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Women Entrepreneurship:

Problems and Strategies

Edited by

Dr. VANKAYALAPATI VENKATESWARLU

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**STATUS OF WOMEN ENTREPRENEURS IN ANDHRA PRADESH
(A STUDY ON SRIKAKULAM DISTRICT)**

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INTRODUCTION:

In a globalised economy where cost-effectiveness is the prime mover of any business, cheap labour along with flexibility of employment easily matches with women labor force. This has resulted in widespread feminisation of the labour force throughout the globe (Chen, et.al., 2005). Economic development is a very important component of women's social and economic development. Economic empowerment is one of the most effective means for organizing women who can be brought together only on the basis of felt needs. Economic empowerment refers to earning power, collective bargaining for economic gains, control over means of production, involvement in decision making regarding economic aspects and development of skills in management and it implies a process of redistribution of resources and power between different groups. It helps in building confidence, self assertion and courage. Rural Women's contribution to the economy is quite significant. Over 80 per cent of the working women in rural areas are engaged in agriculture and allied activities, they usually perform drudgery prone activity and not get equal wages with male workers. Given a chance women agriculture workers prefer to take up alternate economic activities. The government is also laying stress on empowering rural women by identifying alternate economic activities. In this backdrop, the present paper an attempt has been made to examine the economic viabilities of agriculture based enterprises for women in agriculture and the constraints and prospects of such entrepreneurial trades in Andhra Pradesh.

A BRIEF PROFILE ON WOMEN'S STATUS IN INDIA:

Indian's female population, as per 2011 Census, is 586.5 million and constitutes 48.5 per cent of the total population. The sex ratio is 940 women per 1000 men as per

2011 census. The declining sex ratio in India could be a reflection of the son preference in the Country. According to the Census of India 2011, female literacy rate is 65.46 per cent, while literacy rate is 82.14 per cent in case of male. The gender gap between male and female literacy rate should be narrowed urgently.

Ever since India became free, there have been phenomenal changes in the conditions of women. The constitution has given women the much needed status. They are now equal before law. There can be no discrimination by the state on grounds of gender. In matters related to economic development, women continued to be marginalized both in policy formulation and programme implementation. In terms of employment, she enjoys the same status as men and has to be given equal pay for equal work. Women's work participation mostly goes unrecorded and unrecognised. They work roughly twice as many hours as men.

The report by the National Committee on the status of women reveals that women's participation in the economy has been declining since 1921. The reasons for the decline of women's participation in the workforce differ in urban and rural areas and in the rural areas there is a strongly rooted view that the wife's leisure might be regarded as a sign of status by others. The other factors that inhibits women's employment are heavy domestic work load, lack of assumed work, irregular and under payment of wages, absence of transport facilities, lack of child care centres and other supportive structures.

Now it is interest to analyse women work participation with some statistical evidences. The women's work goes unnoticed and is unpaid or underpaid. The double burden of work placed on her (un recognized household work and low pay in recognized work) coupled with social norms that prevent her from getting the requisite educational and technical skills result in a low female work participation rate, either real or statistical. Female work participation rate in India was 28 per cent (2004) as compared to other developing nations like Srilanka (30 per cent), Bangladesh (37 percent) and South Africa (38 per cent).

TABLE - 1 WORK PARTICIPATION RATES OF SEX (1972 - 2005)
(Percentages)

Year	Rural		Urban	
	Female	Male	Female	Male
1972 - 73	31.8	54.5	13.4	50.1
1987 - 88	32.3	53.9	15.2	50.6
1996 - 97	29.1	55.0	13.1	52.1
2000 - 01	28.7	54.4	14.0	53.1
2004 - 05	32.7	54.6	16.6	54.9

Source: Gender and MGNREGS - A Study of three poverty stricken states. Research

Reports series - 80, NIRD - Hyderabad - 3.

