

Case Report

# A case study of women's entrepreneurship dynamics in three rural districts of Andhra Pradesh, a south Indian state

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#### COPYRIGHT



Copyright © 2024 by author(s). Journal of Infrastructure, Policy and Development is published by EnPress Publisher, LLC. This work is licensed under the Creative Commons Attribution (CC BY) license. https://creativecommons.org/licenses/ by/4.0/ Abstract: This study aims to examine the entrepreneurial activities of 240 women in the districts of Konaseema, East Godavari, and Kakinada during 2021–2022, focusing on the diverse range of 286 enterprises they managed across 69 business types. These enterprises were tailored to local resources and market demands, with coconut wholesale, cattle breeding, and provision shops being the most common. The study also analyzes income distribution, noting that one-third of the women earned between ₹50,000-1,00,000 annually, while only 0.70% earned over ₹5,00,000. More than half of the enterprises served as the primary income source for their families. The research highlights the significant role these women entrepreneurs play in their communities, their job satisfaction derived from financial independence and social empowerment, and the challenges they face, such as limited capital and market access. Finally, the study offers recommendations to empower these women to seize entrepreneurial opportunities and enhance their success.

**Keywords:** women entrepreneurs in rural India; scale of enterprises; self-employment; ranking scale questionnaire; job satisfaction

#### 1. Introduction

Women are making remarkable strides in entrepreneurship, driving economic growth globally and in India as well. While direct selling in local markets is common, rural women entrepreneurs face challenges competing with more organized firms (Ghosh, 2010). Government initiatives, including reforms in property rights, credit institutions, and marketing regimes, have recognized women as partners in development (Ghosh, 2010). Training programs and the self-help group movement have been significant innovations in organizing women and enabling access to finance for economic activities (Ghosh, 2010). These efforts aim to raise incomes and promote organized participation in various entrepreneurial activities.

Entrepreneurship among rural women brings multifaceted benefits beyond economic gains. It empowers women financially, enhancing their independence and improving household incomes, leading to better living standards. Fostering selfconfidence and leadership, enables women to take on new challenges and broaden their horizons. Women entrepreneurs also contribute to social and community development, increasing social interaction, participation in local governance, and political engagement, which amplifies their voices in policy-making. Overall, their entrepreneurial efforts contribute to the development of families, communities, and the nation, fostering a more inclusive and resilient economy.

One of the main barriers to women's entrepreneurship in rural India is the traditional mindset that confines women to domestic roles, limiting their participation in ventures like the flower market. As righteously articulated by Korreck (2019) in 'ORF Issue Brief' the societal outlook, coupled with the lack of family and community support, and the dual burden of household and business responsibilities, discourages women from pursuing entrepreneurial opportunities. Financial challenges, including limited access to resources and lack of property ownership, further restrict women's ability to secure loans and invest in their businesses.

Cooperative models of entrepreneurship offer a supportive environment where women can pool resources and gain collective bargaining power, fostering economic security and entrepreneurial growth. Successful examples, like crafts-based cooperatives in Bihar (Katre, 2018) and GMCL in Tamil Nadu, show how entrepreneurship empowers women through social inclusion and personal development. To boost women's entrepreneurship in rural flower markets, policies should focus on financial and institutional support, promoting cooperatives, and conducting awareness programs. Grassroots support and culturally sensitive policies are key to ensuring the sustainability of these initiatives.

This study explores the challenges and opportunities faced by women entrepreneurs in three rural districts of Andhra Pradesh, India, with a focus on their socio-economic conditions and the role of government support. Examining these key aspects, the research aims to shed light on the barriers that limit women's entrepreneurial potential and the resources that can help them thrive. The significance of fostering an enabling environment for women entrepreneurs cannot be overstated. By integrating women into the local economy, not only are individuals empowered, but the ripple effect strengthens community resilience and contributes to overall national growth.

This study highlights how empowering women economically can lead to sustainable improvements in both social and economic spheres, particularly in rural regions where resources and support systems are often limited. Additionally, the results of this study have broader implications beyond the immediate context. They offer valuable insights into the untapped potential of women entrepreneurs in remote districts of India, where socio-economic barriers are often more pronounced. By examining these challenges and opportunities, the research provides a deeper understanding of the systemic changes needed to foster entrepreneurship among rural women.

