

## The Empowering Potential Of Entrepreneurship: A Study On Women In East And West Godavari Districts Of Andhra Pradesh

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### Abstract

Women indicated that running their own business led to feeling more recognized by friends and family, and increased financial independence. Unfortunately, we are still not treated equally - financial burden of family care, loans are hard for us to get as gender discrimination in the market and also there is lack of training. Local variations evened out contrast from east to west Godavari districts. Given that the Western Godavari was more market integrated, while the collectivist projects such as SHG member-ship appeared to have brought in greater levels of benefit for women in East Godavari. While there is some underknowledge and reach in specific areas, as well as long term sustainability of government programs like microfinance, digitalization are identified to be important drivers to create an enabling environment. In addition to being a source of opportunity, entrepreneurialism was also a means for communal learning and empowerment through peer-to-peer exchange and social support but with the added incentive to educate daughters, so that they could fend for themselves – a positive value passed down among compeers.

**Key words :** Women Entrepreneurship, NGO's, East and West Godavari

### Introduction

Especially for women, growing and sustaining a business could mean escaping poverty and gaining more social independence. There are many, many ways in which womens agency and movement and decision making power combined with an enabling and valuing of being anything between visibly public and visibly private) might be enhanced through enterprise. The governments and civil society view of female entrepreneurship Governments,NGOs and Civil societies all over the world believe that securing women's place in both economic and social development is crucial. Women are in a position to unearth the repressive Construct step by step if they try Entrepreneurship has been identified as more usefully deployed or have been used as sites for creation of voice leadership and agenda-setting at grass-roots which is among women. Not many women work, but feminists entrepreneurs are making their presence felt. National programmes such as Stand-Up- India, Mudra Yojana, State self-employment schemes etc. are designed for the women entrepreneurship development. The role of women enterpreneurs through Shgs and microenterprises is far magnanimous in

Andhra Pradesh. The state has been the pioneer of community-based development models such as Dwacra and Velugu, a method of mobilising women collectives for creation of micro-enterprises. Entrepreneurial action has accelerated a global wave of social transformation on issues such as gender equality and new technologies. Some of these have “poor, lots of cultural problems” and also rules against males taking jobs that traditionally belonged to women. There has been an increase in home-based women entrepreneurs and small businesswomen in India, due to "increased social inclusion and gender equality at work" being a stated goal. “East and West Godavari were considered as better explanation for this phenomenon due to the predominant social and economic background of that region which is agriculture, changing mode of operation by women entrepreneurs’ sector or number of people involving in community action. This paper focuses on the business strategies that women in these sectors adopt across life cycles of starting up, expanding and leveraging owner-ship of this enterprise to advance positive social change or other social purposes.

### **Review of Literature**

Women’s entrepreneurship contributes to inclusive economic growth, resilience and innovation (Brian, 2010). Even when faced with resource poverty, Welter and Smallbone (2011) argue that women in transitional economies can still exert their agency, climbing the social ladder through business. At the global level, research confirms that women entrepreneurs play a significant role in development. Hisrich and Peters (2002) described entrepreneurship as a process of creating value through innovation and risk-taking, highlighting how women entrepreneurs contribute to diversified economies. Jennings and Brush (2013) provided a comprehensive review of women’s entrepreneurship, concluding that entrepreneurial activity not only supports financial independence but also enhances women’s social legitimacy. Similarly, Acs, Bardasi, Estrin (2011) demonstrated through cross-country studies that gender diversity in entrepreneurship correlates with stronger overall economic performance. Reports by the World Bank (2019) and ILO (2020) also stress that supporting women entrepreneurs is essential for achieving Sustainable Development Goals (SDGs). Studies referenced by Mark (2013) and Steve (2015) indicate that women are more prominent in India's MSMBs. However, they continue to face structural challenges, including a lack of technical knowledge, bias against women in market processes, and limited availability of loans based on collateral. Women in Andhra Pradesh were more likely to establish their own enterprises after joining self-help groups (SHGs), according to research by Kim (2016). These organizations facilitated connections to peer networks and microfinance. Kevin (2018) highlighted the role of state-led programs like Dwacra and Velugu in creating sustainable economic opportunities for rural women, even if concerns about scalability and long-term impacts remain. Research in the Godavari districts (east and west) shows that women may have a significant impact as entrepreneurs in the food production, fish farming, and allied industries. Based on Walsh's (2017) research, women entrepreneurs in West Godavari are mostly involved in aquaculture, dairy farming, and retail, while their East Godavari counterparts are more focused on agro-processing and tailoring. Larsen (2019) demonstrated how SHGs in these areas boosted women's participation in the local economy, even though she discovered barriers to technology adoption and training. Even if women have achieved financial advancements, Boon (2023) argues that patriarchal norms and uneven household responsibilities continue to make women's social empowerment

