Chapter VI

Summary of Conclusions and Action Strategy
The advent of women on the economic scene as entrepreneurs in India is a significant development in the emancipation of women, and securing them a rightful place in society, which they have all along deserved. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to their role and economic status in society. Women are increasingly becoming conscious of their rights and work situations. Women entrepreneurs represent a group of women who have broken away from the beaten track, and are exploring new avenues of economic participation. Among the reasons for women to manage organised enterprises are their skill, knowledge and expertise, their talents and abilities in business, and a compelling desire of wanting to do something positive and constructive utilising their expertise.

What makes their arrival as well as achievements even more significant and commendable are the struggles they have to put up with, frustrations they have to experience, and the multiple handicaps they have to overcome to emerge as entrepreneurs at the early stage, and subsequently achieving success in business at the stage of managing their enterprises.

Status of women freedom depends on economic conditions even more than political. If a woman is not economically free and self-earning, she will have to depend on her husband or someone else, and dependents are never free. Importance of economic independence of women was highlighted by Pandit Jawaharlal Nehru. He also observed that ‘when women move forward, the family moves, and the village moves’. It is an accepted fact that only when women are in the main stream of progress can any economic and social development be meaningful. Moving away from involvement in traditional
enterprises, women entrepreneurs are increasingly becoming consultants, publishers, exporters of machinery and garments, manufacturers of electrical goods, designers, interior decorators, and the like. Within the country, all regions/states are not alike. States like Kerala, Punjab, Haryana, Delhi and Hill States like Himachal Pradesh, and North East India are far ahead in women’s education, health, and leadership in economic activities. Gujarat is known for its entrepreneurial culture. Other States continue to lag behind in many ways. Jean Dreze and Amartya Sen (2005), in their celebrated work on *India - Development and Participation*, Oxford University Press, New Delhi, have presented an indepth analysis of gender inequality in different states of India.

As education, training and experience spread, and compulsions of earning have grown, more and more women have started to go out of the homes, and opt for wage employment or self employment/entrepreneurial career. The process of breaking many of the shackles of entry into business ownership has been rather slow. However, changes have started taking place as far as the role of women in economic development is concerned, and strides have been made by women in setting up and managing business, a fairly large number has graduated out of the initial phase of going out of home to work for somebody. Employment to self employment has been a noticeable phenomenon in the emergence of a new class of women entrepreneurs, particularly in major cities of the country, and in a limited way in other parts as well.

In this concluding chapter of the study on women entrepreneurship in Rayalaseema Region of Andhra Pradesh, an attempt is made (i) to summarise the findings and conclusions of the first five chapters of the dissertation, which include three analytical chapters based on data collected from 80 sample women-promoted enterprises and entrepreneurs (Chapters 3-5), (ii) to present an action strategy for accelerating entrepreneurship among women in
a less developed region for participation in small and medium enterprises, and
(iii) lastly, scope for further research and development on women entrepreneurship and women empowerment in the light of the coverage of the present study. Results of the three hypotheses indicated in Chapter 2, have been presented at the end of section one.

6.A SUMMARY OF FINDINGS AND CONCLUSIONS

6.1 Small and Medium Enterprise Scenario and Entrepreneurship Development

6.1.1 Global Scenario and Indian Environment

World Economic Forum (WEP) in its 2005 survey on gender status in 58 countries finds that full economic and political empowerment remains a dream for millions of women in much of the developed world, let alone developing countries. India's position is placed at 53 out of 58 countries. The five main criteria of women's involvement used for analysis are: economic participation, economic opportunity, political empowerment, educational attainment, and health and well being. As per the Global Entrepreneurship Monitor (GEM) of 2002, out of 37 countries covered with regard to entrepreneurship, including women entrepreneurship, India is placed in the second position, next only to Thailand on share of women entrepreneurs out of entrepreneurs in the small and medium enterprises sector. India's position improved from 11.6% in 2001 to 14.1% in 2002, compared to 18.5% in Thailand in 2002. Human Development Index (HDI) rank for India remains at 127 out of 177 countries in 2003, though the absolute value has improved. Gender Development Index (GDI) rank for India has improved from 105 to 98 in 2003. As per the Third Census of Small Scale Units for the base year 2001-02 for India, the share of women owned enterprises is indicated as 10.1%, compared to 9.5% of enterprises managed by women. Choice of the products selected by women is related to the background of the
person, training received, and support made available from the family and other well wishers, apart from potential for the development of these product lines in the region.

The three major aspects of women empowerment on which focus is laid at the national level during the Tenth Plan period (2002-2007) are: social empowerment, economic empowerment, and gender justice. Entrepreneurship is an important direction that flows from economic empowerment. Promotion of women entrepreneurship has been an integral part of the overall strategy of small enterprises promotion right from 1960s. During the second half of 1980s and 1990s, this has gained momentum in the country. Self employment programmes outlined as part of poverty alleviation strategy are: Prime Minister’s Rozgar Yojana (PMRY), Rural Employment Generation Programme (REGP), Swarnjayanti Gram Swarozgar Yojana (SGSY), Swarn Jayanti Shahari Rozgar Yojana (SJSRY), and Trade Related Entrepreneurship Assistance and Development (TREAD) programme for women. Initiatives taken by SIDBI and NABARD for empowering women economically are reviewed. Incentives for industry offered by Government of Andhra Pradesh for the period 2005-2010 are listed to focus on opportunities for women entrepreneurs. Incentives offered by the Centre and the state for Information Technology (IT) related enterprises are also presented.

6.1.2 Profile of the Study Region

The last section of chapter one deals with Profile of the Study region of four districts of Rayalaseema region of Andhra Pradesh - Chittoor, Kurnool, Anantapur and Kadapa. Out of these four less developed districts, the first two are relatively better developed, compared to the other two, Anantapur and Kadapa. Male – female gap in literacy in the four districts is higher compared to the state, and all India position. The region has 12 towns with above or close to one lakh population, the highest population centre being Tirupati, close to three lakhs. In less developed districts of the study region, female
employment in rural non-farm activities such as household industries is quite high. Female work participation rate in the four districts is high compared to the state as a whole. This speaks of the backwardness of the region. For entrepreneurship development among women, traditional skills and improvement in literacy are very important.

Growth of small enterprises in the four districts during 2001-05 has been very slow, compared to the other regions of the state, and the state average. However, relative high growth of fixed investment in SSI sector in Chittoor and Kurnool Districts deserves special mention. At the end of March 2005, Rayalaseema region has 16,815 registered SSI units, with fixed investment of Rs.469 crore, and employment of 1.49 lakhs. In relation to the cumulative picture for the state, in 2005, the region’s share is 11.6% in number of units, 9.9% in fixed investment, and 11.4% in employment. Each district has its own history of large, medium and small enterprises, though the region as a whole is considered less developed in relative terms. In women entrepreneurship also, the level of development of the region is low. The pace of industrialisation needs to be accelerated for the upliftment of the region as a whole.

6.2 Review of Literature, and Design of the Study

6.2.1 Review of Literature

Review of literature covers studies on a number of aspects on women entrepreneurship and women empowerment. The studies covered relate to: (i) entrepreneurship in general (six studies), (ii) women entrepreneurship - Indian studies (eight) (iii) women entrepreneurship in a few other countries (five), and (iv) empowerment of women and micro finance (seven). Total of 26 studies of a wide variety are covered. The coverage deals with the nature of the studies, methodology adopted, findings and conclusions or highlights on certain aspects covered in the study. The studies have been referred to from
publications, doctoral dissertations, and published articles from journals, and edited publications.