Furthermore, the findings of this study could serve as a critical data source for policymakers, development agencies, and stakeholders aiming to design programs and initiatives that support women's entrepreneurship. In essence, the study not only underscores the importance of integrating women entrepreneurs into the rural economy but also offers a foundation for future research and policy interventions aimed at enhancing women's economic participation across India's rural districts.

## 2. Literature review

The literature review examines women's entrepreneurship in India and other developing nations, offering a global perspective. It explores diverse themes and regions, highlighting common challenges and successes faced by women entrepreneurs across different economies. Further, to examine and highlight the results of post-pandemic research, a paragraph is dedicated to understand the changes in the business environment resulting from the impact of the pandemic.

#### 2.1. Indian scenario

In India, particularly in rural areas, women have increasingly recognized the importance of financial independence. Women are the cornerstone of success for any community due to their remarkable qualities such as hard work, patience, the ability to form strong relationships, and their skills in convincing and communicating with others. Their capacity to juggle multiple tasks efficiently makes them natural entrepreneurs, especially in environments where multitasking is essential. However, rural women face significant challenges. They are often less educated, financially disadvantaged, and restricted by the geographic and cultural boundaries of their communities. These constraints limit their opportunities for growth and self-improvement. Despite these barriers, entrepreneurship presents a viable path for rural women to break free from these limitations. By starting their own businesses, they can create self-employment opportunities, gain financial independence, and contribute to their households and communities. Through entrepreneurship, rural women can uplift themselves and play a critical role in improving their economic conditions, gradually overcoming the structural constraints they face.

As highlighted by the Indian Union Government at the Shakti National Conference 2023, women-owned businesses are expanding rapidly and playing a key role in the nation's development. Women's entrepreneurship in rural India has gained attention as a means of empowerment and economic development. Studies in Uttarakhand and Andhra Pradesh highlight that socio-economic factors influence women's entry into business, with motivations extending beyond financial gains (Prasad, 2016). Participation in self-help groups (SHGs) and programs like DWCRA has proven beneficial in building confidence and providing essential inputs such as credit, training, and management skills (Reddy and Reddy, 2010; Rao et al., 2011).

While discussing on promoting women's economic participation in India, it was concluded that infrastructure, education, gender networks, and female ownership of local businesses contribute to higher female entrepreneurship in India (Ghani, 2013). A report on 'Status of women entrepreneurship in India' reported that women's entrepreneurship is undergone in India, with a rural-urban divide and a decline during the 11th five-year plan (Khokhar and Singh, 2016).

A significant study identified that woman entrepreneurs in rural India contribute to economic empowerment, though they face challenges in a male-dominated society (Rathee, 2018). It was reported that women's entrepreneurship in India remains limited despite its potential for economic growth and social development (Tiwari, 2022). While women constitute nearly half of India's population, their participation in entrepreneurial activities is disproportionately low (Tiwari, 2022). A recent research explores the relationship between women's empowerment and entrepreneurship in rural Uttarakhand, India, examining the challenges, opportunities, and impact of women's entrepreneurial ventures on individual lives and community development (Chandra et al., 2024). Factors influencing women's entrepreneurship include infrastructure, education, gender networks, and the presence of female-owned businesses in related industries (Ghani et al., 2013).

#### 2.2. Women entrepreneurship in developing countries

Women's entrepreneurship in developing countries encounters a variety of challenges, despite its recognized potential for fostering economic growth and alleviating poverty (Tambunan, 2009). Gender discrimination remains one of the most significant barriers, as societal norms and biases often restrict women's access to entrepreneurial opportunities. These norms frequently impose limitations on their mobility, decision-making autonomy, and participation in sectors considered traditionally "male-dominated." Work-family conflicts further complicate the entrepreneurial journey for women, as they are often expected to balance the dual responsibilities of managing their households and running a business. This dual burden can lead to increased stress and reduced business efficiency (Panda, 2018).