Work participation rate for females in rural areas has increased from 28.7 per cent in 2000-01 to 32.7 per cent in 2004-05, where as in 2000-01 to 16.6 per

cent in 2004-05. The work participation rate remains lower for women than for men both in rural and urban areas. A sectoral breakdown of women workers reveals that 32.9 per cent are cultivators, 38.9 per cent agricultural labourers (as against 20.9 per cent men) and 6.5 workers in the household industry. Much of the increase in employment among women has been in the form of self-employment, 48 per cent of urban and 64 per cent of rural women workers describe themselves as self-employed.

STATUS OF WOMEN IN ANDHRA PRADESH:

The status of women in Andhra Pradesh in respect of the indicator like sex ratio, literacy rate; work participation rate are found to be better than the all India level in some aspects but compare to the four Southern States, Andhra Pradesh seems to lag behind. According to 2001 census the sex ratio in Andhra Pradesh is 978 which is far better than 933 at all India level, but regarding the Southern States, except Karnataka (965), Kerala (1058) and Tamilnadu (987) be recorded better sex ratio. Female literacy rate is lowest in Andhra Pradesh in relation to the Southern States and all India. Total female literacy rate in Andhra Pradesh is 50.43, In Karnataka it is 56.87, Kerala recorded 87.72, In Tamilnadu it is 64.43 and at the All India level it is 53.67. Work participation rate of females in the rural Areas is the highest in Andhra Pradesh at 43.2 followed by Tamilnadu at 41.3, Karnataka 39.9, All India 31.0 and Kerala 15.9 of the total female workers in rural Andhra Pradesh, the percentage of agricultural labourers is 60.7 per cent indicating that women are concentrated in low paid casual work. The share of agricultural labourers is 54.3 in Tamilnadu, 50.4 in Karnataka, 26.2 in Kerala and at the all India level it is 43.4. Low literacy levels and lack of other skills are leading to women crowding into the low paid casual labour category. The NSS data indicate that the percentage of rural female casual labor is 53.8 per cent which is the highest in the country and it is increasing overtime. Female participation rates in agricultural labour are high and female agricultural labourers exceed male agricultural labourers. Several schemes and programmes were undertaken in Andhra Pradesh as well as in other States, to develop skills among rural women for taking up entrepreneurial trades, in which various Government departments and NGO's were involved. There is a need to study the field level impact of the efforts of these departments and to identify viable trades for women to design and improve future programmes and policies for development of women.

OBJECTIVES OF THE STUDY:

1. To Examine the Economic viabilities of agriculture based enterprises for women in Andhra Pradesh.
2. To Study the impact of trade on the women in terms of income and their socio-economic conditions.

3. To understand the constraints faced and study the linkages and support system needed for enhancing the viability and feasibility of the trades.

DATA AND METHODOLOGY:

Both primary and secondary data have been collected for the present study. The secondary data have been collected from the annual reports of statistical substracts of Andhra Pradesh, Publications of the World Bank (World Development Reports), Government of India, Human Development Report, Planning Commission Documents, NSSO Census reports are used. The multi – stage random sampling method is adopted in the selection of sample respondents in the study area. The primary data have been collected in selected villages of Srikakulam District of North Coastal Andhra Pradesh. In this district a voluntary organization viz., Youth Club of Bejjipuram (YCB) undertakes training in jute handicrafts to rural women. A number of programmes were implemented in collaboration with Government agencies. Two mandals Viz. Burja and Laveru and four villages i.e ABC pet from Burja Mandal and Adapaka, Budumuru and Bejjipuram from Laveru mandal are selected for this study. From the list of trained women obtained from the YCB a total of 40 women entrepreneurs in jute handicrafts were selected by simple random sampling and another 20 untrained women in the same activity were also selected. Thus the total study sample is 60 from district. Data were taken from these 40 women with the help of a pre-designed questionnaire. From the selected households only one women is considered as the entrepreneur. She may get help in the entrepreneurial work from other family members but they are not entrepreneurs. The study year was 2008-09, simple statistical tools like percentage and growth rates were used wherever it necessary.