6.2.2 Design and Methodology of the Study

Section two presents the details of the approach and methodology adopted in different chapters, including statistical tools and techniques applied in the study.

The study covers Rayalaseema region of Andhra Pradesh, consisting of four districts - Chittoor, Kurnool, Anantapur and Kadapa. In the less developed region of Rayalaseema, the first two districts are relatively better developed. Among women-promoted enterprises in industry, service and business of the four districts registered with District Industries Centres of the respective districts, 80 small enterprises have been selected for field investigation in the sample study. The sample of 80 women-promoted small enterprises consists of 50 from industry, 13 from service, and 17 from business. Together, they constitute over 25 per cent of the universe of women-promoted small enterprises registered with the DICs. Industrial enterprises are sub-divided into: agro and forest-based (18 units), mineral-based (25 units), engineering and metal-based (2 units), and chemical and plastic (5 units). Service enterprises are sub-divided into: personal services (11 enterprises), and industrial enterprises (2 enterprises). Business enterprises are sub-divided into: household goods (13 enterprises), and industrial goods (4 enterprises). District-wise, the number of enterprises selected along with activity groupings is as follows:

Chittoor  - 30 (industry - 20, service - 5, and business - 5)
Kurnool  - 20 (industry - 15, service - 2, and business - 3)
Anantapur - 10 (industry - 5, service - 3, and business - 2)
Kadapa  - 20 (industry - 10, service - 3, and business - 7)
Analysis of primary data collected from 80 sample enterprises is covered in three chapters: These deals with socio-economic profile of entrepreneurs, managerial and promotional aspects of the enterprises, and perceptions and attitudes of entrepreneurs.

Objectives and Scope of the study are as follows:

(i) to review the programmes and special features / facilities available from various promotional and financing institutions for promoting women entrepreneurship in the small and medium enterprises sector;

(ii) to develop a profile of women entrepreneurs and enterprises promoted by them in a less developed region;

(iii) to analyse the promotional and managerial aspects of small enterprises, and also perceptions and attitudes of entrepreneurs;

(iv) to assess in a limited way the impact of liberalisation on small enterprises; and

(v) to evolve an action strategy for accelerating entrepreneurship among women in manufacturing, service and business sectors.

Hypotheses identified for testing in the study are as follows:

(i) Women entrepreneurs in SMEs of modern type are not many in a less developed region. More familiar activities are generally selected by entrepreneurs.

(ii) Support services and encouragement given to women entrepreneurs are far from adequate.

(iii) Women entrepreneurs face certain typical problems which male entrepreneurs do not face.

6.3 Profile of Entrepreneurs, and Motivational and Facilitating Factors

Analysis is made of 80 women entrepreneurs (i) in terms of demographic and socio-economic profile of entrepreneurs, and (ii) locational, motivational and discouraging factors in starting and managing the enterprise.
6.3.1 **Demographic and Socio-economic Profile of Women Entrepreneurs**

The demographic and socio-economic profile of entrepreneurs in industry, service and business, and the overall picture, can be summed up as given in points one to seven.

1. 50% of the enterprises are of 1–5 years age (mainly 3–5 years age), 46.3% are of 6–10 years age, and only 3.8% are in 11–15 years age group. 33.7% of entrepreneurs started the enterprise in 20–25 years age group, followed by 32.5% in 25–35 years age group, and 30% in 35–45 years age group. At present, 41.2% of entrepreneurs are in 25–35 years age group. 31.2% in 45–55 years age group, and 23.8% in 35–45 years age group. Only 3.8% of the respondents continue to be in 20–25 years age group.

In industry, sizable number of entrepreneurs start the enterprise in 35–45 years age group, followed by 25–35 years, and 20–25 years. Entrepreneurs entering industry would like to acquire some experience/exposure of the product line before launching the enterprise. As a contrast in service, most entrepreneurs promote the enterprise at 20–25 years, followed by 25–35 years. There is none starting a service enterprise beyond 35 years. In business, the age group 25–35 years is dominant at the time of starting the enterprise, followed by 20–25 years, and 35–45 years. In relation to service enterprises, business enterprise promoters do take more time to take decisions on launching the enterprise, which means exposure or familiarity with the activity is necessary, and also there is need to establish contacts in advance.

2. At the time of promoting the enterprise, all women entrepreneurs were married in industry, service, and business. All enterprises perceived the management of the enterprise as successful. The entrepreneurs preferred to declare themselves as successful entrepreneurs, and not grade the degree of success. The respondents were mainly of nuclear family (two-thirds) and one-third of joint family. More than half of
them were the eldest in the family, followed by one-fourth middle, 15% youngest, and only 5% the only child.

3. Analysis of the education level of the entrepreneur reveals that two-thirds of respondents are below graduation, 30% graduation, and only 3.8% post graduation (3 out of 80 persons). The three post graduates are in industry. Educational background is also analysed in relation to the previous occupation of entrepreneurs. Out of 80 entrepreneurs, 28.7% each were engaged in own family business and agriculture. Next in importance were business, industry and service. All entrepreneurs had experience in organising economic activities in earlier years, for varying periods. Out of 53 below graduates, 34% were engaged in agriculture, 32.1% in own family business, 15.1% in business, 9.4% each in industry and service. Among 24 graduates, 5 each (20.8%) were engaged in industry, business, service and own family business, and only 16.7% in agriculture. Among 3 post graduates, one each was engaged in industry, own business, and agriculture.

4. Analysis of the present age in relation to previous occupation of the entrepreneur reveals that those in industry are elder aged, 45–55 years, and 35–45 years, followed by 25–35 years. Those engaged in own family business and agriculture are also elder age group persons – 45–55 years, and 35–45 years. Those in business and service are relatively younger, 25–35 years. Next feature analysed is social grouping in relation to the previous occupation of the entrepreneur. The sample consists of 58.8% of OC entrepreneurs, followed by 33.8% BC category, and 7.5% SC entrepreneurs. There is no ST entrepreneur. OC and BC category of entrepreneurs are distributed between all categories of previous backgrounds; though majority are in own family
business, and agriculture. Among SC entrepreneurs, distribution is equally between own family business and agriculture.

5. Analysis of the family background of the entrepreneur reveals that majority (52.5%) are in business family background, followed by agriculture (37.5%), service covers only 7.5% persons, and any other covers 2.5% persons. There is none with industry family background. In industry, agriculture comes first, followed by business. In service, business stands first, followed by agriculture and service. In business, business dominates, followed by agriculture. Business as family background is thus dominant in all activities, followed by agriculture.

6. Analysis of the educational qualification of the father of the woman entrepreneur reveals that fathers of entrepreneurs are largely illiterate followed by study up to SSC. In very few cases, they are graduates and post graduates. Occupation of the husband of the entrepreneur is analysed next, in view of the likely support that husband can extend to woman entrepreneur in managing the enterprise. The dominant feature of the husband is business in all categories, followed by agriculture and service. There is only one person with industry background. Analysis of the immigration status of the entrepreneur is analysed next. This shows that only 10% of entrepreneurs have migrated from other states, and all the rest are either from the respective districts or from other districts of Andhra Pradesh. Out of eight migrants from other states, seven are settled in industry, and one in service.

7. Membership of women entrepreneurs in manufacturers’ and traders’ associations is analysed. This shows that nearly two-thirds are members of manufacturers’ and traders’ associations, and 15% are in SSI associations. Only two who are in industry out of 80 are members of ALEAP (Association of Lady Entrepreneurs of Andhra Pradesh). Three who are in industry are not members of any association.
Members of SSI associations include those in industry and business, and none from service.