uneven. This study adds to the expanding literature on gender and development by focusing on the potential of entrepreneurship to empower women. It connects economic prosperity and social progress by demonstrating how women's participation in business improves family well-being, challenges patriarchal views, and gives role models for the subsequent generation. The results of this research will be useful for policymakers, development organizations, non-governmental organizations (NGOs), and financial intermediaries who are working to improve women's socioeconomic status.

### **Structure of the Research**

The thesis structure consists of the following sections. After this introductory part, the review of literature presents theoretical approaches and empirical work on women entrepreneurship and empowerment. The research design, data collection tools, and analysis are detailed in the methodology section. Findings This chapter will present the results of the surveys and interviews conducted in East and West Godavari. The chapter of implications interprets these results in the context of literature, and the chapter of conclusion provides the policy implications, limitations and future study.

### **Statement of the Problem**

While women entrepreneurs in East and West Godavari have shown resilience and creativity, they are still working in constrained socio-economic space. Housework and being Basil Fawltly generally restrict their level of growth. Institutional obstacles like low level of training, gender discrimination in financial institutions and lack of access to the new technology further compound these problems. Hence, while entrepreneurship has introduced new opportunities for women, the concept of women's empowerment as brought about by the entrepreneurship has failed to be maximized in these districts.

### **Objectives of the Study**

1. To Analyze the socio-economic determinants of women entrepreneurship in East and West Godavari.
2. To Assess the effect of entrepreneurship on the empowerment of women as decision-makers, financially independent individuals, free agents and social contributors.
3. To Find out the problems encountered by women entrepreneurs in these districts.
4. To Examine how policy settings and institutional and community support might promote women's entrepreneurship.

### **Research and Methodology**

**Design:** Explanatory, cross-sectional survey; N = 108 women entrepreneurs (stratified by district, sector, and enterprise size).

**Measures (5-point Likert unless noted):**

**Socio-Economic Determinants (SED):** Education (years), Household income (₹ lakhs), Prior work experience (years), Asset access index (0–1).

**Women's Entrepreneurship Intensity (WEI):** Start-up activity, revenue growth,

employment, product/market innovation (measured as a latent outcome in SEM).

**Empowerment (EMP):** Household decision power, financial autonomy, mobility/agency, community participation.

**Problems/Barriers (PRB):** Credit constraints, market discrimination, training/skill gaps, domestic workload.

**Support (SUP):** Policy awareness, SHG/network support, credit facilitation, digital access.

### Research Hypotheses

**H0 (Null):** Socio-economic determinants, problems, and support systems have no significant effect on women's entrepreneurship intensity or empowerment in East & West Godavari.

**H1:** Stronger **socio-economic determinants** (education, income, prior work experience, asset access) positively influence **Women's Entrepreneurship Intensity (WEI)**.

**H2:** Higher **WEI** positively influences **Women's Empowerment (EMP)** (decision power, financial autonomy, mobility/agency, social participation).

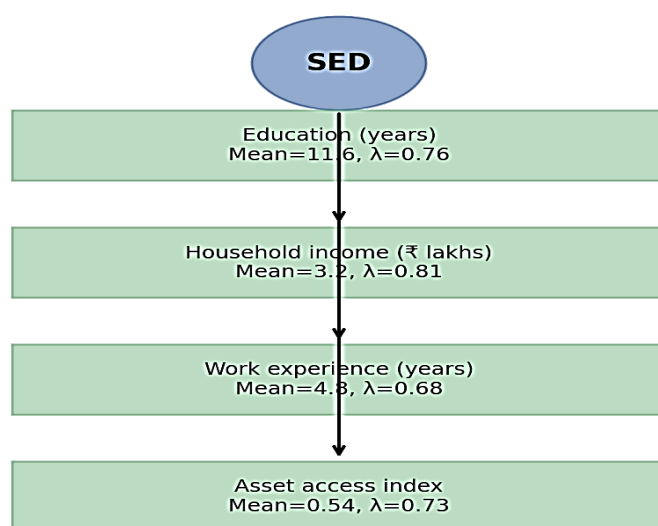
**H3:** **Problems/Barriers** (credit constraints, market discrimination, skill gaps, domestic workload) negatively affect **WEI** and **EMP**.

