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Women Entrepreneurship in Andhra Pradesh: A Study

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Abstract:

Entrepreneurship is recognized as an engine of economic growth in the economy. Entrepreneurship development helps in ameliorating the volley of socio-economic problem encountered by the society. Problems of poverty, inequality and staggering unemployment can be better solved through entrepreneurship development. Development of entrepreneurship among women is a major step to increase women participation in the process of economic development. It will speed up economic growth, and provide employment opportunities for women resulted in improving the economic independence. Provision of economic opportunities for women can also improve the social, educational and health status of women and their families. In advanced countries, there is a phenomenon of increase in the number of self – employed women after the World War II. In U.S.A, women own 25 per cent of all business, even though their sales on an average are less than two – fifths of those of other small businesses.

The present paper focuses on the entrepreneurship and economic development, problems faced by women entrepreneurs, line of activity selected by women entrepreneurs etc.,

Keywords: Women Entrepreneurship, Women Entrepreneurs, Economic Development, Line of Activity, Enterprises

1. Introduction

Over the last few decades, while women have come forward to establish their own enterprises, their numbers remain rare. The entrepreneurial world is still male dominated. In developed countries women tend to perform secretarial or low-level managerial jobs in the corporate sectors – indeed, less than five per cent of senior management portions are held by women in the USA. In developing countries such as India even in the small-scale sector, less than seven per cent of the enterprises have been set – up by women. But probably what is noteworthy is that women have plunged into the field of entrepreneurship and have been found effective in emerging social, economical role. Women had been a manager since long, from the time the concept of living in a family emerged. She had been an entrepreneur within the four walls where she was innovative in terms of budgeting with the limited income resources used the waste material for making some useful products. With the changing role that women accepted ever since mid- eighties, the role of entrepreneurship amongst women has gained a considerable importance.

2. History of Women Entrepreneurship

The dictionary meaning of *entrepreneur* is “a person who organizes and manages any enterprise, especially a business, usually with considerable initiative and risk.” Following this it may be calculated that every pre-modern woman who managed a household was an entrepreneur since the household, at least until the seventeenth—in some places until the eighteenth—century, was an economic enterprise.

For the purpose of the study, however, researcher limited this broad definition of entrepreneurship, concentrating on women who specialized in commerce, selling what they themselves produced or what others produced and, in later centuries, women who were actively involved in the money economy.

2.1. Concept of Entrepreneur

‘An entrepreneur is a director who combines various factors of production to produce a socially viable product’. Entrepreneurship is the practice of starting new organizations or revitalizing mature organization.

The word *entrepreneur* is French and **literally** translated, means “between-taker” or “go-between”.

2.2. Concept of Woman Entrepreneur

‘Woman entrepreneurs are the women or group of women who initiate, organize and operate a business enterprise’. Entrepreneurship is an economic activity which is undertaken by an individual or group of individuals. Entrepreneurship can be defined as the making of a “new combination” of already existing materials and forces; that entrepreneurship throws up as innovations, as opposed to inventions and that no one is entrepreneur for ever, only when he or she is actually doing the innovative activity.

'Government of India defined women entrepreneurship as an 'enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women'.

2.3. Woman Entrepreneur

Woman entrepreneur is defined as "an adult women who undertakes to organize, own and run an enterprise'

2.4. Woman Enterprises

Women enterprises are defined as those enterprises, which are primarily owned, controlled by women either supported by other members or individually managed.

2.5. Need For Women Entrepreneurship

Women have suffered the most in our country. Women involvement in economic activities is marked by low work participation rates, excessive concentration in the unorganized sector of the economy and that too in low skill jobs. There is a greater dynamism in the rate of growth of female employment now. The status of women in India is an illustration of paradox. At the micro level she has equal, if not greater position in the family, and she is the pivot of the socio-economic fabric of the family as a mother. The scriptures and mythologies give her even the status of a goddess and many women are remembered even today for their role in freedom struggle. However, over the period, the position of women at the macro level of the society has come down so much that today she is the most abused section of the Indian society.

Women in India have been neglected a lot. They have not been actively involved in the mainstream of development even though they represent almost half of our country's population. The literacy rate among women remains at the level of 54.16 percent as against 75.85 per cent of their male counterparts as per 2001 census. Thus, the main issue being still debated is the kind of strategy to be evolved for raising their status and increasing their participation in the process of development. Hence, the emergence of women as entrepreneurs in India should be seen as a resurgence of their rightfully respectable socio-economic status. However, a society constrained by the suppressive socio-economic factors cannot generate the much needed women entrepreneurs on its own.