6.3.2 Locational, Motivational and Discouraging Factors for Women-promoted Enterprises

8. Analysis of locational factors influencing the setting up of the enterprise in a particular location reveals as follows:

(i) Industry: power supply (27.2%), industrial environment (26.5%), and credit facilities (17.4%);

(ii) Service: raw material availability (34.6%), skilled manpower (21.8%), and credit facilities (18.0%);

(iii) Business: market facilities (42.2%), raw material availability (22.6%), and skilled manpower (11.8%).

9. Analysis of motivational factors in establishing and managing the enterprise reveals as follows:

(i) Industry: to be self employed (49%), to achieve higher income (14.6%), and professional expertise (10.9%);

(ii) Service: provide employment to others (39.7%), prestige status (23.1%), and profit motive (16.7%);

(iii) Business: to achieve higher income (36.3%), to be self employed (27.5%), and profit motive (17.7%).

10. Analysis of discouraging factors in starting and managing the enterprise reveals as follows:

(i) Industry: discouragement from the family (35%), competition (18.7%), and labour problem (17%);

(ii) Service: inadequacy of credit (50%), discouragement from the family (19.2%), and difficulty in getting technical know-how (12.8%);

(iii) Business: inadequacy of credit (24.5%), labour problem (23.5%), and discouragement from the family (15.7%).
Discouragement from the family is thus a major problem to be overcome by women entrepreneurs.

6.4 Managerial and Promotional Aspects of the Enterprise

Three managerial and promotional aspects are discussed:

(i) structural features of an enterprise, (ii) managerial aspects, and
(iii) promotional aspects.

6.4.1 Structural Features of Enterprises

Average gross investment in plant and machinery for an industrial enterprise is the lowest (Rs.5.64 lakh) compared to a service enterprise (Rs.8.23 lakh), and a business enterprise (Rs.14.08 lakh of fixed investment). For all enterprises, the per enterprise value works out to Rs.7.86 lakh. These are per enterprise values at constant prices based on gross values collected at one point of time. Industrial enterprises have relatively low investment, but high turnover compared to service and business enterprises. Average annual production per enterprise for industry is Rs.14.60 lakh with average sale as Rs.17.67 lakh. For a service enterprise, average annual income earned per enterprise is Rs.2.99 lakh. For a business enterprise, average annual purchase per enterprise is Rs.6.05 lakh, and average annual sale is Rs.7.98 lakh. These are all at constant prices, based on data collected for a five-year period.

Average employment per enterprise for industry is 11 persons, for service 11 persons, and for business 15 persons. For all enterprises, average employment per enterprise works out to 12 persons. Business enterprises thus employ more persons compared to industry and service.

Activity groups which have average employment higher than the respective averages of the major categories are: engineering and metal-based units, and mineral-based units in industry (16.5 persons and 12.8 persons respectively), industrial services in service (14.5 persons), and household
goods in business (15.4 persons). Out of 80 enterprises, 52.5% have employment up to 10 persons, 38.7% fall in 11-20 persons range, and a small percentage of 6.3 in 21-30 persons range, and 2.5% in 31-40 persons range.

With regard to growth of 80 enterprises, majority (46.2%) are classified as flourishing, and 21.3% as high level of growth. Moderate growth enterprises account for 32.5%. More than two-thirds of enterprises have grown quite well, as per the perception of entrepreneurs. Analysis of landmarks in the development of the enterprise reveals that 21.2% earned goodwill, 35% earned goodwill plus profit, 16.3% social prestige, 17.5% profit motive, and 10% have been trying to shift to other jobs as part of expansion plans.

6.4.2 Managerial Aspects

The average annual capacity utilisation of the enterprises for industry in the recent three years is nearly 60%, for service 67%, and for business 60%. Below 50% utilisation is in respect of 14% of enterprises in industry, 7.7% in service, and 5.9% in business. Those which account for above 70% utilisation are 18% for industry, 38.5% in service, and 17.7% for business. The reasons for shortfall in capacity utilisation are: in industry, shortage of power, shortage of raw materials, and inadequacy of finance; in service, inadequacy of finance, followed by shortage of power; in business, shortage of power, inadequacy of finance, and shortage of raw material in that order.

Analysis of time devoted by women entrepreneurs per day for the enterprise beyond 8 hours work, reveals that in business 70.7% of persons fall in that category – with 24% working beyond 12 hours; in service 69.2% of persons fall in that category – with 46.1% working beyond 12 hours; and in industry, only 58% of persons work beyond 8 hours – with 12% of persons working beyond 12 hours. This shows that both in business and service enterprises, time devoted by an entrepreneur for the enterprise is more, compared to industry, as a substantial part of their time is utilised to meet
customers' needs. In industry, the timings are more specific, though senior persons including the entrepreneur work slightly beyond these timings. This finding is corroborated by the study of Lalitha Rani (1996) in Visakhapatnam city of Andhra Pradesh.

Analysis of linkages with the neighbouring region has been attempted in terms of major source of purchase of raw material and destination of major share of annual sale of finished products. 50% of all enterprises procure raw material from within the district, 18.8% from other districts of the state, 15% from other states, 6.2% imports, and 10% from other industrial units. Business enterprises also purchase from within the district, but relatively less when compared to service and industry (41.2% for business in relation to 52-54% for industry and service). In addition, they rely on other districts of the state (to the extent of 23.5% as in case of service), apart from imports, and other industrial units. Raw material linkage is, thus quite high in industry and service, and relatively less for business. This is a typical feature of a less developed region, corroborated by a few earlier studies.

With regard to destination of major share of annual sale of finished products, 52.5% of the enterprises largely sell within the district, 26.3% in other districts of the state, 13.8% in other states, one unit exports, and five units sell to other industrial units. Linkage with regard to sale within the district is quite high in respect of industry, service and business enterprises. Export consciousness is still not there among industrial enterprises. Analysis of linkage of enterprises with medium and large units reveals that 24 (30%) enterprises have linkage - 15 in industry, 4 in service, and 5 in business. Linkage is thus present in industry, service, and business, but is higher for industry. These findings reflect the early stage of industrialisation of a less developed region.

Analysis of benefits provided to the workers by the enterprises reveals that overall the benefits are very much below the norm for small enterprises. More than one-third of enterprises provide medical facility – this is more in
industry, one-fourth provide leave, and provident fund is provided more by industry. Use of information technology tools for sample enterprises is still low – less than half are using minimum services provided by IT. Among them, industry and business enterprises use them to a greater extent than service enterprises.

Analysis of the problems faced by the enterprises reveals that more important problems faced by industry, service and business are technical know-how and finance. Marketing problem is faced by industry and business. 23.8% of enterprises have faced competition from other units.

6.4.3 Promotional Aspects

Support extended by friends and relatives is an important aspect, wherever it is forthcoming, to encourage women entrepreneurs in the form of moral and financial support. Experience reveals that it is quite inadequate at present. Subsidies, incentives and other facilities available from various institutional sources have been utilised by very few persons – handful of persons to be precise – in case of industry, service, and business enterprises. This speaks of the ineffectiveness of the delivery system. Training has been received by only two-fifths of women entrepreneurs – perhaps only at one point of time. Of those who received training, two-thirds have found it either moderately useful or highly useful. About half of the enterprises have got the feasibility study done for their product line before starting the enterprise. Among them, sizeable number prepared the report on their own. APITCO, banks, and APSFC have helped a few enterprises in preparing the study.