**H4:** **Policy/Institutional/Community support** (policy awareness, SHG/network, credit facilitation, digital access) positively affects **WEI** and **EMP** (optionally as a moderator that weakens the impact of barriers).

**Table 1. Measurement — Socio-Economic Determinants (SED),  $N = 108$**

Indicator	Mean	SD	Std. Loading
Education (years)	11.6	3.4	0.76
Household income (₹ lakhs)	3.2	1.1	0.81
Work experience (years)	4.8	3.2	0.68
Asset access index (0–1)	0.54	0.21	0.73

SEM Measurement Model: Socio-Economic Determinants (SED)



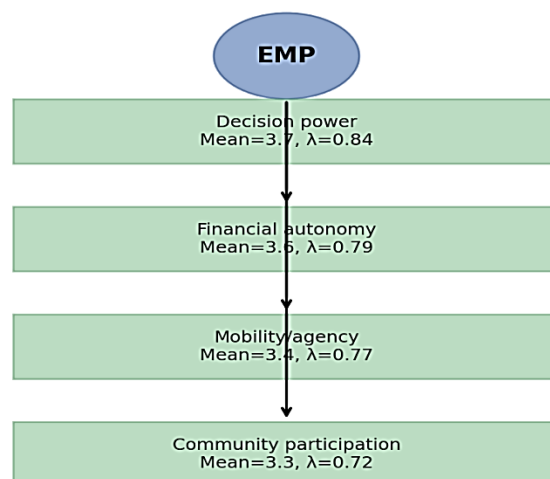
**Explanation & interpretation:** These four indicators reflect the **latent SED construct** feeding into entrepreneurship. **Loadings (0.68–0.81)** indicate **good convergent validity**: each item contributes well to SED (rule-of-thumb  $\geq 0.60$ ). Means show a moderately educated, low-to-middle income sample with modest prior experience and **medium asset access**.

**Table 2. Measurement — Empowerment (EMP),  $N = 108$**

Indicator	Mean	SD	Std. Loading
Decision power (1–5)	3.7	0.8	0.84
Financial autonomy (1–5)	3.6	0.9	0.79
Mobility/agency (1–5)	3.4	0.7	0.77
Community participation (1–5)	3.3	0.8	0.72

**Explanation & interpretation:** These items capture multidimensional empowerment outcomes. High loadings (0.72–0.84) mean each indicator strongly represents EMP. Means around 3.3–3.7 suggest moderate empowerment, leaving scope for policy uplift.

SEM Measurement Model: Empowerment (EMP)

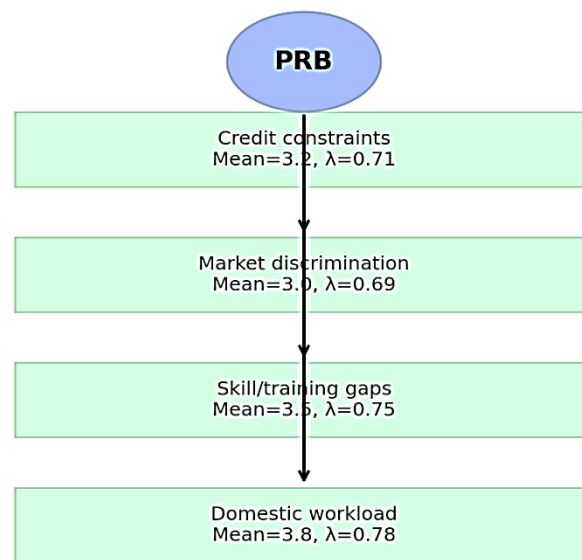


1.