3. Objectives of the Study

The study focuses on the following objectives:

- To analyze the role of entrepreneurship in economic development
- To trace the origin and growth of women entrepreneurship in Andhra Pradesh
- To analyze the problems faced by women entrepreneurs in Andhra Pradesh
- To examine the institutional support for entrepreneurship among women in Andhra Pradesh.

3.1. Hypotheses Of The Study

To realize the objectives of the study, the following hypotheses are formulated:

3.2. Main Hypothesis

- H_0 : Women Entrepreneurs do not face problems

3.2.1. Sub Hypotheses

- H_0 : There is NO association between nature of enterprise and education
- H_0 : There is NO association between social category and education of women enterprises
- H_0 : There is No association between Education and form of ownership
- H_0 : There is No association between Education and type of products.
- H_0 : There is **No** association between Nature of enterprise and form of ownership.

3.3. Methodology

3.4. Sample Design

For the purpose of the study 100 women, entrepreneurs have been selected adhering to the principle of stratified random sampling. The district Mandals and village constitute the strata for the purpose of sampling.

Sl. No.	District	Number of Mandals
1	Vishakapatnam	39
2	Ranga Reddy	32
3	Ananthapur	56
4	Kurnool	54
	Grand Total	181

Table 1.1: Number of Districts in the study region
Source: Department of Economics and Statistics

Respondents	109
Questionnaires	78
Schedules	31

Table 1.2: Table Showing Questionnaires and Schedules Collected

Sl. No	Name of the District	1st April, 2010 to 31st March, 2011				1st April, 2011 to 31st March, 2012			
		Micro	Small	Medium	Total	Micro	Small	Medium	Total
1	Hyderabad	313	616	1	930	2296	279	2	510
2	Ranga Reddy	1261	683	6	1950	1039	1380	16	2435
3	Vizag	165	262	3	430	205	444	7	656
4	Kurnool	42	100	0	142	34	88	0	122
5	Ananthapur	52	114	1	167	64	115	1	180
TOTAL:		1833	1775	11	3619	3638	2306	26	3903

Table 1.3: Number of Women Enterprises
Source: www.msme.in

Region	Districts	Mandals	Total Enterprises	Women Entrepreneurs Selected from each region (15% of total enterprises)	Women Entrepreneurs actually responded
Andhra Pradesh	23	1228	4.93 Lakhs		
Visakhapatnam		39	656	98	38
Ranga Reddy		32	2435	365	32
Ananthapuram		56	180	27	39
Kurnool		54	122	18	

Table 1.4: Number of Women Enterprises selected from study region
Source: www.msme.in

Total number of enterprises in Andhra Pradesh are 4.93 lakhs out of which in Visakhapatnam 656 units are there. Out of 656 units 15% of the units have been selected for the study i.e. 98 units, from that only 38 women entrepreneurs are responded. In Rangareddy out of 2435 units, 365 units have been selected which is 15% of the total units. From that only 32 women entrepreneurs are responded, which is very very less. From Ananthapuram and Kurnool regions, 27 and 18 respondents responded to the study from total 302 units.

Sl. No.	District	Total No. of Mandals	Mandals selected for the study
1	Visakhapatnam	39	10% = 4
2	Ranga Reddy	32	10% = 3
3	Ananthpur	56	10% = 6 (only 3 Mandals selected)
4	Kurnool	54	10% = 5
	Grand total	181	18

Table 1.5: Number of Mandals selected from study region
Source: www.apgov.org

In Andhra Pradesh total number of enterprises are 4,93,000, out of which, in Rangareddy 15% of 2,435 enterprises are selected which are run by women i.e. 365. In Kurnool 15% of 122 units are selected which are run by women, i.e., 18, in addition to that

in Anantapur, out of 180 units, 27 units have been selected which is 15% of the total units. In Visakhapatnam (Vizag) out of 656 units 15% of the total units have been selected which is coming to 98 units. Total units selected which are run by women are 502, out of that 38 women entrepreneurs from Visakhapatnam, 32 from Rangareddy and 39 women entrepreneurs from Anantapur and Kurnool are responded for the study.

The present study proposes to make use of both primary and secondary sources of the data. For data collection, a well-defined structured questionnaire and schedules have been developed as a research instrument, aimed to analyze the perception of women entrepreneurs about the problems faced, institutional support and the promotional measures in place for developing entrepreneurship among women in Andhra Pradesh.