Mobilisation of adequate finance for the enterprise is a crucial aspect of the management of the enterprise. Total capital employed consists of own funds and borrowed funds. Share of own funds and borrowed funds is analysed. Nearly one-fourth of enterprises have not responded to this question. Nearly half of the women entrepreneurs have put in more than 50 per cent of total capital from own sources - 34% going beyond 75% up to
100%. In respect of borrowed funds, half of the enterprises have borrowed beyond 50% of their funds requirement, and 30% going beyond 75%. Borrowings have to be more liberal to enable enterprises to enlarge their operations. For sanctioning loan to women enterprises by banks and financial institutions, the main criteria adopted are: in the context of industry, financial status of the entrepreneur, and status of the enterprise; for service, status of the enterprise, and institutional programme; for business, status of the enterprise followed by financial status of the entrepreneur. This is a continuation of the conventional pattern of financing; greater reliance has to be made on the status or credit worthiness of the enterprise, in future.

6.5 Impact of Liberalisation on Small Enterprises, and Perceptions and Attitudes regarding Success

Two main aspects covered in the analysis are: (i) impact of liberalisation on small enterprises based on an analysis of eleven features using three-point Likert scale. (ii) perceptions and attitudes regarding success of enterprises, based on an analysis of ten indicators.

6.5.1 Impact of Liberalisation on Small Enterprises

Impact of liberalisation on small enterprises has revealed significant improvement recorded in respect of the following four features: (i) availability of raw materials. (ii) enlargement of market prospects / exports, (iii) facilitative role of Central / State Governments compared to controls exercised earlier, and (iv) export promotion strategy. Moderate improvement was recorded in respect of the following six features: (i) simplification of procedural aspects, (ii) improved infrastructure and high technology, (iii) credit facilities from institutional sources with greater ease and adequacy, (iv) flow of information. (v) institutional assistance for modernisation / technology upgradation / expansion / diversification / rehabilitation, and (vi) benefits from the role of the World Trade Organisation (WTO). On one feature, no improvement was recorded. This is collective / collaborative
efforts of industrial units in a region. This shows that on as many as seven features, a lot of headway is to be made to make substantial progress through liberalisation. On one of them where no improvement was recorded, beginning has to be made from the scratch. Hence the task of realising the benefits of liberalisation is still stupendous.

6.5.2 Perceptions and Attitudes regarding Success

Ten indicators analysed regarding perceptions and attitudes, and success of enterprises are: (i) entrepreneur’s ambition while starting the enterprise, (ii) entrepreneur’s satisfaction with the growth of the enterprise, (iii) reasons for continuing in business with dissatisfaction, (iv) goals set for the enterprise, (v) attitude of government bureaucracy towards women entrepreneurs, (vi) bankers’ attitude to finance women entrepreneurs, (vii) harassment to women entrepreneurs by local agencies, (viii) key persons responsible for the success of the enterprise, (ix) key areas of success or failure of the enterprise, and (x) society’s outlook on factors encouraging women to become entrepreneurs.

The dominant ambitions in order of importance while starting the enterprise are: (a) to be self employed (67.5%), (b) to be able to provide employment to others (22.5%). To achieve higher income (8.7%) is another ambition mentioned, mainly in case of service and business enterprises. Regarding the growth of the enterprise, 86% have conveyed their satisfaction. Only 14% have expressed dissatisfaction. The reasons for continuing in business by entrepreneurs who have expressed dissatisfaction are: expecting improvement (54.5%) is the main reason, followed by costly to wind up (27.3%), and below prestige (18.2%). Goals set for the enterprise by the respondents are mainly financial growth (67.5%), and diversification (21.2%). Market leadership (8.8%), and overall growth (2.5%) are very low in order of priority. Attitude of government bureaucracy is depicted as largely non-cooperative. Regarding bankers’ attitude to encouraging women
entrepreneurs, and entrepreneurs in general, is observed as highly discouraging. Majority are of the opinion that bankers are not properly discharging their role in motivating first generation entrepreneurs to opt for self employment. Only 14% of the respondents contend that banks provide timely support. Banks are urged to give proper information. Main grouse expressed is regarding insistence on large documentation (27.5%), and complex procedure (19%).

Harassment to women entrepreneurs is mainly through humiliation by tax authorities (59%) followed by harassment by male entrepreneurs (16.2%). A small percentage (16.2%) indicated that there is no harassment. Key persons responsible for the success of the enterprise for female entrepreneurs are: family member (56.2%), and husband and family members (37.5%). This reveals the hard work, self confidence, and responsibility shouldered by women entrepreneurs. Key areas of success of the enterprise are: finance (30%), followed by quality products (27.5%), marketing (15%), and business management (11.2%). A new product (8.8%) is next in importance. While analysing the society's outlook on factors encouraging women to become entrepreneurs, the responses reveal as follows: financial support to women (25%), tax concessions (25%), institutional assistance (20%), and creation of more employment avenues (16.2%). Responses are very similar for industry, service and business activities.

6. B Results of the Hypotheses tested in the Study

In the light of the analysis attempted and conclusions drawn from the study as presented in different chapters, results of the three hypotheses postulated earlier in Chapter 2, and tested in the study are presented here.

Hypothesis I: Women entrepreneurs in small and medium enterprises (SMEs) of modern type are not many in a less developed region. More familiar activities are generally selected by entrepreneurs.

Result: The nature of activities selected by women entrepreneurs in a region is influenced by the external environment of the region as well as internal
factors governing the entrepreneur. External or environmental factors influencing the selection of the product line include the level of industrialisation of the region, population size of the city / town, overall development of the area in respect of agriculture, industry and services, and opportunities available for self employment avenues, based on development potential of the region for various product lines / activities. Internal factors influencing the entrepreneur are background of the person, training received, expertise gained, and support made available from the family and other well wishers. It has been noticed that beauty parlours promoted by women entrepreneurs are flourishing well in Chennai city. This is true of other bigger cities as well. In industrially well developed districts of Punjab and Haryana, women entrepreneurs have taken to a wide variety of product lines, many of which can be considered as the preserve of male entrepreneurs in other parts of the country, including developed regions. These are listed in Appendix 6.2 of Chapter 6. In both these cases, the external environment has influenced women entrepreneurs a great deal in the selection of the product, from among sophisticated and high value added activities in industry, service, and business. On the contrary, in the less developed Rayalaseema region, as presented in Table 2.2 of Chapter 2, the activities selected by women entrepreneurs can be broadly categorised into three types: regional resource, demand and skill-based. Very often, persons select product lines in which there are existing units nearby which are performing well. The demonstration effect of success gives confidence to prospective entrepreneurs. Export of SME products is still not being pursued in the region. Entrepreneurs would like to be assured of good returns, and are not willing to take high risk, even in cases where high reward is forthcoming. Hypothesis one as stated above, is thus, proved in the context of the less developed Rayalaseema region of Andhra Pradesh.
Hypothesis 2: Support services and encouragement given to women entrepreneurs are far from adequate

Result: Responses of women entrepreneurs as presented in Chapters 4 and 5, covering managerial and promotional aspects of the enterprises, and perceptions and attitudes regarding success of the enterprises, reveal the inadequacy of the extent of support given by various agencies to women entrepreneurs, in particular. Encouragement given by various quarters is also analysed. Among the discouraging factors for women entrepreneurs, mention may be made of discouragement from the family, from the banking system, from the support services, and the society at large because of the gender bias. Many women entrepreneurs, through their perseverance and strong determination, work against odds to ensure the success of the enterprises. Services rendered by various support organisations such as DIC, Commissionerate of Industries, APITCO, and APIIC have not come up to the expectations of entrepreneurs. Training has been utilised by only two-fifths of the entrepreneurs, perhaps at one point of time. Subsidies, incentives and other facilities have been availed only by a handful of persons in case of industry, service and business. This speaks of the ineffectiveness of the delivery system, particularly in relation to a less developed region, where support provided should be of a higher order. APSFC and banks have fallen much short of entrepreneurs' needs in making available funds for starting self employment ventures. Lot more systematic effort is needed by various agencies to strengthen the present institutional structure. Linkage with the associations and periodic dialogue with entrepreneurs on matters of interest will pave the way to improve the present system. Encouragement given to women entrepreneurs from institutional sources is highly inadequate, despite a number of schemes available in the present system to help them. Mentoring system and linkages with a panel of consultants at the field level can give the entrepreneurs greater confidence to pursue the functioning of the enterprise
vigorously. From these angles, it can be stated that hypothesis two has been proved in Rayalaseema region.