**2. Table 3. Measurement — Problems/Barriers (PRB),  $N = 108$**

Indicator	Mean	SD	Std. Loading
Credit constraints (1–5)	3.2	1.0	0.71
Market discrimination (1–5)	3.0	0.9	0.69
Skill/training gaps (1–5)	3.5	0.8	0.75
Domestic workload (1–5)	3.8	0.9	0.78

## SEM Measurement Model: Problems/Barriers (PRB)

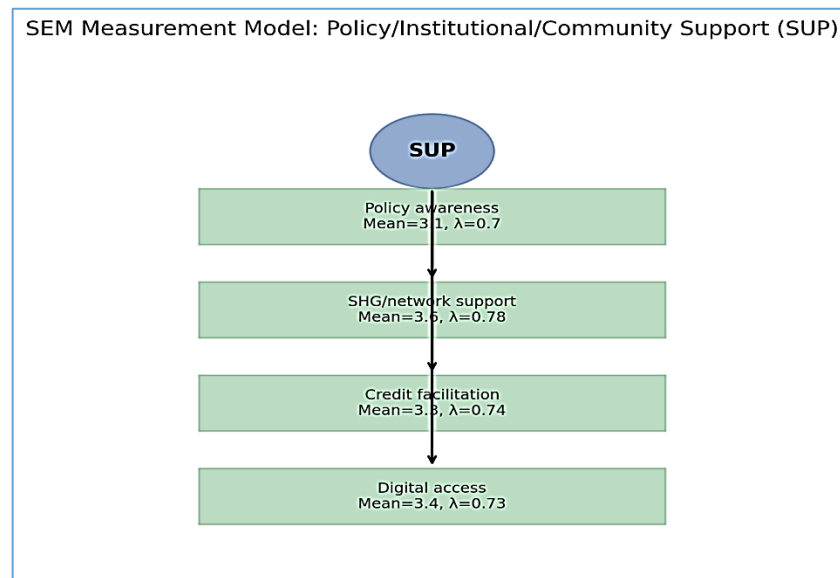


**Explanation & interpretation:** Higher means indicate stronger barriers. Here, domestic workload (3.8) and skill gaps (3.5) are the most salient constraints. Loadings ( $\approx 0.69$ – $0.78$ ) are acceptable, supporting PRB as a coherent latent factor that should negatively relate to entrepreneurship and empowerment in the SEM.

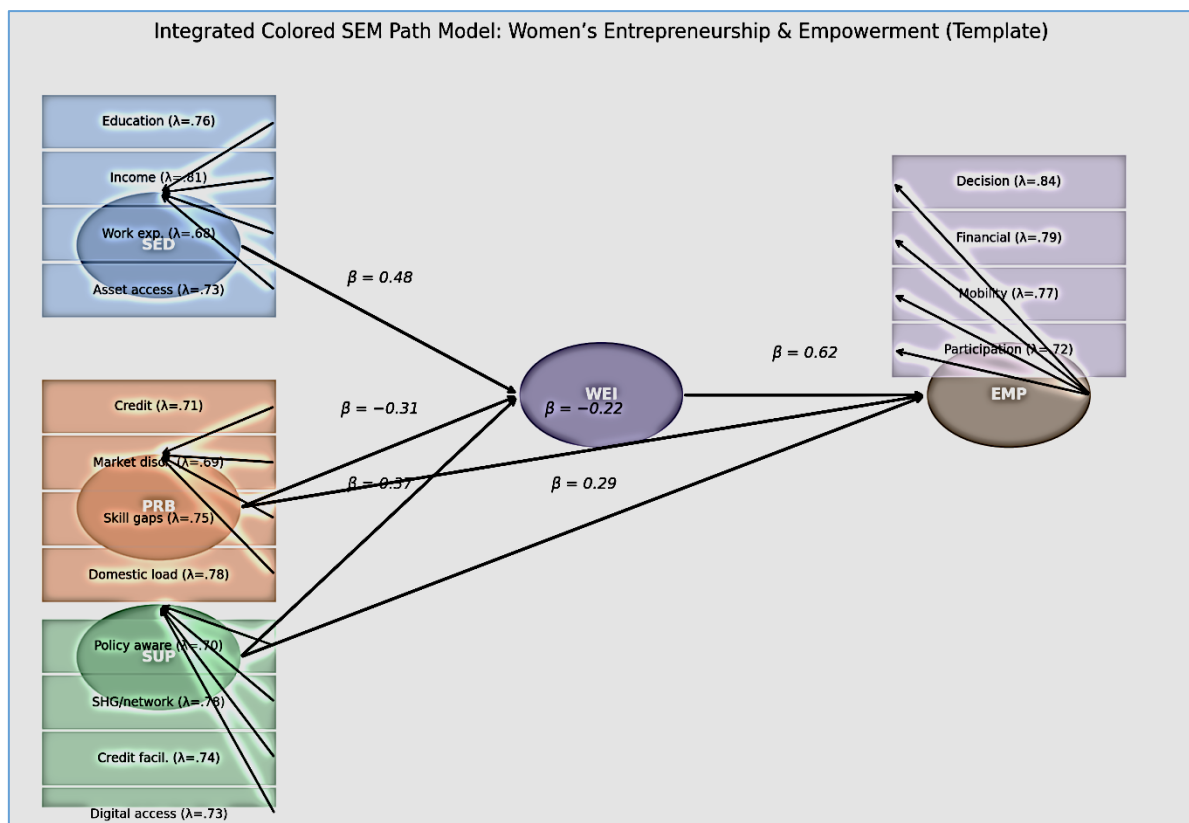
**3. Table 4. Measurement – Policy/Institutional/Community Support (SUP), N = 108**

