Husband’s main occupation:
   1. Farmer
   2. Tenant
   3. Agricultural Coolie
   4. Household Industry
   5. Mining
   6. Other Industry
   7. Construction activity
   8. Other Sectors

19. Husband’s sub-occupation: ……………………………

20. Average monthly income of your husband: Rs. ………………

21. Average monthly income of other family members: Rs. ………………

22. No. of children you have: ……………………………
   1. Sons ( )
   2. Daughters ( )

23. Children’s educational particulars:
   S.No. Gender Age Class Govt Private Medium Distance (Kms)
   1.
   2.
   3.
   4.
   5.

24. Reasons for dropouts from school or no entry at all (below 14 years age)
   1.
   2.
   3.

25. Type of house:
1. Thatched house  2. Tiled house  3. RCC Building  4. Housing Scheme (IKP)

26. **Do you have agricultural land**: YES / NO, If yes
   1. Dry land Acres (  )  2. Wet land Acres (  )

27. **Total members in your family** .........................
II. Entrepreneur’s Particulars

28. Earlier average monthly income Rs. : ..........................
   Main occupation : (………………) (………………)
   Sub-occupation : (………………) (………………)
   Present main occupation (………………) (………………)
   Sub-occupation (………………) (………………)

29. Present economic activity : .........................
   1. Service 2. Production 3. Production service
   4. Trade 5. Production, Trade 6. Trade, Service

30. When was this unit started : Years ................ months ................

31. Reasons for choosing this activity :
   1. Economic compulsions 2. Family responsibilities
   3. Poverty, Unemployment 4. To live independently
   5. To do some work 6. Opportunity to work in same village
   7. To improve standard of living & status 8. Encouragement of family members
   9. Utilise house hold savings in a profitable way
   10. Dissatisfaction with earlier occupation 11. Impressed by other self employed women

32. Why have you chosen this particular unit? (Business / production)
   1. .................................................................
   2. .................................................................
   3. .................................................................

33. From whom have you got awareness about this Unit ?
   5. Relatives 6. Others

34. Business background from spouse side : YES / NO

35. Business background from your mother’s side : YES / NO

36. Products produced by your unit (applicable to production unit only)
   ........................................................................

37. Quantity produced per month : .....................

38. Average cost of production (per month) Rs. .............

39. Monthly productive capacity of the Unit .............

40. Reasons for low capacity utilization if any :
1. Low Demand
2. Inadequate investment
3. Inadequate availability of raw materials locally
4. ............................................

41. Source of investment

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<thead>
<tr>
<th>Source</th>
<th>Amount Rs.</th>
<th>Rate of Interest (monthly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Own Investment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Govt. Agency</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Private Financial Institution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Micro finance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Relatives / Friends</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

42. Repayment of loan

1. Payment as per installments  2. Irregular payments

43. Reasons for irregular payments

1.  2.  3.  4.

44. Sales:


45. Is training required for this activity? YES / NO

46. If yes, have you undergone training? YES / NO

47. Training Institution


48. Is the training period sufficient? YES / NO

49. Working period of the Unit

1. Throughout year  2. Seasonally  3. Stoppage few month in a year

50. Respondent’s opinion about their entrepreneurial activity:

1. I am helping the family  2. I am using energies efficiently  3. I am earning for myself without depending on others  4. I am utilizing my free time  5. Enhancing the status, recognition and prestige in Society  6. To get out of family pressures (Select 3 of the items)

51. Do you feel that you have earned success in running your organization?


52. Business performance:

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1. Profits  
2. Loss 

53. Income from the Unit per month Rs. .........................

54. When compared to earlier period, have you achieved comparative satisfaction in  

increase of income ?  YES / NO

55. Reasons for the success  
1. Family support and encouragement  
2. Personality traits / Social skills  
3. Financial support  
4. Effective Management  
5. Education and technical knowledge

56. In case you feel that you have not achieved success, state reasons  
1.  
2.  
3.  
4.  
5. 

57. As a Woman entrepreneur, What problem / problems do you face, that among  

below mentioned ones ?  

1. Problems related to project formation  
   a. Wrong selection of the product  
   b. Gradually increasing competition  
   c. Selection of the firm making the production  
   d. Inability to make a proper assessment of the demand  

2. Problem related to project implementation  
   a. Maintenance problem

3. Problems related to project operation  
   a. Identification of Customer’s needs  
   b. Package and distribution  
   c. Fashionable promotion  
   d. Women’s ignorance, inconvenience, less mobility extra times money involvement

4. Other issues ((discouragement) from the side of officials, upper classes of the society, Men and so on  
   a)
b)
c)

58. Are your children helping out your activity?  YES / NO / N.A.

59. Is your husband co-operative?  YES / NO

60. Family support
   1. Sufficient  2. Insufficient

61. Are you facing any of the following problems in the maintenance of your unit?
   1. Competition from other quality products / Do you think that you are not maintaining quality?
   2. Marketing problem distance, sale
   3. Work is not going on well
   4. Non-availability of loan / loan not sufficient
   5. Transport problem
   6. Raw material not available at the right time
   7. Low prices / less profit
   8. Labour problem
   9. Related schemes are not known
   10. Ignorance of agencies and organization and related information
   11. Lack of training
   12. Lack of common work shed
   13. Non-cooperation among group members
   14. No problems