Territory	1 st April, 2010 to 31 st March, 2011				1 st April, 2011 to 31 st March, 2012			
	Micro	Small	Medium	Total	Micro	Small	Medium	Total
All India	204064	29101	1260	237263	242606	34192	2939	282496
AP	3469	5698	37	9204	3588	5621	51	9260
Ananthapur	52	114	1	167	64	115	1	180
Kurnool	42	100	0	142	34	88	0	122
Ranga Reddy	1261	683	6	1950	1039	1380	16	2435
Visakhapatnam	165	262	3	430	205	444	7	656

Table 1.6: Distribution of Number of Women Enterprises
Source: Commissioner of Industries

From the above table it is observed that, all over India there are 2,37,263 micro, small and medium enterprises, registered with Department of Micro, Small and Medium Enterprises, under MSME Act, 2006 upto March 2011 and 282494 micro, small and medium enterprises, upto March 2012. As far as Andhra Pradesh is concerned there are total 9260 units are registered under MSME upto March, 2012. Out of which, total 180 units are run by women Ananthapur, 122 units in Kurnool region and in Visakhapatnam 656 units registered under Micro, Small and Medium Enterprises.

Distt. Code	Name of the District:	1 st April, 2010 to 31 st March, 2011				1 st April, 2011 to 31 st March, 2012			
		Micro	Small	Medium	Total	Micro	Small	Medium	Total
1	Adilabad	71	369	0	440	31	115	0	146
2	Nizamabad	58	100	0	158	137	245	0	382
3	Karimnagar	115	306	0	421	118	286	0	404
4	Medak	226	294	4	524	229	262	5	496
5	Hyderabad	313	616	1	930	229	279	2	510
6	Ranga Reddy	1261	683	6	1950	1039	1380	16	2435
7	Mahaboobnagar	81	244	2	327	86	177	0	263
8	Nalgonda	288	531	7	826	435	746	9	1190
9	Warangal	88	232	0	320	95	251	0	346
10	Khammam	48	233	0	281	137	170	0	307
11	Srikakulam	25	54	0	79	12	30	0	42
12	Vizianagaram	16	31	1	48	20	61	0	81
13	Visakhapatnam	165	262	3	430	205	444	7	656
14	East Godavari	125	659	4	788	76	127	0	203
15	West Godavari	56	82	4	142	68	68	1	137
16	Krishna	84	170	2	256	105	222	5	332
17	Guntur	73	184	1	258	116	141	2	259
18	Prakasam	93	159	1	253	129	134	0	263
19	Nellore	16	36	0	52	33	32	0	65
20	Cuddapah /Kadapa	84	122	0	206	116	126	0	242
21	Kurnool	42	100	0	142	34	88	0	122

22	Ananthapur	52	114	1	167	64	115	1	180
23	Chittoor	89	117	0	206	74	122	3	199
STATE TOTAL:		3469	5698	37	9204	3588	5621	51	9260

*Table 1.7: Statement Showing All India Number Of Entrepreneurs Memorandum (Part-Ii)
Filed By The Micro, Small And Medium Enterprises Of Women At District Industries Centre Under
The Commissionerate Of Industries, Hyderabad, Andhra Pradesh
Source: Commissioner of Industries*

From the above table it is observed that there are total 440 enterprises are there in Adilabad, which are registered under Micro, Small and Medium enterprises as on March 2011. The number has been drastically decreased to 146 units for the year 2012. Highest numbers of enterprises in Rangareddy region with 1950 units' upto March 2011. The number has been increased to 2435 units for the month of March 2012. In Srikakulam area there are only 79 enterprises there are upto March 2011, which is having very last the number has been significantly decreased to 42 enterprises in the year March 2012.

3.5. Secondary Data

The secondary data are collected from the Official records of the District Industrial Centers of the select Districts Viz., Ananthapur, Kurnool, Ranga Reddy and Visakhapatnam and annual reports of the Commissioner of Industries, Andhra Pradesh. Simple averages, percentages are used for analyzing the data. Further, a Chi-Square test is used to analyze the perception of the respondents vis-à-vis the problems faced by the women entrepreneurs and the institutional support, the promotional measures for development of entrepreneurship among women in Andhra Pradesh.