BRIEF PROFILE OF THE SELECTED DISTRICT AND STUDY AREA:

Srikakulam district is the extreme North – Eastern Coastal district of Andhra Pradesh. The district is flanked on the North-East by the Eastern Ghats, on the north by the state of Orissa, down South and West by Vizianagaram district and on the East by the Bay of Bengal. The total area of the district is 5837 Sq. Kms. The district is divided into 38 mandals. Six of these towns. A part from, these sixth other mandals have 100 per cent rural population. It has a coastline of 193 kms which is prone to Cyclones. A number of rivers flow through the district mainly Nagarvali, Vamsadhara and Suvarnamukhi. The district receives rainfall both during the South-West and North-East monsoons, the normal rainfall being 1162 mm per year.

As per 2011 census, the population of Srikakulam district is 26.38 lakhs, of which 13.60 lakhs are males and 12.78 lakhs are females. The sex ratio is 1014 which contrasts with state average of 978. The literacy rate is 58.08 per cent among males is 38.03 per cent among females. The total work participation rate



is 56.6 for males and 38.4 for females and in the rural areas it is 57.2 and 41.1 respectively. Of the total male workers in the rural areas 26.9 per cent are cultivators, 38.9 per cent are agricultural labourers, 3.3 per cent are household industry workers and 30.9 are other workers. The corresponding proportions for female workers are 19.5 per cent, 63.3 per cent, 4.9 per cent and 12.3 per cent respectively. Nearly 70 per cent of the total workers are in the agriculture sector though agricultural development is low in Srikakulam district. Agricultural is typically small farm agriculture, the average size of holding being only 0.73 ha as per the 2004-05 agricultural census. Though a variety of crops are grown, the yields are low.

The study area in Srikakulam district falls in three mandals and four villages. The three mandals are Amudalavalasa, Burja and Laveru. The villages are Budumuru from Amudalavalasa, ABC pet form Burja mandal and Adapaka and Bejjipuram from Laveru mandal. In the selected mandals the female literacy rate in Amadalavalasa mandal is better than the district average and female work participation rates are lower where as in the other two mandals viz., Burja and Laveru the literacy rate is lower than the district average and work participation rates are higher. Interestingly in these two mandals, the classification of female workers indicate that the percentage of cultivators are higher compared to Amadalavalasa mandal. Though, they are reported as cultivators only about two to five per cent of women own land in these mandals.

RESPONDENTS PROFILE:

The distribution of sample women by social class indicate that 55.84 per cent belong to OBC's (Other Backward Castes), 31.66 per cent belong to the 'general' category, scheduled castes form only 12.5 per cent and none belong to scheduled tribes. Majority of the women (40 per cent) are in the age group of 25-35 years, 31.17 per cent are between 35-55 years of age, 22.50 are in the age group of 15-25 years and 3.33 per cent are above 55 years. About 68 per cent women are married, 15 per cent are widowed, 5 per cent are divorced and 12 per cent are unmarried. Literacy levels are very low among the sample women. About 73 per cent are either illiterate or have primary level of education, 25 per cent have secondary level of education and less than one per cent have graduation level of education.

About 50 per cent reported having subsidiary occupation but for cent per cent of the sample women the enterprise is their main occupation. Farm work is the main subsidiary occupation as reported by 40.83 per cent, the others are petty trade, 4.17 per cent and tailoring, 3.33 per cent. Among the women doing work 30 per cent are working in their own farms and 70 per cent are working for wages. The farm operations done by the sample women are mostly transplanting, weeding and harvesting. On an average they work for 6-7 hours per day and 100-120 days in a year. All the sample women doing farm work are using traditional

implements only. None of them are using the drudgery reducing implements that were developed in the recent times. Hundred per cent of the sample women are DWACRA members and they work in groups. Such group activity and their linkages with voluntary organization helps them in promoting their enterprise which may not be possible if they work individually due to their low levels of education.