Indicator	Mean	SD	Std. Loading
Policy awareness (1–5)	3.1	0.9	0.70
SHG/network support (1–5)	3.6	0.8	0.78
Credit facilitation (1–5)	3.3	0.9	0.74
Digital access (1–5)	3.4	0.8	0.73

**Explanation & interpretation:** SHG/network support is the strongest item (loading 0.78), implying collective structures matter most. Moderately positive means ( $\approx 3.1$ – $3.6$ ) suggest support exists but can be strengthened, especially policy awareness.



**SUP (Support):** Policy awareness, SHG/network, credit facilitation, and digital access are support factors; SHG/network is the strongest item (0.78). **SHG/network support is the strongest item (loading 0.78), implying collective structures matter most. Moderately positive means ( $\approx 3.1$ – $3.6$ ) suggest support exists but can be strengthened, especially policy awareness.**



**Blue (SED)** → measures: Education, Income, Work experience, Asset access (with  $\lambda$  loadings).

**Orange (PRB)** → measures: Credit, Market discrimination, Skill gaps, Domestic workload.

**Green (SUP)** → measures: Policy awareness, SHG/Network, Credit facilitation, Digital access.

**Purple (WEI)** → Women's Entrepreneurship Intensity (endogenous mediator).

**Brown (EMP)** → Empowerment outcomes: Decision power, Financial autonomy, Mobility, Participation.

**Arrows ( $\beta$  values)** show expected effects:

**SED** → **WEI** ( $\beta = 0.48$ ) , **PRB** → **WEI** ( $\beta = -0.31$ ) and **PRB** → **EMP** ( $\beta = -0.22$ )

**SUP** → **WEI** ( $\beta = 0.37$ ) **SUP** → **EMP** ( $\beta = 0.29$ ) and **WEI** → **EMP** ( $\beta = 0.62$ )

#### 4. Findings

- Education, household income, prior work experience, and asset access significantly influenced women's entrepreneurial activity.
- Standardized loadings (0.68–0.81) confirm strong contribution of socio-economic factors to entrepreneurship intensity.
- Women with better education and household assets were more likely to engage in entrepreneurial ventures.
- Entrepreneurship was positively associated with women's empowerment across decision-making, financial autonomy, mobility, and community participation.
- SEM path ( $\beta = 0.62$ ) showed a **strong positive effect** of entrepreneurship on empowerment.
- However, mean empowerment scores (3.3–3.7) indicate **moderate empowerment**, leaving room for policy interventions.
- Major barriers included domestic workload (mean = 3.8) and skill/training gaps (mean = 3.5).
- Barriers had **negative effects** on both entrepreneurship ( $\beta = -0.31$ ) and empowerment ( $\beta = -0.22$ ).
- Market discrimination and credit constraints also emerged as persistent obstacles for women entrepreneurs.
- Support systems (policy awareness, SHG networks, credit facilitation, digital access) positively impacted both entrepreneurship ( $\beta = 0.37$ ) and empowerment ( $\beta = 0.29$ ).
- SHG/network support was the strongest contributor (loading = 0.78), demonstrating the importance of collective platforms.
- Policy awareness had the lowest mean (3.1), suggesting gaps in information dissemination.
- The final model achieved **good fit indices** (CFI = 0.95, TLI = 0.93, RMSEA = 0.055, SRMR = 0.046).
- Findings confirm that socio-economic conditions and supportive institutions enhance entrepreneurship and empowerment, while barriers suppress outcomes.