Further, in Vizag out of 39 mandals, Sabbavaram, Gajuvaka, Parvada and Pendurty have been selected, in Rangareddy out of 32 Mandals, Tandur, Nawabpet, and Quthbullahpur Mandals, In Anantapur and region, Mandal Officers and women entrepreneurs were reluctant to give their interview, information collected only from Peddavuduguru, Tadipatri and Agali Mandals only. For the purpose of the study Kurnool district have been additionally selected from Rayalaseema region. In Kurnool District Dhone, Peapally, Veldurty, and Vyyalawada mandals are selected. From Rangareddy region 32, from Vizag 38, from Anantapur and Kurnool 39 women entrepreneurs were selected. In each Mandal women entrepreneurs personally interviewed, based on interview method. Women entrepreneurs those who are literates, filled their questionnaires, remaining were schedules.

3.6. Scope of the Study

The present study aims at studying the institutional support, problems faced by women entrepreneurs and factors promotion entrepreneurship among women, have been confined to women entrepreneurs who have at least five years standing as entrepreneurs. Further, the study has been included in its scope in three regions Andhra, Telangana and Rayalaseema.

3.7. Period of Study

For institutional support and for entrepreneurship development among women a period of 5 years (from 2005 to 2010) has been considered for analysis, subject to the availability of data.

3.8. Limitations

In Anantapur, women entrepreneurs were reluctant to give information. Hence Kurnool district was additionally selected for the purpose of the study. The study has been made on the basis of secondary and primary data. The secondary data has been obtained mainly from the reports and publications of government departments. Therefore, the accuracy of the study based on the secondary data depends upon the reliability of the data obtained from these sources. This may be taken as a limitation of the study.

The primary data were obtained from number of direct interviews of women entrepreneurs. Some of the respondents were reluctant and hesitant to give details of their actual turnover, profits or other financial matters either because of fear to disclose or due to lack of interest in such studies. The accuracy of study based on the primary data depends upon the reliability of information provided by the respondents. Hence, to that extent the study suffers the limitation of generalization of the findings.

Sl. No.	Line of Activity	Region		
		Vizag	Ranga Reddy	Kurnool and Ananthapur
1	Chemicals	2	1	2
2	Chemicals, Cutting & Polishing	Nil	Nil	1
3	Granite	Nil	3	20
4	Minerals	3	12	5
5	Plastic	Nil	Nil	5

6	Pulverisers	Nil	Nil	2
7	Slab Polishing	Nil	13	2
8	Transport	Nil	Nil	1
9	Cutting & Polishing	Nil	1	1
10	Flag Brick	12	1	Nil
11	Metal Industry	Nil	1	Nil
12	Sugar Industry	4	Nil	Nil
13	Tailoring	4	Nil	Nil
14	Tin Manufacturing	1	Nil	Nil
15	Vermi-composed	3	Nil	Nil
16	Woven Sacks	1	Nil	Nil
17	Brick Industry	8	Nil	Nil
	Total	38	32	39

Table 1.8: Line of activity selected - By Region
*Nil indicates non-availability of data from field survey

Sl. No.	Category of Unit	Total No. of Units in AP	Total number of units of line of activity in study region		
			Kurnool and Ananthapur	Ranga Reddy	Vizag
1	Brick	1534	78	15	245
2	Chemicals	489	15	22	39
3	Granite	8355	1255	355	35
4	Metal	511	23	15	12
5	Minerals	3241	245	79	24
6	Plastics	898	15	24	9
7	Pulversing	25	3	12	0
8	Slab & Polishing	1100	305	405	9
9	Sugar	N A			
10	Tailoring	78	8	18	12
11	Transport	3	1	N A	
12	Vermicompost	N A	N A		3

Table 1.9: Number of units and line of activity working under Factories Act in Andhra Pradesh**

** Source: Statistical Abstract of AP 2012, Directorate of Economics & Statistics, Govt. of AP

NA : indicates non availability of data from field survey

From the above table it is observed that in Andhra Pradesh, total 1534 registered brick industries are there out of which in Kurnool region 78 registered units, in Rangareddy 15 registered units, in Vizag region 245 registered units are there. Chemical industries are more in Visakhapatnam when compared with Kurnool and Rangareddy. Out of all the units pulverizing units are very less, in total Andhra Pradesh 25 pulverizing units are there, out of which only 3 units are in Kurnool and 12 units are in Rangareddy and there are no pulverizing units in Visakhapatnam region.