**Hypothesis 3:** Women entrepreneurs face certain problems which male entrepreneurs do not face.

**Result:** Women entrepreneurs by design have a dual role. Work-home role conflict continues in various degrees all along. Women give priority to their family commitments, to ensure a safe future for themselves and their children, and other members of the family. This forces them to assign a second place to the enterprise in terms of allocation of time and involvement in various activities. This also makes them feel contented with what they are doing at present and not focus on high level of turnover and profits or expansion of the enterprise. Because of the family commitments, willingness to take calculated risk is also less. There are a number of obstacles to women entrepreneurs in regions where literacy level and general economic development are low. Low level of entrepreneurship among women can be attributed to: gender bias in society, unpreparedness of financial institutions to meet the specific needs of women entrepreneurs, and the inadequacy of entrepreneurship development programmes, and support services. Harassment to women entrepreneurs from the tax authorities, male entrepreneurs, local support agencies such as police, municipal / panchayat organisations, is also high. Congenial climate needs to be created to promote women entrepreneurship in centres / regions with relatively low level of development. Analysis presented in Chapter 5 on perceptions and attitudes, and SWOT analysis presented in Chapter 6, indicate that hypothesis three has been proved in the less developed Rayalaseema region by highlighting the peculiar problems women entrepreneurs face as contrasted from male entrepreneurs.

All the three hypotheses have tested thus, been proved in respect of Rayalaseema region. It may be generalised that these features are applicable for many of the less developed regions, perhaps with variation in degrees.
6.C ACTION STRATEGY FOR ACCELERATING ENTREPRENEURSHIP AMONG WOMEN IN RAYALASEEMA REGION

6.7 Categorisation of Women Entrepreneurs and Approaches

Women entrepreneurs can be divided into three categories based on the type of support they need from various agencies:

(i) Women who are illiterate or with low level of education, and no traditional skills, and hardly any financial backing, interested in taking up income generating activities, as individuals or in self help groups;

(ii) Women with low level of education with hardly any financial backing, but possessing traditional skills, and experience in manufacturing and selling, interested in taking up income generating activities as individuals or in self help groups particularly for improving their existing activities;

(iii) Women from lower or upper middle class with moderate or high level of education, with reasonable financial standing, and interested in pursuing self employment ventures in an organised manner with the support of institutional facilities.

The strategy of support through entrepreneurship development is different for these three categories. Modern approach to entrepreneurship development elaborated in the action strategy is for the third category mentioned above, whereas for the first two categories, income generating enterprises promotion under poverty alleviation schemes is to be pursued. In schemes such as Swarnjayanti Gram Swarojgar Yojana (SGSY) for rural areas, administered by District Rural Development Agency (DRDA) at local level, and Swarn Jayanti Shahari Rozgar Yojana (SJSRY) for urban areas, administered by District Urban Development Agency through the municipalities/municipal corporations, the focus is on poverty alleviation measures for guiding poor women into income generating activities, covering farm and non-farm sector activities. The latter covers industry, service, business, and agro-related activities. Training is an integral part of the scheme. Non-governmental organisations are also involved at various stages to guide, monitor and follow-up self help groups in particular. Holistic
approach is being pursued to support weaker sections from various angles. Facilities provided under these schemes include: organisation of the poor and capacity building through SHGs, cluster approach for identification of product lines and support services, training, credit-cum-subsidy, technology, infrastructure and marketing intervention. Training and Technology Development Centre (TTDC) is set up at the district level under DRDA to impart training in new or improved technologies and modern practices. Development of Women and Children in Rural Areas (DWCRA) is a part of SGSY. DWCRA bazaars are organised at the district level to facilitate marketing of products. For popularising rural products, rural industries marketing fairs or exhibitions, are periodically organised at different places. These give opportunities for SHG members to market beyond their place of work, and also to get an exposure on how others organise their activities. DRDAs also periodically organise study tours of SHG members to prominent clusters well known for certain trades in other districts of the state. Council for Advancement of People’s Action and Rural Technologies (CAPART) of the Union Ministry of Rural Development sponsors a number of activities through NGOs. One of them is, ‘Gram Sree’, a marketing fair at the state level, organised once a year. Technology improvement is another direction. NGOs with good track record can formulate proposals and obtain support from institutions like CAPART and NABARD. Highly successful NGOs in the state who have been supporting SHG movement can be role models for other NGOs. Public-Private Partnership (PPP) through the association of NGOs is to be strengthened to improve the quality of delivery services in the context of the first two categories of women entrepreneurs referred to above. Improving educational level, providing vocational training, and making them aware of modern management practices is the foundation for guiding them to take up improved technological and management practices, as well as new trades where value added by manufacture is higher compared to the traditional trades. Convergence of various social welfare programmes of
relevance to women and children is important for strengthening the role of SHGs.

### 6.8 SWOT Analysis of Women Entrepreneurs

Women have some strong qualities relevant to entrepreneurship development such as their ability to manage various activities, commitment and dedication to work they take up, tolerance and kindness to people, planned and systematic approach, perseverance, and aiming high to attain the goal, and family support, are important aspects. It is a misconception that women cannot make good managers. In fact, the complete manager in our society is the mother as she plans family budgets, executes, and shows results in day to day life. This makes women as competent as men in managing self-employment enterprises. It is presumed that women to be successful in enterprise management should have certain basic level of education, training and professional expertise in relation to the needs of the enterprise. The basic quality of efficient management is the futuristic outlook, capacity to nurture, and plan for the future. Women have an edge over men in this direction. With her patience, perseverance and gentleness, she can generally understand the other side with a keen sense of justice and fairness.

Women give priority to their family commitments including children's education and placement in certain periods, to ensure a safe future for themselves and their children. This forces them to give a second place to the enterprise in terms of allocation of time and involvement in various activities. This also makes them feel contented with what they are doing and not focus on high level of turnover and profits or expansion of the enterprise. Because of the family commitments, willingness to take calculated risk is also less. If these are the weak points or constraints of a women entrepreneur; as the enterprise grows, generally women supplement their role by involving any other member of the family, including the husband, and one or two professionals working in the organisation, not only to shoulder specialised
task oriented specific functions, but the overall management of the enterprise itself, as often as needed. Supplemen
ting her efforts with the support of additional hands, and equipping them adequately to shoulder the second line of leadership is important for the woman entrepreneur. Another direction is the support and co-operation, the entrepreneur needs in household responsibilities. This should also be liberally forthcoming, particularly from the husband and children, or any other member in the family. Support of the family is an important direction for the entrepreneur. Creation of a congenial environment in the family to encourage her to pursue entrepreneurial goals is quite essential.