Limited access to capital is another critical issue faced by women entrepreneurs in developing countries. Financial institutions tend to have stringent lending requirements, and women often lack collateral or credit history, which limits their ability to secure loans for their businesses. Inadequate infrastructure, including poor transportation, limited access to technology, and unreliable power supply, exacerbates the operational difficulties women face in maintaining their enterprises. Additionally, the unstable business environment in many developing nationscharacterized by fluctuating market conditions, inconsistent policy support, and legal ambiguities—further hampers the growth of women-led businesses (Panda, 2018). Cultural and religious factors also significantly influence women's participation in entrepreneurship. In many societies, traditional roles dictate that women should prioritize family over career, discouraging them from pursuing entrepreneurial ambitions. These cultural constraints are particularly pronounced in more conservative or patriarchal communities, where women may face opposition from family members or face social stigma for stepping outside conventional gender roles (Tambunan, 2009).

Despite these challenges, certain factors can drive the success of women entrepreneurs. For instance, higher household income can provide the initial capital needed to launch a venture, while exposure to other entrepreneurs can offer women valuable mentorship and networking opportunities. Furthermore, the degree of economic freedom in a country—defined by the ease of doing business, regulatory support, and access to markets—also plays a critical role in fostering an enabling environment for women entrepreneurs (Sequeira et al., 2016). In nations where economic freedom is high, women are more likely to access the resources, information, and opportunities necessary to grow and sustain their businesses.

In sub-Saharan Africa (Nigeria, Ghana, Kenya), women face limited access to capital and infrastructure, alongside gender-based discrimination, which keeps their

ventures small and survival-driven. In Latin America (Mexico, Colombia), women struggle with access to formal finance and training, making it hard to scale beyond home-based businesses. In Egypt and Morocco, cultural norms and legal restrictions limit women's business opportunities. However, factors like higher household income, networking, and economic freedom, as seen in Rwanda and Mexico, can drive success, with government support playing a crucial role.

#### 2.3. Women entrepreneurs during the post-pandemic era

The COVID-19 pandemic has had a profound impact on women's entrepreneurship, introducing both significant challenges and new opportunities. On the one hand, women entrepreneurs have faced heightened difficulties, including increased unemployment and a surge in household responsibilities, which has disproportionately affected their ability to balance business and personal obligations (Nayyar, 2021). These compounded pressures have exacerbated the gender disparities already present in the entrepreneurial ecosystem, making it harder for women to sustain or scale their enterprises.

Despite these challenges, the pandemic has also acted as a catalyst for positive changes in the entrepreneurial landscape. Notably, it has led to a broader acceptance of remote work models, enabling women to manage businesses more flexibly from home. Additionally, the accelerated adoption of digital channels has opened new avenues for women entrepreneurs to expand their customer base and streamline business operations. This shift towards digital interactions and e-commerce has presented an opportunity for women entrepreneurs to innovate and adapt their business strategies in line with the evolving market demands (Chitra et al., 2022; Nayyar, 2021).

Key internal factors such as motivation, self-confidence, and strong risk-taking ability have played a crucial role in the success of women entrepreneurs during the pandemic. Those who exhibited higher levels of resilience and adaptability were better positioned to navigate the crisis (Chitra et al., 2022; Nayyar, 2021). Research has shown that resilience, well-being, and self-efficacy are strongly correlated with the success of women entrepreneurs, indicating that these personal traits have been instrumental in helping them overcome the pandemic's economic and social disruptions (Nayyar, 2021). As a result, women entrepreneurs who embraced these internal strengths not only survived but also managed to thrive in the face of adversity.

## 2.4. Need of the study

Women entrepreneurs play a vital role in driving local economies, particularly in developing nations like India, where their contributions are crucial for economic growth. In rural areas, economic opportunities are often scarce, making it difficult for women to achieve financial independence. However, the rise of Self-Help Groups (SHGs) has provided a significant platform for empowering women by promoting entrepreneurship and offering them avenues to build sustainable livelihoods. Despite these developments, there remains a need for deeper exploration into the ways women's entrepreneurship can be further nurtured and supported, particularly in rural regions. Women's entrepreneurship not only generates self-employment but also contributes to the broader economy by creating jobs for others and introducing innovative approaches to business and management. As rural women overcome traditional barriers and structural limitations, their entrepreneurial efforts serve as a critical source of economic growth and community development.