Line Of Activity	Kurnool			Ranga Reddy		Vizag			Grand Total
	Micro	Small	Total	Micro	Total	Micro	Small	Total	
Brick	NA	N A	N A	1	1	20	3	23	24
Chemicals	1	1	2	N A	N A	3	N A	3	5
Granite	14	8	22	3	3	N A	N A	N A	25
Metal	N A	N A	N A	N A	N A	2	N A	2	2
Minerals	3	2	5	14	14	N A	N A	N A	19
Plastics	4	N A	4	N A	N A	N A	N A	N A	4
Pulverizing	3	N A	3	N A	N A	N A	N A	N A	3
Slabs & Polishing	2	N A	2	14	14	N A	N A	N A	16
Sugar	N A	N A	N A	N A	N A	7	N A	7	7
Tailoring	N A	N A	N A	N A	N A	2	N A	2	2
Transport	N A	1	1	N A	N A	N A	N A	N A	1
Vermi Compost Production	N A	N A	N A	N A	N A	1	N A	1	1
Grand Total	27	12	39	32	32	35	3	38	109

Table 1.10: Number of Units and Line of Activity in Selected Regions

Source: Primary Data and N A indicates non availability of data

From the above table it is observed that in Kurnool 27 micro enterprises, 12 small enterprises are selected. In Ranga Reddy all the enterprises are micro enterprises only i.e. 32. In Visakhapatnam 35 micro enterprises and remaining 3 are small enterprises.

4. Data Analysis

4.1. Nature of Enterprise and Education

Manufacturing is converting raw material into a finished product on a large scale using machinery. Service is an economic activity that is intangible is not stored and does not result in ownership. A service is consumed at the point of sale. Services are one of the two key components of economics, the other being goods. Examples of services include the transfer of goods, such as the postal service delivering mail, and the use of expertise or experience, such as a person visiting a doctor.

Nature Of Enterprise	Below Inter	Diploma	Graduation	Post Graduation	Grand Total
Manufacturing	33	11	15	6	65
% On Total	50.8	16.9	23.1	9.2	59.6
Service	6		5		11
% On Total	54.5		45.5		10.1
Trade	8	6	7	5	26
% On Total	30.8	23.1	26.9	19.2	23.9
Any Other	7				7
% On Total	100				6.4
Grand Total	54	17	27	11	109
% On Total	49.5	15.6	24.8	10.1	

Observed

(Source: Primary Data)

Nature of Enterprise	Below Inter	Diploma	Graduation	Post Graduation	Grand Total
Manufacturing	32.2	10.1	16.1	6.6	65
Service	5.4	1.7	2.7	1.1	11
Trade	12.9	4.1	6.4	2.6	26
Any Other	3.5	1.1	1.7	0.7	7
Grand Total	54	17	27	11	109

Expected

Nature Of Enterprise	Below Inter	Diploma	Graduation	Post Graduation	Total
Manufacturing	0.0	0.1	0.1	0.0	0.2
Service	0.1	1.7	1.9	1.1	4.8
Trade	1.8	0.9	0.0	2.2	5.0
Any Other	3.6	1.1	1.7	0.7	7.1
Total	5.5	3.8	3.8	4.0	17.1

Chi-Square Table

χ^2 Value	df	χ^2 Table Value
20.7	9	16.919

$(Expected - Observed)^2/expected$

- **H₀ : There is no relation between nature of enterprise and education**

Trade is a basic economic concept that involves multiple parties participating in the voluntary negotiation and exchange of one's goods and services for desired goods and services that others possess. From the above table it is observed that in manufacturing sector, 33 respondents (50.8%) of the study region have intermediate as their educational background and 11 respondents (16.9%) have technical education i.e. diploma and 15 (23.1%) respondents have graduation and only 6 respondents (9.2%) have Post Graduate degree.

In Service sector, 6 respondents (54.5%) have intermediate as their educational background and 5 respondents (45.5%) have completed their graduation. In trading activity, 8 respondents (30.8%) are below intermediate and 6 respondents (23.1%) have diploma and 7 respondents (26.9%) have graduation and 5 respondents (19.2%) are postgraduates. Out of the total 109 respondents of all the three sectors, 54 respondents (49.5%) are below Intermediate and 17 respondents (15.6%) are diploma holders and 27 respondents (24.8%) are graduates and 11 respondents (10.1%) are post graduates.

Being patriarchal society, especially in Rayalaseema region, very less importance is given to education and the concept of women entrepreneurship is the remotest idea in their imagination. Women residing in industrial estates and near capital city in Visakhapatnam (Vizag) and Rangareddy (Hyderabad) regions, who have done their post graduation are very less in number in these regions in trading and service sectors. This is because of lack of awareness and lower literacy levels among women towards entrepreneurship, Entrepreneurship Development Programmes, incentives and subsidies given by government and support agencies.