JUTE HANDICRAFTS ENTERPRISE:

The sample women entrepreneurs of the jute handicrafts belong to Srikakulam district. Agriculture is the main source of livelihood for the people of this district, though it is, traditional and less developed. Though paddy is the main crop, jute occupies a place of importance in the cropping pattern of the district. Due to the scarcity of farm work activities as well as non-farm activities and due to availability of jute round the year. Many people started making jute handicrafts since the early 90s. Earlier Jute was used in making gunny bags and other packing material gradually, this craft was found to be a suitable means of income generation for women and some NGO's, as well as government agencies started training women in this craft. The Youth Club of Bejjipuram (YCB) in Srikakulam district is a non-profit voluntary organization, working for women empowerment. This club trains women in jute craft with the help of government agencies like DRDA, office of the development commissioner (Handicrafts) etc. For training the women it takes the help of experienced crafts persons and designers from reputed crafts organizations. The DWACRA programme also helped women as they could get bank loans and work in groups. Srikakulam jute handicrafts became popular over time and within the district Bejjipuram is an important centre for these handicrafts.

A total of 60 women entrepreneurs in jute handicrafts were selected for this study. Of these 60 women 62.50 per cent are trained women 60 per cent attended two training programmes each, 30 per cent attended one programme only and 10 per cent attended three training programmes. The women are taught making a number of items in jute like hanging chairs, bags of various shapes and sizes, table mats, door mats, wearing dhurries from jute, etc. Each training programme may concentrate on a specific items or two to three small items. Women are also trained in design work for weaving. The duration of the training programmes ranged from six days to six months also. Most of the programmes were conducted in the YCB premises which were sponsored by agencies like DRDA and NABARD. Some of the programmes especially training in design work were held in Bangalore at the Indus Tree crafts foundation.

TRAINING IS GIVEN IN SKILLS LIKE:

1. Jute Braiding - Braiding is the basic skills in the preparation of jute handicrafts. Jute first braided before tuning into any product.

2. **Macreme** – Macreme is a technique of knotting ropes into single and double knots. Items like hanging chairs hammocks, etc are made using this skill.
3. **Weaving** – Weaving dhurries on looms with cotton warp and jute weft is also taught at YCB.
4. **Fabricating** – Some artisans are trained in fabricating products by pasting jute fabric on cardboard. Products like pen stands, photo frames, etc are made using this skill.
5. **Tailoring** – Tailoring is extensively used in the YCB products. Tailored bags of jute with cotton lining are made by many women.

Among the trained women 28.00 per cent started making jute handicrafts more than four years back, 24.00 per cent completed three years, another 28.00 per cent completed two years and 20.00 per cent reported that it is the second year of starting the enterprise. The average age of the enterprise is 35.36 months for the trained and 31.86 months for the untrained women.

The main raw material used in the preparation of jute handicrafts is jute fibre. The other inputs used are colours, threads, bamboo sticks (used mostly while making furniture items) and wax. The supply of raw material is usually done by the Mutually Aided Co-operative Society in Bejjipuram and the YCB. The equipment used is very simple. They used scissors for cutting the jute, iron framed moulds for making bags of different shapes and sizes, a measuring tape and stitching needles. The process involves cleaning the jute, initially. The cleaned jute is first soaked in water, dyed with colour and again washed in soap water. The dyed jute is dried in shade. Next step is braiding the jute fibre as jute should be braided before making any product. Finally different products are made from the braided jute.

PRODUCTIVITY AND COST OF PRODUCTION IN JUTE HANDICRAFTS ENTERPRISE:

The sample jute entrepreneurs prepare bags, table mats, coasters, pen stands, magazine holders, hanging chairs etc., from jute using various methods mentioned earlier. Here the raw material, jute is measured in kgs and the output in numbers. During the study period, the trained women entrepreneurs used on an average 113.42 kgs of jute to prepare 111 items in a month. At this rate for 100 kgs of jute they can prepare 98 items whereas the untrained women are able to make 96 items out of 100 kgs of jute.