This study is, therefore, necessary to assess the impact of SHGs and entrepreneurship on rural women's economic empowerment, identify the challenges they face, and develop strategies to enhance their participation in local economies. By understanding the factors that influence the success of women entrepreneurs, the study can contribute to policy-making, leading to more effective programs that encourage women's involvement in entrepreneurship and foster regional economic development.

## 3. Objectives of the preset study

- a) To examine the socio-economic status of uneducated working women.
- b) To highlight the importance of integrating women entrepreneurs into the rural economy and their role in economic development.
- c) To promote sustainable growth by addressing barriers and empowering women in entrepreneurship.
- d) To present actionable recommendations that enhances women's ability to seize entrepreneurial opportunities.
- e) To assess how financial independence and social empowerment influence job satisfaction among women entrepreneurs through a ranking scale questionnaire.

## 4. Research methodology

Two villages from each Mandal and one hamlet from each village were purposively selected based on the highest number of SHGs, totaling 16 mandals, 32 villages, and 6 hamlets. From each village, 10 women entrepreneurs were randomly selected from SHGs, making a sample of 240 women and herculean survey took almost 45 days to complete. The political map of Konaseema, Kakinada, and East Godavari districts (bifurcated from the former East Godavari) is shown in **Figure 1**. The study also analyzed the types of enterprises run by the women, their annual income, and the contribution of this income to the family.

This study employed a structured questionnaire survey to gather insights in rural areas surrounding Kakinada, including Ramanayyapeta, Gaigolupadu, Achempeta, Rayadupalem, and Thimmapuram areas and in and around areas of Konaseema and Rajahmundry districts. Random sampling was used to ensure representative data collection among women engaged in small and medium enterprises (SMEs). In this research, the primary data collected through oral interviews from 69 types of enterprises, which are organized and operated by 240 women entrepreneurs. The survey focused on understanding the entrepreneurial landscape, including the challenges faced, government support utilized, and opportunities pursued by women entrepreneurs in the region.

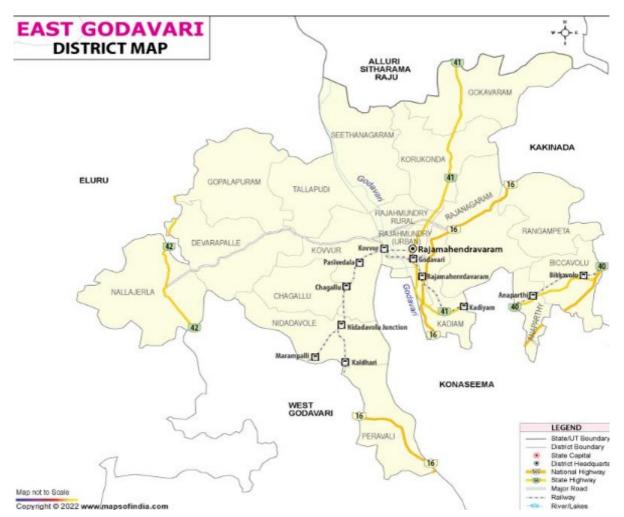


Figure 1. Political map of Konaseema, Rajahmahendravaram, and east Godavari districts, Andhra Pradesh, India.

Further, a ranking scale questionnaire is conducted to assess the job satisfaction of entrepreneurs based on their perceptions of financial independence and social empowerment, and the questionnaire has the following points: Rating and ranking scales are widely used methods for assessing subjective constructs, each with distinct advantages and disadvantages. Rating scales, such as Likert items, are common but face criticisms regarding reliability and methodological flaws (Yannakakis and Martínez, 2015). Ranking methods, on the other hand, offer advantages in data distribution and comparative information about specific dimensions (Attkisson et al., 1983). **Table 1** shows the questionnaire we posed to respondents to assess the respondents' job satisfaction through financial independence and social empowerment. **Figure 2** shows the geo-tagged photos that confirm data collection by the researcher at multiple locations across three remote districts in Andhra Pradesh, India.