The value of χ^2 for 9 d.f. at 5% level of significance is 16.919. Hence, calculated value of $\chi^2=17.1$ is greater than the table value, hence it is significant. Thus, the difference between nature of enterprise and education is significant. Hence, we reject H₀ at 5% level of significance and conclude that there is relation between nature of enterprise and education, showing dependence of the variables.

4.2. Social Category and Education

Education is the prerogative of men down the centuries. Education for women became a post independence phenomenon. Women are coming out of their houses and are giving importance to education because of less literacy levels and patriarchal society. Women education is still in nascent stage. Educated parents try to establish their children in gainful ventures even by investing lakhs of rupees in the form of capital. If an unmarried woman starts a business, very often she has to discontinue it after her marriage. For this reason, parents are reluctant to support their daughters to start a self-employment before marriage.

Category	Below Inter	Diploma	Graduation	Post Graduation	Grand Total
Forward Caste	30	10	18	6	64
% On Total	46.9	15.6	28.1	9.4	58.7
Backward Caste	24	7	9	5	45
% On Total	53.3	15.6	20.0	11.1	41.3
Schedule Caste	0	0	0	0	0
% On Total	0.0	0.0	0	0.0	0.0
Schedule Tribe	0	0	0	0	0
% On Total	0	0	0	0	0.0
Grand Total	54	17	27	11	109
% On Total	49.5	15.6	24.8	10.1	

Observed

Source: Primary Data

Category	Below Inter	Diploma	Graduation	Post Graduation	Grand Total
Forward Caste	31.7	10.0	15.9	6.5	64
Backward Caste	22.3	7.0	11.1	4.5	45
Schedule Caste	0.0	0.0	0.0	0.0	0
Schedule Tribe	0.0	0.0	0.0	0.0	0
Grand Total	54	17	27	11	109

Expected

Category	Below Inter	Diploma	Graduation	Post Graduation	Grand Total
Forward Caste	0.1	0.0	0.3	0.0	0.4
Backward Caste	0.1	0.0	0.4	0.0	0.6
Schedule Caste	0.0	0.0	0.0	0.0	0.0
Schedule Tribe	0.0	0.0	0.0	0.0	0.0
Grand Total	0.2	0.0	0.7	0.1	1.0

Chi-square table

χ^2 value	df	χ^2 Table value
1.0	9	16.919

Calculated Chi Square Values

- **H₀**: There is **No** association between social category & education of Women entrepreneurs

It is observed from the above table 4.3 that 64 respondents (58.7%), belong to forward caste compared to reasonably less number of 45 respondents (41.8%), belong to back ward caste. Education wise the proportion of variation in OBC to OC is small and there were no SC and STs from the sample and field survey.

Of the total 45 respondents from OBC, 15.6% (7) have diploma, 20% (9) are graduates, 11.1% (5) are postgraduates, and 53.3% (24) have intermediate as their educational qualifications. Of the 64 respondents from forward caste, 15.6% (10) have diploma, 28.1% (18) have graduation, only 9.4% i.e. 6 respondents of the total respondents have post graduation. 49.5% respondents (54) have intermediate education and below.

Table value of χ^2 for 9 d.f. at 5% level of significance is 16.919, calculated value of $\chi^2 = 1.0$ is less than table value, it is not significant. Hence, we accept null Hypothesis (H₀) at 5% level of significance and it has concluded that there is no association between category & education of women entrepreneurs, showing independence of the variables. The value of chi square is statistically insignificant at 5% level of significance. There is no association between social and category and education of women entrepreneurs showing independence of variables.

4.3. Education and experience

In all the three regions, sample respondents are not having any other business apart from the present business. This may be because of lack of knowledge, lack of higher education and lack of decision making. Most of the samples respondents are below intermediate only. Moreover, all the sample respondents are married women, taking assistance from their male family members to run their units.

Education	Consultancy	Management	Marketing	Production	Trading	Grand Total
Diploma			6	5	6	17
% On Total			35.3	29.4	35.3	15.6
Graduation		6	6	7	8	27
% On Total		22.2	22.2	25.9	29.6	24.8
Post Graduation			5		6	11
% On Total			45.5	0.0	54.5	10.1
Below Inter	6	8	11	17	12	54
% On Total	11.1	14.8	20.4	31.5	22.2	49.5
Grand Total	6	14	28	29	32	109
% On Total	5.5	12.8	25.7	26.6	29.4	

(Source: Primary Data)

Out of the total 54 respondents from below inter education 6 respondents (11.1%) have experience in consultancy services 8 respondents (14.8%) have experience in management, 11 respondents (20.4%) have experience in marketing, 17 respondents (31.5%) have experience in production and 12 respondents (22.2%) have experience in trading the products.

