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Demographic drivers and district-ecosystem insights for strengthening women entrepreneurship: Evidence from East Godavari District, Andhra Pradesh

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Abstract

This study looks at who women entrepreneurs in East Godavari District are, what they're working with, and what might help them survive past the early stages. The data comes from 504 women surveyed using a structured questionnaire. Basic descriptive analysis frequencies and percentages was used to examine age, education, marital status, household size, dependents, business experience, and access to support systems.

The respondents are mostly in their thirties, married, educated to secondary level, living in nuclear households, and carrying real dependent responsibilities. Nearly all are within their first year of running a business. Most entered through microfinance; access to formal banking is limited. Family support exists but doesn't run deep. Community attitudes are neither encouraging nor obstructive largely indifferent. Despite all of this, a high proportion say they want to expand. That gap between wanting to grow and being equipped to do it is probably the most important thing this study surfaces.

The broader point is that women's entrepreneurship here has real momentum, but momentum alone doesn't build stable businesses. What's missing is practical, phased support: better credit access, skills training, mentorship, routes to market, and an environment that doesn't make all of this harder than it needs to be.

Keywords: Women entrepreneurship; Demographic profile; SHGs; Microfinance

1. Introduction

Women entrepreneurship has become increasingly relevant to inclusive development, household resilience, and local job creation - especially in districts where rural livelihoods and micro-enterprises dominate (Amartya Sen, 1999). East Godavari (reorganised in 2022 with Rajahmundry as headquarters) has fertile delta-based agriculture, coastal and inland fisheries, improving infrastructure connectivity, and culturally significant tourism prospects. These features create both opportunities and structural constraints for women-led enterprises, making it a useful setting to study how demographic realities interact with local economic conditions.

1.1. Theoretical framework

This study is anchored in three key theoretical perspectives. First, the Capability Approach proposed by Sen (1999) explains how entrepreneurship enhances individual agency and socio-economic freedom. Second, Social Capital Theory highlights the role of networks, family support, and community structures in facilitating entrepreneurial activity (Kabeer, 2012). Third, Microfinance Theory, as articulated by Yunus (2003), provides insight into how access to small-scale financial resources enables economically constrained groups to enter entrepreneurship.

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These frameworks collectively explain how demographic characteristics, social structures, and financial access interact to influence women's entrepreneurship in district-level ecosystems.

2. Literature Review

Women entrepreneurship in developing economies has been widely associated with socio-economic empowerment, financial inclusion, and poverty reduction. Studies highlight that access to income-generating opportunities enhances women's decision-making power within households (Kabeer, 2012).

Microfinance and Self-Help Groups (SHGs), popularised through the work of Yunus, have played a significant role in enabling women to initiate small enterprises, particularly in rural and semi-urban regions (Yunus, 2003).

In the Indian context, reports from the Ministry of MSME (2023) indicate that micro-enterprises constitute the largest share of business units, with a considerable proportion operating from home-based environments. Similarly, NABARD (2022) highlights the role of SHGs in strengthening grassroots entrepreneurship among women.

2.1. Objectives

- To analyse the demographic profile of women entrepreneurs in East Godavari District.
- To interpret social, financial, and ecosystem factors influencing their entry and early-stage survival.
- To link survey insights with the district's economic and infrastructural profile and propose a practical plan of action for strengthening women entrepreneurship.

3. Methodology

The study draws on a primary survey of 504 women entrepreneurs in East Godavari District. Data were summarised using frequency and percentage analysis across profile and perception variables. Findings are interpreted against district characteristics - geography, economy, connectivity, and development context - to derive policy and programme implications. The data is collected during April – October 2025

4. Results and Interpretation

Table 1 Socio-economic Characteristics of Respondents

Variable	Dominant Category	Frequency	Percentage
Age group	31 - 40	325	64.48%
Marital status	Married	496	98.41%
Educational qualification	Secondary	316	62.70%
Household type	Nuclear	493	97.82%
No. of dependents	4	303	60.12%
Entrepreneurial experience	Less than 1 year	494	98.02%
SHG membership	Yes	454	90.08%

Source: Field Survey

4.1. Age profile

Most respondents fall in the 31-40 age group (64.48%), followed by 21-30 (22.22%), with fewer in 41-50 (13.29%). Women are most likely to start enterprises during a phase when household and income pressures are high but personal agency and mobility are comparatively greater.

Support models should focus on 'mid-life entry entrepreneurs' who carry time and care burdens - flexible training, localised delivery, and quick monetisation pathways are more useful than generic programmes.

4.2. Marital status and household structure

An overwhelming 98.41% are married, and about 97.82% live in nuclear families. Without extended household labour buffers, most of these women manage business and domestic work simultaneously.