S. no	Question 1	1 = Strongly disagree	2 = Disagree	3 = Neutral	4 = Agree	5 = Strongly agree
1	Financial independence					
	My business makes me feel financially independent. The money I earn from my business is enough to take care of my personal and family needs. I can save and invest money for the future because of my business. Running my own business has made my finances more stable. I no longer need outside financial help because of the money I make from my business.					
	Question 2					
2	Social empowerment					
	I feel empowered by the respect and recognition I receive in my community. My role as an entrepreneur has increased my confidence in decision-making. I have gained more control over my time and personal freedom. My social network and connections have expanded through entrepreneurship. My business has improved my influence and leadership in my community.					
	Question 3					
3	Overall job satisfaction					
	I am satisfied with my entrepreneurial journey. The financial rewards of my business contribute significantly to my sense of accomplishment. Social recognition and empowerment have increased my job satisfaction. I feel a strong sense of fulfilment and purpose in running my business.					

# Table 1. Job satisfaction questionnaire: Assessing financial independence and social empowerment.



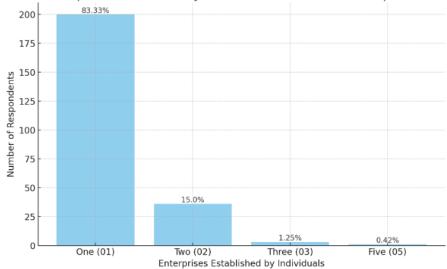
**Figure 2.** Geo-tagged photos confirm data collection by the researcher at multiple locations across three remote districts in Andhra Pradesh, India.

# 5. Research results

The results observed are presented hereunder. From the **Table 2**, it could be concluded that majority (83.33%) of the respondents have established single enterprise followed by two enterprises (15.00%), three enterprises (1.25%) and only 0.42 per cent of the respondents have established five enterprises. Figure 3 shows the enterprises established by individuals, along with percentages in a graphical way.

S. no	Enterprises established by individuals	Number of respondents established enterprises	Percentage
1	One (01)	200	83.33
2	Two (02)	36	15.00
3	Three (03)	3	1.25
1	Five (05)	1	0.42
	Total	240	100.00

**Table 2.** Number of enterprises established by rural women fraternity.



Enterprises Established by Individuals and Number of Respondents

**Figure 3.** Bar charts show the enterprises established by individuals, along with percentages.

Table 3. Types	of enterprises	being run by the	women entrepreneurs ( $n = 240$ ).

S. No.	Enterprise	Kakinada	Konasema	East Godavari	Total	%
1	Coconut wholesale	6	08	2	16	0.066667
2	Cattle breeding	2	2	4	08	0.033333
3	Plant nursery	1	3	5	09	0.0375
4	Traditional cloth weaving on handlooms	0	5	1	6	0.025
5	Bricks manufacturing	1	4	1	6	0.025
6	Provision shop	7	6	7	20	0.083333
7	Tailoring	07	5	5	17	0.070833
8	Dairy	07	2	2	11	0.045833
9	Fancy shop	4	4	2	10	0.041667
10	Small hotel/Tiffin center	7	3	3	13	0.054167
11	Sarees and dress materials/Cloth business	2	2	5	09	0.0375
12	Petty shop	1	1	1	3	0.0125
13	Flour mill	1	1	1	3	0.0125
14	Fruit business	2	1	1	4	0.016667
15	Pottery making	1	3	-	4	0.016667
16	Fish vending	-	4	-	4	0.016667
17	Vegetables	-	2	4	6	0.025
18	Bangle shop	-	-	4	4	0.016667
19	Water plant	2	1	2	5	0.020833
20	Laundry shop	1	4	-	5	0.020833
21	Sweet shop/bakery shop	1	-	3	4	0.016667
22	Weaving	-	-	4	4	0.016667
23	Beauty parlour	3	-	-	3	0.0125
24	Flower vending	2	-	1	3	0.0125
25	Dairy products shop	1	2	-	3	0.0125