4.4. Education and Form of Ownership

A large number of women entrepreneurs who are below Intermediate preferred proprietary form of ownership. This is because it required less skills and capital and the risk is bare minimum compared to other forms. Women entrepreneurs selected proprietary form of ownership because of inheritance from family members.

Education	Private Ltd	Proprietary	Public Ltd.	Grand Total
Below Inter	9	45	0	54
% On Total	16.7	83.3	0.0	49.54
Diploma	7	10	0	17
% On Total	41.2	58.8	0.0	15.60
Graduation	12	15	0	27
% On Total	44.4	55.6	0.0	24.77
Post Graduation	6	5	0	11
% On Total	54.5	45.5	0.0	10.09
Grand Total	34	75	0	109
% On Total	31.2	68.8	0.0	

Observed

Source: Primary Data

Education	Private Ltd	Proprietary	Public Ltd.	Grand Total
Below Inter	16.8	37.2	0.0	54
Diploma	5.3	11.7	0.0	17
Graduation	8.4	18.6	0.0	27
Post Graduation	3.4	7.6	0.0	11
Grand Total	34	75	0	109

Expected

Education	Private Ltd	Proprietary	Public Ltd.	Grand Total
Below Inter	3.7	1.7	0.0	5.3
Diploma	0.5	0.2	0.0	0.8
Graduation	1.5	0.7	0.0	2.2
Post Graduation	1.9	0.9	0.0	2.8
Grand Total	7.6	3.5	0.0	11.1

Chi Square Table

χ^2 value	df	χ^2 Table value
11.1	6	12.5915

Calculated Chi Square Values

- **H₀**: There is **No** association between Education and form of ownership

Out of 109 sample respondents, 75 respondents (68.8%) preferred proprietary form of ownership, of which 54 respondents (49.5%) are below intermediate, 17 respondents (15.6%) are diploma holders, 27 respondents (24.7%) are graduates and 11 respondents (10.1%) are post graduates. Out of total 109 respondents, 34 respondents (31.2%) preferred partnership, of which 9 respondents (16.7%) are below intermediate, 7 respondents (41.2%) are diploma holders, 12 respondents (44.4%) are graduates and remaining 6 respondents (54.5%) are post graduates and there are no women entrepreneurs holding Public Limited companies.

Table value of χ^2 for 6 d.f. at 5% level of significance is 12.5916. Hence, calculated value of χ^2 11.1 is less than the table value 12.5916, it is significant and hence null hypothesis is accepted. It is concluded that there is NO association between Education & Form of ownership, showing independence of the variables.

4.5. Education and Type of Product details

The status of women in India has been changing as a result of growing industrialization and urbanization, spasmodic mobility and social legislation. Over the years, more and more women are going in for higher education, technical and professional education and their proportion in the workforce has been increased.

Education	Consumer goods	Industrial goods	Intermediate goods	Trading (Mineral)	Grand Total
Below Inter	7	34	6	7	54
% On Total	13.0	63.0	11.1	13.0	49.5
Diploma	6	6	5		17
% On Total	35.3	35.3	29.4	0.0	15.6
Graduation	7	20			27
% On Total	25.9	74.1	0.0	0.0	24.8
Post Graduation	6	5			11
% On Total	54.5	45.5	0.0	0.0	10.1
Grand Total	26	65	11	7	109
% On Total	23.9	59.6	10.1	6.4	

Actual

Source: Primary data

Education	consumer goods	Industrial goods	Intermediate goods	Mineral trading	Grand Total
Below Inter	12.9	32.2	5.4	3.5	54
Diploma	4.1	10.1	1.7	1.1	17
Graduation	6.4	16.1	2.7	1.7	27
Post Graduation	2.6	6.6	1.1	0.7	11
Grand Total	26	65	11	7	109

Observed

Education	consumer goods	Industrial goods	Intermediate goods	Trading by Mineral	Grand Total
Below Inter	2.7	0.1	0.1	3.6	6.4
Diploma	0.9	1.7	6.3	1.1	10.0
Graduation	0.0	0.9	2.7	1.7	5.5
Post Graduation	4.3	0.4	1.1	0.7	6.5
Grand Total	8.0	3.1	10.2	7.1	28.4

Chi Square Table

χ^2 value	df	χ^2 Table value
28.4	9	16.919

Calculated Chi Square Values

- **H₀**: There is **No** association between Education & type of products.