62. What are your future plans concerning the present unit?
   1. Stabilising the existing unit / strengthening
   2. Expanding
   3. Diversification of goods
   4. Inability to continue the unit
   5. We’ll think over if we can find a profitable alternative

63. Are you aware of Micro-finance? What is your opinion on their working pattern?

64. What are your experiences after the launching of the unit?

III. Empowerment of Women:

65. Do you feel that your status enhanced after launching the unit?
   1. No change  2. Small change  3. Noteworthy change

66. Are your husband and other members of your family treating your better?
   YES / NO

67. Do you have the freedom of expenditure?
   1. YES  2. NO

68. Is your family, consumption increased in the following items more?
   Item  Consuming previously (monthly quantity)  Consuming after establishing the unit  Change of quantity
<table>
<thead>
<tr>
<th>Item</th>
<th>Monthly Qty</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Milk</td>
<td></td>
</tr>
<tr>
<td>2. Vegetables</td>
<td></td>
</tr>
<tr>
<td>3. Fruits</td>
<td></td>
</tr>
<tr>
<td>4. Oil</td>
<td></td>
</tr>
<tr>
<td>5. Pulses</td>
<td></td>
</tr>
<tr>
<td>6. Meat</td>
<td></td>
</tr>
<tr>
<td>7. Eggs</td>
<td></td>
</tr>
<tr>
<td>8. Clothes</td>
<td></td>
</tr>
<tr>
<td>9. Entertainment</td>
<td></td>
</tr>
<tr>
<td>10. FAN</td>
<td></td>
</tr>
<tr>
<td>11. TV</td>
<td></td>
</tr>
</tbody>
</table>

69. Is there a change in getting medical facilities [YES / NO]

70. Is there a change in your children’s education [YES / NO]

71. The decision making power in the following aspects

   1. YES  2. NO
   1. Decision on children’s education .......... ..........  
   2. Decision on female children’s education .......... ..........  
   4. What is to be cooked .......... ..........  
   5. For your personal expenditure .......... ..........  
   6. For visiting your Mother / other relatives house .......... ..........  
   7. For buying things for your house .......... ..........  
   (FAN, TV, Fridge etc)

72. Do you give your earnings to your husband? [YES / NO]
73. Does your husband give you his earnings?  YES / NO
74. Do you save your earnings?  YES / NO
75. Are you facing clashed due to duel role?  YES / NO

76. In which aspects is your husband helping you after the starting of the Unit
   1. House hold chores
      a) …………..  b) ………….  c)
      …………..
   2. In the maintenance of the unit
      a) …………..  b) ………….  c)
      …………..

77. Did you have a consultation with the following in the maintenance of your unit?
   1. Discussion with Officials
   2. Discussion with other entrepreneurs
   3. Discussion with Bankers
   4. Discussion with Marketing agents and dealers

78. Who will take decisions concerning your unit / business
   1. Own
   2. Your husband
   3. you both
   4. You in consultation with your group members
   5. Consulting others

79. Have you obtained any advantage / empowerment after joining SHG / Unit YES/NO

80. If yes, in which aspects have you obtained advantage / empowerment?
   1. Improvement in children’s education
   2. Female children’s education improved
   3. Nutrition food now available
   4. Cleanliness of surroundings / personal cleanliness ignored

81. Have you got the following changes after the starting of the Unit, i.e., have got Empowerment?
   In other words, have you acquired empowerment as a woman?  YES

   NO
   1. Improvement in personal cleanliness ………
      ………
   2. Are you able to meet Government officials ………
      ………
   3. Are you able to meet non-government officials? ………
      ………
4. Improvement in Banking habits  

5. Have the loaning agencies got confidence in you?  

6. Has your status improved in your family?  

7. Has your status improved in your group?  

8. Has your status improved in the society?  

9. Has your decision making power increased in the family?  

10. Has your decision making power increased in the group?  

11. Is there an increase in your confidence?  

12. Is there an improvement of your skills?  

82. Compared with the past, how much freedom are you enjoying now after the starting the unit?  

83. Amenities in the house:  

84. What are the consumer goods that you possess: (after the starting of the unit)  

85. Average family expenditure on medical facilities per month Rs. .................  

86. Monthly expenditure on children’s education Rs. ...........  

IV. Political Empowerment  

87. In which level are you participating in politics?  
   1. ........................................  2. ........................................  
   3. ........................................  4. ........................................
88. Are you a member of the local body?  YES / NO
89. If yes, what is your status?  .............................................................
90. If your are a member, are you taking the decisions independently?  YES / NO
91. Whose help will you take in taking the decisions in general?
   1. Husband  2. Party Leaders
92. Do you know that there is the facility of reservation for women in the local bodies as per Amendment 73 and 74?  YES / NO
93. Are you participating in the Grama Sabha?  YES / NO
94. Are you responding to village problems in the Grama Sabha?  YES / NO
95. Do you feel that Women Sarpanchs / MPTC / ZPTCs are taking independent decisions?  YES / NO
96. For the increase of political empowerment, what are your suggestions?
   1. .................................................  2. .................................................
   3. .................................................  4. .................................................
97. Are the members of SHG participating actively in the politics of Local bodies / Administration?  YES / NO
98. What are your experiences on the status of women?
   1. .................................................  2. .................................................
   3. .................................................  4. .................................................