Table 3.	(Continued).
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S. No.	Enterprise	Kakinada	Konasema	East Godavari	Total	%
26	Pooja items	1	-	2	3	0.0125
27	Basketry shop	-	1	-	1	0.004167
28	Thread bangles	-	1	2	3	0.0125
29	Noodles shop	-	-	3	3	0.0125
30	Tea house	-	-	3	3	0.0125
31	Goatery/shepary	-	-	3	3	0.0125
32	Threads business	2	-	-	2	0.008333
33	Spinning top business	2	-	-	2	0.008333
34	Juice shop	1	1	-	2	0.008333
35	Soft drink shop	1	-	1	2	0.008333
86	Panipuri business	1	-	1	2	0.008333
37	Print and Xerox shop/stationary	1	-	1	2	0
38	Cashew processing unit	-	2	-	2	0.008333
39	Paper plate making	-	2	-	2	0
0	Rice vending	-	1	1	2	0.008333
1	Handicrafts	-	1	1	2	0.008333
12	Pan shop	-	-	2	2	0
3	Chicken shop	1	-	-	1	0.008333
4	Mulberry/sericulture	1	-	-	1	0.008333
5	Groundnut business	1	-	-	1	0.008333
6	Cattle feed unit	1	-	-	1	0.004167
7	Electrical business	1	-	-	1	0
18	Lime business	1	-	-	1	0.004167
19	Chips making	1	-	-	1	0.004167
50	Plastic flowers making	1	-	-	1	0.004167
1	Photo studio	1	-	-	1	0.004167
52	Carpentry	1	-	-	1	0.004167
53	Wood crafts shop	1	-	-	1	0.004167
54	Doll making	1	-	-	1	0.004167
5	Pickle making	-	1	-	1	0.004167
6	Wooden logs business	-	1	-	1	0.004167
7	Neel liquid blue making	-	1	-	1	0.004167
8	Phenyl making	-	1	-	1	0.004167
9	Steel utensils sales	-	1	-	1	0.004167
0	Soan papdi making	-	1	-	1	0.004167
51	Seat cover making	-	1	-	1	0.004167
52	Soda shop	-	1	-	1	0.004167
53	Tobacco shop	-	1	-	1	0.004167
54	Organic honey	-	-	1	1	0.004167
	Total number of enterprises	80	81	79	240	100

From **Table 3**, it is observed that 64 types of enterprises are run by 240 entrepreneurs. These businesses were established based on local resource availability and demand. The most popular choices were coconut (0.0769%), cattle breeding (0.0559%), and provision shops (0.0699%), followed by tailoring (0.0734%), dairy (0.0524%), small hotels/tiffin centers, sarees/dress materials, and fancy shops (4.55% each). About 3.5% of SHG members started petty shops, with others involved in fruit business, flour mills (0.0244%), pottery making, fish selling, vegetable selling, and bangle shops (0.0139% each).

Equal numbers (0.0174%) ran laundry shops, water plants, bakeries, and weaving businesses. Additionally, 0.0104% of respondents engaged in dairy products, beauty parlors, flower vending, and goatery/sheep-rearing businesses, while 0.0069% were involved in paper plate making, juice shops, and cashew processing. Another 0.0034% ran smaller ventures like steel item sales, pickle making, and soda shops. The results highlight the diversity of businesses run by women entrepreneurs and their enthusiasm for exploring new opportunities.

To assess the scale of enterprises among women fraternity, we tabulated annual incomes earned by them. The data in **Table 4** show that the one-third (34.16%) of the SHG members running the enterprise with an income range of ~50,001–100,000 followed by 28.74 per cent with ~500,000 and below, and 26.24% earnings were 100,001–~200,000 and 10.41 per cent with ~200,001–~500,000 and a tiny (0.932%) percent with ~500,001 and above. These results were in accordance with the findings of Bhagyasree (2014). **Figure 4** shows the scale of enterprises run by the women entrepreneurs with different income sources.

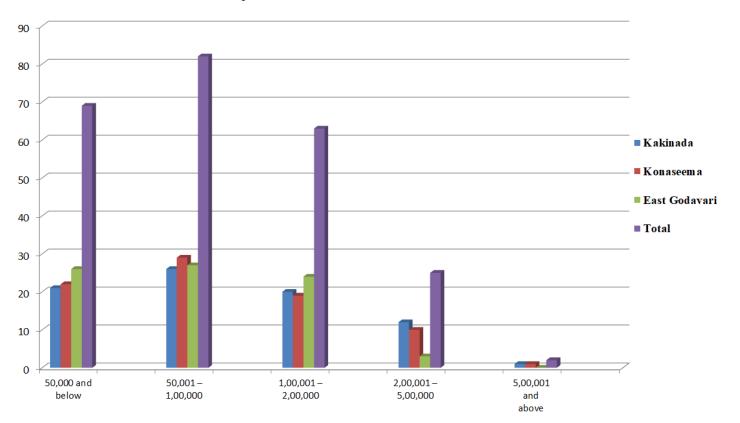


Figure 4. Scale of enterprises run by the women entrepreneurs with different income sources.