TABLE-2
PRODUCTIVITY AND COST OF PRODUCTION OF JUTE HANDICRAFTS ENTREPRENEURS

	Productivity		Cost of Production Rs.					Total Cost
	Raw Material used (kgs)	Out put produced (Nos)	Jute	Cane Sticks	Colours	Card board/lining cloth	Transport	
Trained Avg. per Women Entrepreneur Per month	113.42	111	1501.92	60.00	81.25	43.33	82.92	1769.42
Avg. per 100kgs of jute used	100.00	98	1324.21	52.90	71.63	38.80	73.10	1560.05
Untrained Avg. per women entrepreneur Per month	68.47	66	989.73	40.00	57.80	22.93	47.67	1158.13
Avg. per 100 kgs of jute used	100.00	96	1445.49	58.41	84.41	33.48	69.42	1691.44

Source: Compiled from field data.

The sample women do not use any machinery while preparing the jute handicrafts except looms for weaving dhurries. The YCB has six looms and none of eth sample women have individual looms. The iron moulds for preparing bags are also owned by the YCB and used by all the women working there. As majority of women work in the crafts centre of YCB and the MACs they do not own any equipment individually, except they buy a pair of scissors in the beginning.

The total cost of production for the trained women for preparing 111 items amounted to Rs. 1769.42, the cost of jute is Rs. 1502.00, expenditure on transport is Rs. 83.00, colours is Rs. 81.25, the cost of cane sticks is Rs. 60.00 and for card board and lining cloth it is Rs. 43.33. According to these values the cost of production for 100 kgs of raw material is estimated Rs. 1560.05. like wise, for untrained women the cost of production per 100 kgs of raw material is Rs. 1691.44.

INCOME FROM THE JUTE HANDICRAFTS ENTERPRISE:

The prices of some of the items prepared by the sample women like hanging chairs, hammocks and dhurries range between Rs. 300-Rs.500 items like decorative mats, table mats, hanging pot holders, pen stands, office files etc, are priced at Rs. 50.00 or below. Shopping bags, lampshades and low-level furniture pieces range between Rs. 100-Rs 300 while making items like hanging chairs and hammocks two to three women work on a single piece and they share the profit.

The other items are made individually. The average price the sample women received for the items they prepared, during the period of enquiry, is Rs. 34.92. The total income is Rs. 3876.12 and the net income is Rs. 2106.70 (Table-3). By reported to earn 1572.56 per 100 kgs of raw material used. This is mostly because the average price received by them for their items is slightly lower than what the trained women get, as they concentrate more on making simple items.

TABLE-3

NET INCOME (PROFIT/LOSS) PER MONTH FROM THE JUTE HANDICRAFTS ENTERPRISE

	Quantity of out put (kgs)	Avg. Price per Unit Rs.	Total Income Rs.	Total Cost of Production Rs.	Net Income Rs.
Trained Avg. per Women entrepreneur per month	111	34.92	3876.12	1769.42	2106.70
Avg. per 100 kgs of Jute used	98	34.92	3422.16	1560.05	1862.11
Untrained Avg. per Women entrepreneur per month	66	34.00	2244.00	1158.13	1085.87
Avg. per 100 kgs of Jute used	96	34.00	3264.00	1691.44	1572.56

Source: Compiled from field data.

IMPACT OF THE ENTERPRISE ON THE HOUSEHOLD AND ON THE STATUS OF WOMEN

Now it interest to analyse the impact of the enterprise on the socio-economic condition of the household, status of women entrepreneurs within the household and in the village community and the constraints in the selected enterprises.

A. CONTRIBUTION OF WOMEN'S ENTERPRISE TO HOUSEHOLD INCOME:

Women from the low – income household take up economic activities, which are usually unskilled and drudgery prone due to their low levels of literacy, only to augment the household income. Therefore, the impact of women's economic activities on the household is firstly measured by the increase in household income.