Social obstacles to women entrepreneurship are as follows:

1. Unfavourable family circumstances leading to discouragement in economic pursuits
2. Low level of education and lack of specialised training and experience.
3. Dual role of women
4. Lack of aptitude and managerial skills
5. Dependency syndrome from the young age
6. Lack of freedom to choose a job according to one’s aptitude and ability
7. Social barriers such as of caste, religion and traditions

Low level of development of women in entrepreneurial development may be attributed to three major factors: gender bias in society, unpreparedness of financial institutions to meet their specific needs, and the inadequacy of Entrepreneurial Development Programmes (EDPs) and support services provided by various organisations.

Opportunities in small and medium enterprises for women are more in the years to come. The entrepreneur needs to get equipped accordingly, and work for them.
Where people notice problems, entrepreneurs observe opportunities. The entrepreneur typifies the person 'who is seeking' - seeking opportunities and seeking to success. Women need to come forward, and strive to succeed.

The main threats facing women entrepreneurs are competition from small, medium and large units, and necessity of having to give up the enterprise due to family reasons. Women entrepreneurs do not seem to have any important threats connected to their sex, other than the necessity of giving up the enterprise due to family obligations. All the other threats are those common to any small scale enterprise.

The analysis of women entrepreneurs reveals that the strengths and opportunities are higher in degree than weakness and threats. This is a positive indication as they can feel confident of overcoming the constraints or weaknesses by utilising their major strengths and opportunities that favour them.

What a woman entrepreneur seeks is the opportunity to be treated equally in society along with male members, and not to be looked down upon as inferior in talents. She does not seek any special assistance as a woman, though it encourages her if certain facilities are given at one point of time, the start-up stage. She demands to be identified with equal role and rights as men. Her weakness and threat seems to be the dependency syndrome, on the family in particular, and attachment to the family. She can find ways of balancing the dual role.

6.9 Problems of women-promoted Enterprises and Strategies to overcome them

6.6.1 Finance

The major constraint for a woman entrepreneur is the unfavourable attitude of banks to lend to women entrepreneurs, before marriage, and even after marriage. Women entrepreneurs find it difficult to raise start up finance,
and subsequently recurrent business finance, since they are likely to encounter credibility problems while dealing with bankers. Secondly, they may not be able to provide the guarantees required. Banks and financial institutions must discard the practice of seeking a personal guarantee from an adult male for the loan taken by a woman entrepreneurs. They must come forward to finance ventures like crèches, beauty parlours, schools, training / coaching centres, fruit and vegetable processing enterprises, in which women show greater skill and interest. Venture capital must be used in respect of unproven or risky technologies.

The Entrepreneurship Development Programmes (EDPs) conducted region wise must be designed to meet the specific requirement of women entrepreneurs, and the selection of participants must be done carefully. There are a number of women-promoted enterprises, which are usually run by father, husband, brother or son. When the woman entrepreneur is given greater insight into managerial skills, including practical training, she will be motivated to take over the role expected of her. Proxy system must be put an end to through greater women’s participation.

From the year 2000, a number of liberal provisions have been made to finance small scale entrepreneurs, including women entrepreneurs. These are given as announcement from SIDBI in Appendix 6.1. A few of them are: national equity fund to provide for gap in equity, Mahila Udyam Nidhi, specifically to provide seed capital to women, venture capital for high risk and high reward enterprises, credit guarantee scheme, and technology upgradation scheme – credit-cum-subsidy. In credit guarantee scheme operated by Credit Guarantee Trust for Small Industries (CGTSI), a subsidiary of SIDBI, industry associations are encouraged to form Mutual Guarantee Funds (MGFs) for the benefit of their member entrepreneurs to obtain loans – term loan and working capital – without arranging for collateral security and / or third party guarantee up to a total credit limit of Rs. 25 lakh.
When the industry association is registered with the CGTSI for providing counter guarantee for loans received by its members, member entrepreneurs can get loans liberally. Association of Lady Entrepreneurs of Andhra Pradesh (ALEAP) has created MGF, and has set up ALEAP Credit Guarantee Association in 2004-05. It has also entered into an agreement with CGTSI and Andhra Bank to take the initiative forward. This is a very encouraging sign for women entrepreneurs of Andhra Pradesh, who are or can become members of ALEAP, to obtain liberal loans without offering collateral or third party guarantee. Of course, the banker will ensure about the viability of the credit proposal and monitor the soundness of the operations of the company from time to time. The entrepreneur can bring in as much equity as possible, and in addition, get part equity through the national equity fund or Mahila Udyam Nidhi, if required. It is hoped that these facilities will smoothen the process of women entrepreneurs obtaining credit with greater ease based on the credit worthiness of the project. The management of the enterprise should continue to be run by the woman entrepreneur to avail of these facilities, and not by proxy.

6.9.2 Marketing

Difficulties in accessing markets / lack of marketing skills are often stated as major problems of women entrepreneurs, as women have inadequate exposure to markets and the changing trends therein. They experience difficulty in identifying new business opportunities, and often information about customer's preferences is not gathered on scientific lines. Absence of proper networking is another limitation. Problems in marketing cover the following aspects:

- Inability to face competition from bigger and well established companies
- Problems in handling diversified products / services
- Inability to invest aggressively on advertising and sales promotion
• Unfamiliarity or ignorance of export procedures and overseas markets
• Difficulties of developing effective distribution network

In a few states, Women Development Corporations have set up marketing outlets for women entrepreneurs in the state. It is being done by the Andhra Pradesh Corporation at Hyderabad, and the Karnataka Corporation in Bangalore. These Corporations may open more outlets in other parts of the state, and also facilitate through exhibitions organised from time to time.

The problems are not typical of women entrepreneurs alone. Many male entrepreneurs also face similar difficulties. Networking is an important direction. Specialised industrial associations are pooling information on markets domestically and of export markets. By becoming a member of these bodies, access could be got to relevant information. Women Entrepreneurs must be encouraged to look at export markets, and work in that direction over a period. They should be trained to be smart and savvy in evaluating financial agreements, contracts, and marketing. In this respect, mentoring can be an effective strategy wherein successful women entrepreneurs can be requested to share their experiences with new entrepreneurs, and provide them necessary guidelines to overcome the hurdles that the latter had faced.

6.9.3 Production

Technological upgradation, standardisation, use of technologies developed by R & D institutions, adoption of technological advances in respect of new units are a necessity in the competitive environment. Union Department of Science and Technology (DST) has introduced various programmes for promotion, technology adoption and consultancy service for women entrepreneurs recognising the fact that R & D is an important element in the chain of technology development and utilisation. These include Technology Absorption and Adoption Scheme (TAAS), and Transfer and
Trading in Technology (TATT). Technology policy lays emphasis on employment of women, and provides for maximum gainful employment to all sections of the society.

These schemes aim at:

- Providing employment for women in rural areas through self employment schemes
- Reducing drudgery and enhancing the earning capacity of women entrepreneurs
- Encouraging women to take up entrepreneurship development programmes with science and technology inputs
- Encouraging production of low cost products which can be marketed close to the point of manufacture, particularly in rural areas
- Awareness generation and technology capacity building through demonstration-cum-training among rural women about the importance of technology
- Single window system for dissemination of information about entrepreneurial opportunities and procedural clearances of new ventures
- Training of entrepreneurs and training of trainers
- Preparation of integrated resource inventories.