Enterprise support must be family-sensitive in its design - timing, childcare-friendly schedules, and household decision-making awareness matter here.

4.3. Education

Most respondents hold secondary (62.70%) or primary (25.79%) qualifications. Graduates and postgraduates are rare.

Training should be practical and visual - pricing, record-keeping, customer handling, digital payments - rather than theory-heavy. The audience has basic literacy but limited formal business exposure.

4.4. Dependents

A majority report four dependents (58.65%), while about 18.89% report none. High dependent loads indicate both motivation and constraint: women may start businesses to stabilise household income, but time, mobility, and risk tolerance all narrow under pressure.

Survival-stage support - cash-flow stabilisation, repeat customer development, access to local markets - matters more than scaling programmes at this stage.

4.5. Experience

Nearly all respondents - 98.02% - have less than one year of experience. This is the highest-risk stage for business failure. The district needs an early-stage survival package (handholding on bookkeeping, marketing basics, compliance, and working capital) rather than advanced scaling tools.

4.6. Collective platforms

90.08% report SHG membership, though a separate indicator shows 52.38% do not belong to either a women's SHG or business network. SHG penetration is high, but structured, business-oriented networking is uneven. The practical step convert SHGs from finance-first groups into business growth platforms through mentoring circles, market linkage groups, and cluster-level producer collectives.

Table 2 Challenge Profile of the Respondents

Indicator	Dominant / Combined Response	Frequency	Percentage
Credit barrier	Occasionally / frequently	298	59.13%
Traditional gender expectations	Sometimes / yes, often	288	57.14%
Most prevalent social barrier	Resistance from family	176	34.92%
Most needed support	Financial support (loans, grants)	185	36.71%

Source: Field Survey

Table 3 Economic Empowerment Outcomes

Indicator	Dominant Response	Frequency	Percentage
Improved quality of life	Yes, to some extent	458	90.87%
Personal financial independence	Moderately significant	237	47.02%
Support to family through business	Yes, to some extent	280	55.56%
Community standing	Slightly enhanced	223	44.25%
Decision-making empowerment	Agree	332	65.87%

Source: Field Survey

4.7. Finance source

91.07% started with micro-loans. Bank loans account for only 5.95%, and personal savings for 2.98%.

The ecosystem is microfinance-led. That works for entry, but can limit scale if loan sizes are small or credit costs are high. A structured credit graduation pathway - micro to group enterprise to bank credit - is necessary if these businesses are to grow.

4.8. Family support

Family support is mostly moderate (44.44%) or limited (42.86%). Only 11.71% report strong support. Household approval may exist, but active enabling - sharing mobility, contributing capital, freeing up time - is weaker.

Entrepreneurship programmes should include family orientation sessions to move support from passive acceptance to active involvement.

4.9. Community attitude

83.13% describe the community as neutral. Very few report active encouragement. Neutrality reduces confidence and social legitimacy. District-level recognition events, public showcasing, and local champions can help normalise women-led enterprise.

4.10. Role models

74.21% report no inspirational women entrepreneur presence in their area. Low role-model visibility weakens aspiration and resilience. Speaker series, mentoring connections, local case stories, and media features need to be built into any support system - not treated as optional extras.

Table 4 Responses on Institutional and Social Support

Variable	Dominant Response	Frequency	Percentage
Access to finance	No access	261	51.79%
Awareness of women schemes	Not aware	359	71.23%
Govt/NGO impact on profitability/growth	Yes, to some extent	309	61.31%
Sufficiency of govt/NGO support	Don't know	338	67.06%
Family support	Moderate support	224	44.44%
Community encouragement	Neutral	419	83.13%
Women SHG/business network	No	264	52.38%
Most needed support	Financial support (loans, grants)	185	36.71%

Source: Field Survey

4.11. Entrepreneurial environment perception

Responses show a sizeable 'not supportive' perception alongside response-format inconsistencies. This points to uneven awareness of enabling provisions and unclear experiences of institutional support. Simplified communication channels and single-window guidance are needed.

4.12. Support desired

Women primarily want financial support (36.71%) and training (31.75%), followed by mentorship (19.64%). The message is clear: capital alone is not enough. Programme design should bundle loan, training, and mentor as a package.

4.13. Social standing outcomes

44.25% report slightly enhanced social standing. But 23.81% see no effect, and 23.02% report a negative effect. Social acceptance is still evolving, and some women face backlash. Community sensitisation and grievance support should be part of any intervention.

4.14. Empowerment

65.87% agree that entrepreneurship improves their decision-making power. A considerable minority, however, feel disempowered. Entrepreneurship can build agency, but structural barriers remain - control over income, mobility restrictions, family norms. Support should address both business skills and social empowerment.