TABLE - 4
SHARE OF INCOME FROM WOMEN'S ENTERPRISE IN ANNUAL TOTAL HOUSEHOLD

S. No.	Particulars	INCOME-TOTAL SAMPLE	
		Jute Handicrafts	
		Rs.	Per cent
1	Farm Income	164551	9.69
2	Income from Annual Husbandry	110900	6.53
3	Wage Income	290200	17.09
4	Income from regular employment	173200	10.20
5	Petty Trade/Small Business	140000	8.24
6	Other Sources	4050	0.24
7	Total Household Income excluding Income Women's Enterprise	882901	51.99
8	Income from Women's Enterprise Annual	815196	48.01
9	Total Household Income including Income from Women's Enterprise.	1698097	100.00

Source: Field data.

Table-4 gives the details of household income including income from women's enterprise. It indicates that the contribution of the income from women's enterprise is considerably high. The contribution of the income from jute handicrafts enterprise is 48.01 per cent in the total household income. Before including the income from women's enterprise in the total household income, wage income was the highest with a share of enterprise income is the highest 33.30 per cent followed by the enterprise income at 30.34 per cent.

B. POVERTY LINE INCOME AND PER CAPITAL INCOME OF THE SAMPLE HOUSEHOLDS:

For analyzing the impact of the enterprise on the reduction of poverty, the household incomes excluding enterprise income and including enterprise income are compared with the poverty line income. For making such comparison the available data are household income for the year 2003-04 in the current prices, poverty level income for the year 1999-2000 in current prices, consumer price index for agricultural labourers (CPIAL) in Andhra Pradesh. For 1999-2000 with 1986-87 base and CPIAL of 2003-04 with 1986-87 base. Therefore for comparing the household income with poverty line income, poverty line income is to be converted into 2003-04 prices. It is done by using the following method.

CPIAL 2003-04 with base 1986-87

Poverty line income at 2004-05 prices = Poverty line income at 1999-2000 prices X

CPIAL1999-00 with base1986-87

TABLE- 5
PER CAPITA INCOME OF THE SAMPLE HOUSEHOLDS AND POVERTY LINE
INCOME TOTAL SAMPLE

(Rs.Per Month)

Enterprise	Per capita income without income from Enterprise	Per capita income including income from Women's Enterprise	Poverty line for Rural A.P
Jute Handicrafts	468.58	901.32	294.25

Source: Field data.

It is seen that the above table reveals per capita incomes in the selected enterprise groups are well above to poverty line income even without the income from the enterprise, which indicates that the sample entrepreneur households do not belong to the very poor category.

C) PERCEPTIONS OF THE SAMPLE WOMEN ON THE CHANGES IN SOCIO-ECONOMIC

ASPECTS AND IMPACT ON THE STATUS OF WOMEN:

The sample women were asked about their perceptions on the impact of their entrepreneurial activity on the socio-economic conditions of the household. Majority of the women expressed that the enterprise has positive impact. Hundred per cent of the sample women expressed that there is an increase in the household income.

TABLE - 6
PERCEPTIONS ABOUT INCREASE OR DECREASE OF SOCIO-ECONOMIC ASPECTS

(Percentage)

Socio- Economic Aspects					Status within Household and outside			
S.No	Factors	Increase	Decrease	No. Change	Factors	Increase	Decrease	No. Change
1.	House hold Income	95.83	-	4.17	Self Esteem	87.5	-	12.5
2.	Assets/Comforts	91.67	-	8.33	Family Decision making	54.17	-	45.83
3.	Children's Education	75.00	-	25.00	Respect in the Village Community	83.00	-	16.67
4.	Drudgery of Household Work	8.33	62.5	29.17	Leadership Qualities	75.00	-	25.00
5.	Leisure	4.00	20.83	62.5				

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Source: Field data.