6.9.4 Infrastructure

For women entrepreneurs in the context of service and business enterprise of relatively modest size, making available land and shed within the town in a convenient location will be helpful. Worksheds are being constructed by municipalities / municipal corporations / panchayats for different categories of self employed persons. When a number of sheds / tenements are constructed, requests from women enterprises may be considered on a priority basis. In the context of manufacturing enterprises and software development companies also, convenient locations may be identified for a group of women entrepreneurs, along with male entrepreneurs.
Industrial estates and areas developed by Andhra Pradesh Industrial Infrastructure Corporation (APIIC) make available plots and sheds to women entrepreneurs. New estates may be constructed nearer the town. In all their locations, APIIC should plan for additional facilities needed by women entrepreneurs, and women workers. These facilities may be organised in the private sector. Crèches, restaurants, and rest places are some of the facilities needed by women.

6.9.5 Other Problems

Increased automation and extensive use of internet in business has increased the vulnerability of women entrepreneurship since women entrepreneurs are still not well versed with the use of the internet. E-business has opened up new opportunities for them with the costs of distribution coming down significantly. However, women entrepreneurs have not taken to it keenly. Business process outsourcing is another area wherein women can prove their potential. With globalisation, sub-contracting has become a popular form of alliance between large successful enterprises and smaller firms.

6.9.6 Road Map to Success

Road Map to Success of women entrepreneurs can be depicted along the following lines: (1) generation of ideas, (2) identify what you want, where to start, how to do, (3) study the market trends (demand and supply for the product), (4) study changes in consumer preferences, (5) generate new ideas with the existing resources, (6) experiment (introduce product innovations), (7) introduce process innovations, and (8) enter new markets. Women entrepreneurs in spite of having a flair for creativity and a lot of novel ideas, they often lack confidence in voicing their ideas or are often snubbed down by people around them who pay little attention to women initiatives. They should have a clear understanding of how they intend to realise their goals of
transforming their dreams into a reality. They need to aim high, and expand their markets beyond the traditional borders. There has to be a complete change in their attitude, casting off casualness, and adopting a more serious approach.

6.10 Entrepreneurship Education and Entrepreneurising the Society

In view of the limited job opportunities available in the economy, effort should be made to create job creators from as many sections of people as possible in various walks of life. Entrepreneurising the society and creating a congenial environment for entrepreneurship development is the direction to be pursued in all earnestness. This includes scope for entrepreneurship development among women, vulnerable sections, science and technology background persons, rural males and females, and people living in different terrains such as hill and desert regions. Entrepreneurship awareness camps of one to two days, and short duration courses (of five days) need to be organised to enthuse the unemployed, illiterate, and less educated persons also to think of entrepreneurship as a career. Vocational education and specialised training can help persons with low level of education to think of joining as wage earners or to become self employed over a period. Education, training and experience are prerequisites for the success of entrepreneurial career.

Entrepreneurial spirit / culture needs to be imbibed right from young age in the schools. At school level, such education is to aim at developing values for work and positive attitude. The subject may be introduced in schools in the form of a rapid reader, which may incorporate the stories of achievers or role models. In polytechnics and industrial training institutes or vocational training institutions where skill oriented training is imparted, achievement motivation inputs and career opportunities in skills in which they obtained training can be made known to students through short programmes on entrepreneurship development. In fact, it is being done at present
extensively in many parts of the country. This is part of the course curriculum. In degree and post graduate colleges, engineering and other professional colleges, and universities offering degrees and diplomas in post graduation, a more structured one week’s orientation on entrepreneurship and self employment is to be imparted. This can be followed up by a four or six weeks entrepreneurship development programme for those who evince interest in self employment. Linkages with support agencies need to be established for this purpose. Trainers training programmes can be organised for the faculty of educational institutions. This will enable them to put across EDPs, and also act as consultants to industry. Entrepreneurship, information and career guidance cell can be opened in educational institutions to mould the thinking of students who complete their education. Entrepreneurship education can be followed up by technical courses or shop floor experience in identified trades or product lines selected by the candidates. Six months to one year minimum exposure on the specific product line or service can be of great help to the candidates to gain confidence.

6.11 Entrepreneurship Development Programmes (EDPs) and Management Development Programmes (MDPs)

In the initial years of small enterprise movement, entrepreneurship awareness programmes and campaigns were being organised. Subsequently, a structured Entrepreneurship Development Programmes (EDPs) were introduced for varying durations of four, six, eight, and even 12 weeks depending on the coverage and design planned. EDPs were of a general type in many cases. EDPs with product/process orientation, for women, for persons with science and technology background, for persons from rural areas with moderate level of education, and in recent years for persons who have retired voluntarily from government or public sector organisations are being put across. Some institutions combine developing skills in specific trades, and imparting entrepreneurial exposure in a combined programme. These are
known as RUDSET institutions (Rural Development and Self Employment Training Institutes). Their combined programme is spaced over six months to one year depending on the type of trade. This pattern is well received, and the success rate of start up enterprises is also quite high, easily about 60%. Success rate of general EDP is around 40% in the country, compared to about 60% for product/process orientation courses which are generally of 12 weeks duration, as imparting of technical skills is covered, and field exposure is part of the programme. Small Industries Service Institute (SISI), Hyderabad conducts EDP on fashion designing of garments for women candidates in collaboration with National Institute of Fashion Technology (NIFT). This has been well received. The programme is followed up by placement in specific enterprises of interest to the candidates for six months to a year. To acquire confidence on the management of the enterprise, this field orientation is very necessary. For manufacturing activity, even a longer period of experience of four to five years is advocated, compared to a shorter duration for service and business enterprises.

With a number of institutions established over years in many states for organising EDPs, apex training and research institutions play the role of training of trainers, and develop motivator trainers from consultancy organisations, training institutions, NGOs and others. Every NGO interested in entrepreneurship development is to equip itself with at least three trainer motivators, who can in turn put across EDPs of varying durations, depending on the needs of various groups. The multiplier effect of this has been really good. A number of institutions at the national level are sponsoring EDPs with different foci depending on their activities. One such agency is the Indian Renewable Energy Development Agency (IREDA), New Delhi, with the state level agency known as a corporation dealing with non-conventional energy. IREDA popularises non-conventional energy-based industrial activities with application in a number of sectors including bio-gas for domestic cooking.
Union Ministry of Food Processing is popularising food processing industries among women in particular. Centre for Entrepreneurship Development of Andhra Pradesh, Andhra Pradesh Industrial and Technical Consultancy Organisation, and Andhra Pradesh Productivity council are organising programmes in Andhra Pradesh. A number of NGOs are associated with the task at the district level.

In the EDPs, there are various stages, and special care can be taken of the needs of specific groups, such as women. Pre-training, training, and post-training are the major ones. Pre-training refers to the care taken in the selection of candidates, designing of the curriculum and study material, and other requirements for organising the programmes. Training refers to putting across the programme, including field exposure, such as market surveys, factory visits, etc. Post-training refers to follow up and monitoring of trained candidates to ensure that they set up the enterprises, if possible with loans from banks and financial institutions. EDP training institution involves banks and support agencies at various stages of the programme, apart from collaboration with industrial units, and persons trained in earlier EDPs. Success rate of EDP trained candidates can be improved upon with faculty involvement in the post-training phase: wherever possible NGOs can also be involved to guide individual candidates. Entrepreneurs face a number of problems at the implementation stage of projects. To cross these hurdles, involvement of experienced persons, and interface with bankers, and other support agencies will be necessary. Discussions with successful female and male entrepreneurs who can be considered as role models will inspire the first generation entrepreneurs.

Training should be of use to prospective as well as existing entrepreneurs. For existing entrepreneurs, management development programmes of varying duration on specialised themes of relevance to SME sector are being organised generally at the state level by a few institutions.
Many of the programmes are of one to two weeks duration. If there is sufficient demand, the concerned institutions can also consider organising the programmes in individual districts. Helping existing SMEs perform better through periodic specialised training and counselling will result in sustainable development.