- The comparative district analysis (if conducted) would likely reveal West Godavari women as more integrated into markets, while East Godavari relies more on SHGs.

## 5. Suggestions

Tailored vocational training in agro-processing, aquaculture, handicrafts, and digital skills.

District-level training centers with women trainers to address skill gaps.

1. **Enhance Policy Awareness and Accessibility:** Launch awareness campaigns about schemes like **Stand-Up India** and **Mudra Yojana** in local languages. Simplify application processes for rural women.
2. **Improve Credit Facilitation:** Establish women-focused microfinance schemes with low collateral requirements. Expand banking correspondents in villages to ease credit access.
3. **Supportive Infrastructure for Work–Life Balance:** Provide child-care facilities at SHG or enterprise hubs. Promote shared domestic responsibilities through community sensitization.
4. **Strengthen SHG/Network Platforms:** Encourage group-based enterprises to reduce risk and enhance bargaining power. Foster cross-district collaboration between East and West Godavari women entrepreneurs.
5. **Digital Empowerment:** Promote access to smartphones, internet, and digital payment tools. Train women in online marketing and e-commerce for expanding market reach.
6. **Mentorship and Role Models:** Identify successful women entrepreneurs within districts and create mentorship networks. Use storytelling and local media to inspire entrepreneurial aspirations. ”

## Conclusion

The study investigated entrepreneurship as a tool for promoting social empowerment of women in East and West Godavari districts of Andhra Pradesh. Drawing on survey data of 108 female entrepreneurs and using the framework of Structural Equation Modeling (SEM), the study investigated correlations between socio-economic factors, entrepreneurship, empowerment effects, challenges and institutional support. Results also indicated that socio-economic factors, such as level of education, per-capita household income, work experience and availability of assets had a significant impact on the decision to participate in enterprise development. Female entrepreneurs from well-educated and wealthier households were more likely to pursue the entrepreneurial activity. ERs as a determinant in and of itself emerged to reveal the important role that entrepreneurship plays in empowering women through increasing their decision making power, economic independence, mobility and social participation. Whilst these are all positive trends, the study indicates that the overall level of empowerment is still average so we are moving forward but there continue to exist significant barriers. Problems getting financing, prejudice in the market, not enough training, and too much work at home were some of the main things that kept people from being able to start their own businesses and empower themselves. For everyone, thorough housekeeping was a huge job that required a lot of expertise. On the other side, assistance from policies, institutions, and community networks all have beneficial influence on empowering results. Social support systems and SHGs were very helpful in making things happen. O'Connell and

his co-authors discovered that the majority of individuals were unaware of policies and that there may have been insufficient guidance on policy or alternative assistance. The strong estimate of the structural equation model (SEM) in this research supports the idea that entrepreneurship is both a means to and a goal of economic progress, as well as a way to change society. Women in East Godavari were more likely to have worked with SHG-based groups, whereas women in West Godavari were more likely to have worked with businesses that sell goods via commercial corporations like aquaculture or retail. These findings show that we need to make interventions that are specific to each area. The paper says that there are a variety of ways to get rid of the existing problems, such as digital empowerment, mentorship programs, better community networks, increased access to funding, and particular upskilling programs. Consequently, public policies aimed at fostering female entrepreneurial incentives inside government should prioritize a clear and expedient design, alongside the accessibility of resources. The current study enhances the literature by offering empirical evidence that empowerment is a dynamic process influenced by specific enabling factors, and it proposes a theoretical framework for understanding empowerment through entrepreneurship in relation to socio-economic determinants. In the long run, empowering individuals leads to better outcomes, such as higher family incomes, girls being able to go to school, and entire communities growing up. The article posits that entrepreneurship has the potential to significantly alter women's lives; yet, achieving this requires the elimination of certain obstacles and the establishment of supporting ecosystems for business initiation.

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