Regarding assets/comforts 91.67 per cent of the jute handicrafts entrepreneurs reported an increase, with respect to children's education, as the household income increases there is a scope for providing better educational facilities for children. From the sample household, 75.00 per cent of the entrepreneurs reported an improvement in their children's education. Majority of the women felt that the drudgery in the household work reduced after starting the enterprise. This is due to reasons like increased support of family members in household work and due to rise in income they were able to purchase time saving and drudgery reducing kitchen equipment. Though the drudgery in household work declined, the sample women reported that they do not find any notable leisure (4per cent) due to their entrepreneurial responsibilities.

The preceding analysis indicate a positive impact of the women's entrepreneurial activity on the household income and the overall living conditions of the household, what is important is to examine whether the enterprise helped in empowering women. The perceptions of the women were recorded and analysed 87.5 per cent sample women are reported an increase in their self esteem while 12.5 per cent felt that there is no change. Majority of the women are reported that their role in the family decision making increased. They were able to take decisions regarding children's education, children's marriage, purchasing of assets in the household, etc.

The sample women also expressed that their status in the village community also improved. The village community treat them with respect and the women agricultural labourers every them and they DWACRA members and many of them were already members of DWACRA members, they develop leadership qualities which were further sharpened after starting the enterprise. The women entrepreneurs have to interact with several persons during the various stages of their entrepreneurial activities including during training programmes. The sample women entrepreneurs frequently attend DWACRA bazaars and exhibition and they are able to travel to different places with in the state and even to other states without their family members. Some women from the sample go as resource persons to other places. Many women expressed the view that if they have the financial support, they can start the enterprise on their own.

MAIN BENEFITS FOR WOMEN:

1. Almost all the sample women expressed that their self esteem increased after taking up the entrepreneurial activity and majority reported that their role in the family decision making increased.

2. Social respect: As the women's income increases and they become well trained and well educated, they gain social respect village are coming to centres, taking their advice and using their services.
3. They were able to take decisions regarding children's education, children's marriage, purchasing of assets in the household, etc.
4. Employment in their village.
5. Self respect: Working SHG/DWACRA members majority of them developed leadership qualities and they were able to interact with several persons related to their entrepreneurial activity.

MAIN PROBLEMS:

The following are the main problems are faced by women entrepreneurs:

1. The expected encouragement is not materializing at village level.
2. There should be demand for the products they make. In the absence of local demand at least there should be some agency to buy their product or facilitate the marketing.
3. About 52.0 per cent of the sample women are reported that is local demand for their product but 48.0 per cent answered is the negative. Though there is local demand, the women selling in the market on retail forms only 12 per cent in the total. Forty four per cent expressed that they have difficulty in marketing the product.
4. About 32 per cent reported difficulty in procuring the raw material.
5. When asked whether women face problems in entrepreneurial activities 48 per cent reported in the positive and 52 per cent in the negative. Those who felt that there are problems complained of marketing problems, procuring raw material.

CONCLUSION:

The contribution of rural women to the economy is quite significant. Over 80 per cent of the working women in rural areas are engaged in agriculture and allied activities. The usually perform drudgery prone activities and do not get equal wages with male workers. Given a chance women agricultural workers prefer to take up alternate economic activities. The Government is also laying stress on empowering rural women by identifying activities. The Government is also laying stress on empowering rural women by identifying alternate economic activities. The present study reveals, the enterprises taken up by the women are found to contribute significantly to the household income. Despite the fact that there is improvement in their socio-economic position, these women do face problems especially in marketing their products. As the sample women are all DWACRA members they do not face problem for their working capital. If they can get bank loans, some women prefer to start the enterprise on their own on a

larger scale. Hence, it may be concluded that women entrepreneurs need help in improving their forward and backward linkages.

Poverty, illiteracy, ignorance, unfavorable atmosphere, lack of innovation and bureaucratic attitude of the officials are some of the constraints in the development of women entrepreneurs. Therefore, an integrated approach and concerted efforts are needed for the development of entrepreneurs' skills. Human Resource Development is a key element in this endeavor also.

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