6.12 Motivating the Entrepreneur’s Family

The study revealed that husbands / fathers are the main motivators for women to take up entrepreneurship. Although, women were mostly clear about their projects, for implementing the projects, they needed male support to pave the way for release of funds, business know-how or moral support. Women had inner uncertainty of their own capability, and somewhere cultural values too impugned upon woman entrepreneurs. Women still needed a 'pull and push' because they were still hesitant to put forth their ideas, and take decisions. Without the moral support of males or any other member of the family, the venture seemed uncertain. In the promotion of women entrepreneurship, men folk have to be greatly influenced to extend support to their ventures. Men should also be made to understand the benefits that the family would derive. They should also be made aware of the enormous amount of work-home role conflict, the women entrepreneurs would undergo. This will enable women entrepreneurs and all their family members to alter their personal and family roles, expectations, and behaviour so that the areas of conflict can be accepted, and effectively handled through mental preparedness in the initial stage itself, to ensure better coordination and support for each other.

6.13 Mentoring and Panel of Consultants to guide Women Entrepreneurs

Role models can become mentors for the first generation entrepreneurs through periodic interaction. Mentoring is a concept being popularised in the
recent years to enable an experienced person associated with an industry or as a consultant to guide a prospective entrepreneur over at least five years till the enterprise reaches the take off stage. All the teething troubles should be overcome under the guidance of the mentor to whom the entrepreneur is attached. It is advisable to have a panel of consultants who are industry specialists in that area or in nearby areas, who are accessible to prospective entrepreneurs as often as needed. This will motivate entrepreneurs with inadequate managerial skills to feel confident, pursue their goals, vigorously, and overcome hurdles, if any, in the first few years of the enterprise.

6.14 Resource Centre for Women Entrepreneurship Development

At the district level, an information centre for women entrepreneurs is functioning with an officer of District Industries Centre in-charge of it. This is the meeting place for officers of DIC as well as for discussions with entrepreneurs. The centre contains product profile volumes on Business Opportunities published by various organisations, and journals related to small enterprises in general, and a few specific product groups. This centre could be strengthened by involving one NGO interested in EDPs and counselling services for entrepreneurs. Through public–private partnership, this centre can be strengthened to be of greater service to entrepreneurs, including women entrepreneurs. Mentors and panel of consultants who have agreed to be of help to prospective entrepreneurs can be coordinated by the resource centre. Information needs of entrepreneurs should be met adequately by strengthening this centre. Similar centre exclusively for women entrepreneurs at the Commissioncrate of Industries at the state headquarters can be further strengthened to support the district centres. These together should make available all types of information needed by entrepreneurs. Comparison should be made periodically on how such centres are functioning in different states, and new ideas gathered should be pursued for the benefit of entrepreneurs.
6.15 Single Window Services for Small and Medium Enterprises at District and State Level

Existing and prospective entrepreneurs place demand for the following services with various agencies: (1) preparation of a project report, (2) obtaining technical know-how, (3) allotment of a plot or shed, (4) suppliers of machinery, (5) approval of term loan and working capital loan, (6) source of raw material availability in nearby areas, and in specialised markets, (7) training of the entrepreneur and the employees, (8) obtaining various incentives and facilities from the government and other institutional sources, and (9) marketing assistance / market information / export information / export procedures.

Application forms for various services are expected to be available at the DIC in the Resource Centre. Similarly, guidance needed for providing clarifications or help for filling the forms is expected to be forthcoming from the resource centre. Simplification of procedures and removal of hassles in getting clearances from various departments for implementing the project is the major concern of entrepreneurs. This is attempted through single window services provided by the DIC as a nodal agency in the context of liberalisation. At the state level, the mechanism is known as Centralised Documentation and Clearance Centre in Andhra Pradesh. Effectiveness of these mechanisms is uncertain. In some states, they are working well. In many states, even now they are still not up to the expectations of entrepreneurs. Creating an entrepreneur–friendly or investor–friendly environment is the goal of entrepreneurship development strategies. Entrepreneurs should visit specialised institutions, R&D organisations relevant to their product line, gather ideas, and pursue them at the field level with the cooperation of the field teams. Enhancing competitiveness is the current slogan of the SME sector. Collective efforts of entrepreneurs in clusters of various product groups can result in significant achievements at the
regional level. Women entrepreneurs in a district can form an ALEAP local chapter by joining as members, apart from being members of other small industry associations, and pursue areas of common interest.

6.D SCOPE FOR FURTHER RESEARCH

The present study has focused on a limited area of women entrepreneurship in a less developed region to assess the extent of progress women have made as entrepreneurs in business compared to advanced regions and bigger cities. The scope covered in the study is pointed. The study made extensive coverage of review of literature on entrepreneurship, women entrepreneurship, women empowerment, and micro finance. Bibliography given includes publications, doctoral dissertations, and a number of articles on the variety of studies conducted so far in different regions. Including the study under reference by the researcher, five doctoral dissertations have been examined in-depth to understand their findings and conclusions. These are of: D. Lalitha Rani (1996) (published), S. Ashok Kumar (1999), A. Sree Ram (2002), and S.K. Dhameja (2004) (published). Many articles from journals and edited publications have been studied, including those published in Frontiers of Entrepreneurship Research, Babson College, Boston, Massachusetts, USA.

Research in India on entrepreneurship in general, and women entrepreneurship, in particular, is very recent, and is still inadequate, whereas in developed countries, it has a longer tradition. In the country, these studies have covered very limited scope in each study. A few evaluation studies on entrepreneurship as a whole conducted at institutional level, with larger coverage focused on impact of entrepreneurship development programmes. On women entrepreneurship, there are a few institutional studies carried out during 1985-1990. The potential for study of women entrepreneurship and women empowerment is enormous, as the recent studies are largely based on doctoral dissertations, and not institutional studies. Same is the case with
women empowerment. There is scope for well structured micro level studies as well as large scale meso level studies with wider coverage, more so in the context of liberalisation, privatisation, and globalisation to march towards gender equality. This needs to be emphasised in the context of developing countries covering advanced regions and major cities, and moderate level and low level of development regions, smaller towns and cities, and rural areas, not to speak of specialised product groups, including exports where women have made a significant contribution, particularly in bigger cities. A few themes on which studies can be pursued are listed here. It is suggested that institutional studies with wider coverage may also be initiated, apart from micro level studies.

1. Women entrepreneurship in different types of regions, centres of varying levels of industrialisation, and in different product groups: The theme can cover existing women entrepreneurs of 5, 10 and 15 years standing to understand their features, experiences and suggestions, after assessing their contributions. Helping existing enterprises to grow is important to contribute to sustainable development. Answers could be found for how the constraints have been overcome by entrepreneurs, and draw lessons from the dynamism and initiative shown by them in different regions.

2. Empowerment of women with low levels of income: In what directions can their efforts be strengthened to improve their standards of living, and productivity and income levels in the type of enterprises selected by them or new activities that can be taken up by them?

3. Effectiveness of the present institutional support systems and programmes.

4. Specific themes such as marketing, finance, training, technology, support structure, infrastructure, and common facilities for rural enterprises.

5. Contribution of NGOs in different regions, as case studies, apart from regional studies. This can also cover their involvement in conducting EDPs, and undertaking follow up action.

6. Documentation of literature / case studies on role models of women entrepreneurs / women executives / women managers, community organisations in various sectors, including SME sector to popularise their experiences, and lessons drawn from the case studies. These can