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Scale of enterprises in Indian rupees)	Kakinada	Konaseema	East Godavari	Total
50,000 and below	21(8.75)	22 (9.16)	26 (10.83)	69 (28.74)
50,001–100,000	26 (10.83)	29 (12.08)	27 (11.25)	82 (34.16)
100,001–200,000	20 (8.33)	19 (7.91)	24 (10.00)	63 (26. 24)
200,001–500,000	12 (5.00)	10 (4.16)	3 (01.25)	25 (10.41)
500,001 and above	1 (0.416)	1 (0.416)	-	02 (0.932)
Total	80 (33.32)	81 (33.35)	80 (33.33)	240 (100)

**Table 4.** Scales of enterprises run by the women entrepreneurs (n = 240).

Table 5. Contribution of enterprise annu	al income to the income	of the family $(n = 240)$ .
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Contributionas source of income	Number of entre	preneurs	— Total	
	Kakinada	Konaseema	East Godavari	Total
Primary source	47 (19.58)	41 (17.08)	48 (20.00)	137 (56.66)
Secondary source	30 (13.29)	32 (11.89)	28 (9.79)	90 (34.97)
Tertiary source	03 (2.10)	8 (2.80)	04 (1.40)	15 (06.30)
Total	80 (33.22)	81 (33.22)	80 (33.56)	240 (100)

A look into **Table 5** pointed out that more than half (56.66%) of the enterprises were the primary sources of income, followed by secondary sources of income (34.97%) and tertiary sources of income (6.30%), which implies that the majority of families are being run by the incomes generated by the women fraternity. It is evident from **Tables 4** and **5** that women are capable of running families with their incomes in rural districts of south Indian states, particularly in Andhra Pradesh, where the abundance and presence of resources exist. It is generally understood that the living standards are enhancing in south Indian states, possibly due to boom in real estate, information technology (IT), and IT-enabled services (ITES), particularly after 2000. If this trend continues in the coming days, the SHGs will benefit heavily if governments and other local bodies encourage them through friendly banking, microfinance sectors, and others.

## 5. Conclusion and recommendations

Conclusions and Recommendations for the Contemporary Economic Environment:

- a) Strengthen Self-Help Groups (SHGs): SHGs should continue to play a central role in empowering women, especially in rural areas, by providing access to credit, promoting financial independence, and fostering collective resilience. Supporting SHGs with resources and governance training will enhance their impact on poverty reduction and self-employment.
- b) Access to Low-Interest Loans: Expanding access to affordable financial services, including low-interest loans, is crucial for overcoming the financial barriers that women entrepreneurs face. Tailored financial products can enable women to scale their businesses and improve livelihoods.
- c) Targeted Training and Mentorship: Providing skill development programs and mentorship, particularly in business management, digital literacy, and

leadership, will help women entrepreneurs gain the experience and confidence needed to succeed in competitive markets.

- d) Enhance Digital Literacy: Promoting digital literacy and providing technological tools will open up new market opportunities for women entrepreneurs, allowing them to expand beyond local boundaries and engage in e-commerce and digital marketing.
- e) Supportive Infrastructure: Establishing business incubators and providing access to infrastructure such as childcare facilities will create a more supportive environment for women entrepreneurs, enabling them to balance family and business responsibilities effectively.
- f) Community Support and Gender-Sensitive Policies: Encouraging community involvement and fostering gender-sensitive policies at both the local and national levels are essential for creating an inclusive ecosystem. Public-private partnerships and SHG-led initiatives can help drive sustainable growth for women-led businesses.
- g) Focus on Rural Markets: In sectors like rural flower markets, a cooperative approach addressing social, financial, and institutional challenges is essential. Strengthening women's cooperatives and fostering collaboration will help overcome these barriers and ensure sustained progress.

These recommendations will create a more inclusive economic environment that fosters women's entrepreneurship, strengthens local economies, and promotes rural development.

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