4.15. Future orientation

77.18% intend to expand within one year. Motivation is high, but persistence is fragile. The district should use this window of high intention to provide immediate market linkages and stabilisation support before dropouts occur.

4.16. Cross-Variable Insights

A significant pattern in the data highlights the link between low experience and high expansion ambitions. While 98.02% of respondents have less than a year of experience, 77.18% aim to expand within the next year, revealing a gap between their aspirations and readiness. Additionally, the strong reliance on microfinance (91.07%) alongside moderate or low family support suggests that financial inclusion alone cannot ensure sustainable enterprise growth without additional social and institutional backing.

5. What East Godavari's ecosystem implies for women entrepreneurship

The reorganised East Godavari district has a diversified base: delta agriculture (paddy, coconut, banana), coastal fisheries, improving transport connectivity around Rajahmundry, and emerging tourism and cultural significance. This context suits women-led micro and small enterprises in value-addition, local services, and community-based tourism.

Enterprise areas with strong local fit:

- Agri-value addition: rice-based products, pickles, coconut-based and banana-based processing, local packaging and branding.
- Fisheries-linked micro-enterprises: dry fish, hygienic handling, small-scale processing and cold-chain-assisted retail where feasible.
- Eco-tourism and cultural economy: homestays, local food services, handicrafts, festival-linked seasonal enterprises.
- Urban-rural service enterprises around Rajahmundry: tailoring, food services, education support, small retail, and logistics-adjacent micro services.

6. Plan of action to support women entrepreneurship

6.1. Phase 1: Entry and survival (0-6 months)

- Goal: reduce failure risk among first-year entrepreneurs, who make up almost the entire sample.
- One-week business start pack: pricing, profit basics, daily accounts, basic inventory, customer handling, digital payments.
- Micro-loan safety and cash-flow mentoring: align repayment schedules with business cash cycles, especially for women with dependents.
- Local-market onboarding: weekly market tie-ups, panchayat-level vendor support, small stall subsidies for women.

6.2. Phase 2: Capability and confidence building (6-18 months)

- Goal: respond to the top demands - training, finance, and mentorship.
- Skill clusters by local opportunity: agri-processing, food hygiene, packaging, tailoring and value services, digital selling.
- Mentor bank: connect each group of 20-30 women to one mentor drawn from successful entrepreneurs, retail experts, or account trainers.
- Family engagement workshops: shift 'moderate or limited support' toward active support through counselling and sensitisation.
- Role-model visibility: monthly Women Entrepreneur of the Mandal recognition to address the role-model gap.

6.3. Phase 3: Growth and credit graduation (18-36 months)

- Goal: move beyond micro-loans toward sustainable scaling.
- Micro-to-bank credit pathway: financial literacy, documentation readiness, and business track record building.
- Collective branding and market access: SHG-to-enterprise producer groups with common packaging, quality standards, and shared procurement.
- Digital market access: catalogue creation, WhatsApp selling, local delivery tie-ups, participation in district expos.

6.4. Cross-cutting supports (all phases)

- Childcare and time support: creche during training sessions, flexible class schedules.
- Safety and grievance redressal: support for women facing negative social effects or active discouragement.
- Community mobilisation: campaigns to normalise women-led enterprise and reduce the 'neutral community' effect.
- Single-window helpdesk: simplify scheme awareness and registration guidance.

6.5. Implications for policy and practice

The district's women entrepreneurship base is new to business but high in intent. The best returns come from survival-stage investments, not more startup creation drives. Given limited higher education levels, practical capability building and market linkage matter more than finance alone. East Godavari's agriculture and connectivity create natural enterprise clusters; programmes should be sector-linked, not generic.

6.6. Limitations and future research

The current findings are descriptive. Future studies can test relationships - education or family support predicting expansion intention, for example - using regression or SEM. Data cleaning is needed for some perception variables where response formats vary, and future surveys should standardise response options. Further research should capture enterprise type, income, profitability, digital adoption, and sector, and include qualitative interviews for deeper understanding.

7. Conclusion

Women entrepreneurship in East Godavari District is characterised by mid-career entrants, almost all married, most with basic schooling, carrying significant dependent responsibilities, and largely in their first year of business. Financial entry is micro-loan driven. Community and role-model support are limited. Despite this, women show strong short-term intent to expand.

The gap between that intent and actual growth is where intervention matters. Aligning high motivation with district strengths - agriculture, connectivity, and local service demand - requires bundling training, mentoring, market access, and credit graduation together, while also working on household and community attitudes. That combination, built in phases, can convert early-stage entry into businesses that survive and grow.

Compliance with ethical standards

Disclosure of conflict of interest

The author declares that there is no conflict of interest.

Statement of informed consent

Informed consent was obtained from all respondents before their participation in the survey.

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