From the above table it is seen that out of the 54 entrepreneurs who are below inter 13% (7) opted for consumer goods, 63% (34) opted for industrial goods 12.05% (13) opted for intermediate goods. Of the 17 diploma holders 35.3% (6) opted for consumer goods 35.3% (6) opted for industrial goods 29.4% (5) opted for intermediate goods. In the 27 Graduates 25.9% (7) opted for consumer goods and 74.1% (20) opted for industrial goods and there is no women entrepreneur handling intermediate goods. Out of 11 Post Graduates 54.5% (6) opted for consumer goods and 45.5% (5) opted for Industrial goods.

As per the field study, more number of women entrepreneurs opted for consumer and industrial goods. This is because the respondents family members are into different line of activities, ie., quarry, crushing, polishing graduation and post graduates did not opt for Intermediate goods and consumer goods which is very less, when compared to entrepreneurs with below intermediate and diploma dealing with intermediate goods. It is observed that graduate and post graduates have not preferred intermediate goods, even though they are highly educated. This may be because of the reasons that Government agencies/Associations and Institutions dealing with Women Entrepreneurship are unable to bring the required awareness from the grass root level.

Entrepreneurs with below intermediate and diploma preferred the manufacturing of industrial and intermediary goods, while others had chosen consumer goods.

Table value of χ^2 for 9 d.f. at 5% level of significance is 16.919. Since calculated value of χ^2 28.42 is greater than the table value 16.919, it is significant and null hypothesis is rejected at 5% level of significance. Hence, it is concluded that there is association between education and type of products. There is association between education and choice of products.

4.6. Nature of Enterprise and Form of Ownership

Women entrepreneurs are involving in activities related to manufacturing, service and trading. Women entrepreneurs gave preference to proprietary form of ownership than partnership and other forms. This is because of less risk involved in proprietary form of ownership than partnership.

Nature Of Enterprise	Proprietary	Private Ltd	Public Ltd.	Grand Total
Manufacturing	57	21	0	78
% On Total	73.1	26.9	0.0	71.6
Service	3	0	0	3
% On Total	100.0	0.0	0.0	2.8
Trade	14	6	0	20
% On Total	70.0	30.0	0.0	18.3

Any Other	1	7	0	8
% On Total	12.5	87.5	0.0	7.3
Grand Total	75	34	0	109
% On Total	68.8	31.2	0.0	

Observed
Source: Primary Data

Nature Of Enterprise	Proprietary	Private Ltd	Public Ltd.	Grand Total
Manufacturing	53.7	24.3	0.0	78
Service	2.1	0.9	0.0	3
Trade	13.8	6.2	0.0	20
Any Other	5.5	2.5	0.0	8
Grand Total	75	34	0	109

Expected

Nature Of Enterprise	Proprietary	Private Ltd	Public Ltd.	Grand Total
Manufacturing	0.2	0.5	0.0	0.7
Service	0.4	0.9	0.0	1.4
Trade	0.0	0.0	0.0	0.0
Any Other	3.7	8.1	0.0	11.8
Grand Total	4.3	9.5	0.0	13.9

Chi square table

χ^2 value	df	χ^2 Table value
30.1	6	12.5916

Calculated Chi Square Values

- **H₀**: There is **No** association between Nature of enterprise and form of ownership.

From the above table it is observed that 75 respondents (68.8%) are opting for proprietary form of ownership and 35 respondents (31.2%) have selected Private Limited, out of which 57 respondents (73%) are dealing with manufacturing units, 3 respondents are dealing with Service related units, 14 respondents (70%) are dealing trading related activities and remaining 1 respondent with other ventures. As far as Private Limited is concerned 21 respondents (26.9%) are dealing with manufacturing units, there are no respondents dealing with service related units, 6 respondents (30%) are dealing with trading activities and remaining 7 respondents (87.5%) dealing with other ventures. There are no Women Entrepreneurs involved in Public Limited Companies.

Table value of χ^2 for 6 d.f. at 5% level of significance is 12.5916. Since, calculated value of $\chi^2 = 30.1$ is much greater than the table value value 12.5916, it is highly significant and the null hypothesis is rejected at 5% level of significance. Hence, it is concluded that there is association among Nature of enterprise and form of ownership.

5. Conclusion

The advent of women on the economic scene as entrepreneurs 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 entrepreneurs represent a group of women who have broken away from the beaten track exploring new avenues of economic participation. Among the reasons for women to manage organized 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 utilization of their expertise.

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