

**Status of Women Entrepreneurs and Inclusivity in Kuppam Revenue Division, Chittoor District, Andhra Pradesh**

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**Abstract**

India is a place where Men dominated Entrepreneurship. So, women who start their businesses are also very important for creating jobs being your own boss and helping the country grow economically socially and in a way that is good for the environment. In the few years the Kuppam Revenue Division of Chittoor District, Andhra Pradesh has become a big deal, for women who want to start their own businesses. This study was focused on the status of women entrepreneurs, Opportunities and challenges of women entrepreneurs and government initiatives in the Kuppam Revenue Division. The study adopts a descriptive and analytical research design and is based on both Primary and secondary data collected Structure Questionnaires from 120 Women entrepreneurs and from published research articles, government reports, policy documents, Grama/Ward Sachivalayams, Self Help Groups records, and development agency publications. Women-led enterprises are still having a time.. It is good to see that local governments and special programs are helping women, from poor areas start their own businesses. Women-led enterprises are getting the support they need to do. Women entrepreneurship in the Kuppam Revenue Division is doing well. It has become more inclusive over time. However, women entrepreneurship still needs help. The government should make policies to support women entrepreneurship. Women entrepreneurs need training to improve their skills. They also need help to sell their products in the market. Women entrepreneurship needs support from institutions to keep growing. This will help women entrepreneurship to succeed in the run and make the region a better place, for everyone. Women entrepreneurship is important for the region to develop.

**Keywords:** Women Entrepreneurship; Inclusivity; Start-Up ecosystems; Self-Help Groups; Kuppam Revenue Division; Chittoor District

## **Introduction**

Women entrepreneurship is important for economic development, social change, job creation, self-employment, women's empowerment, and inclusive growth in developing countries like India. In recent decades, women have taken on more roles in various fields, including business, finance, politics, administration, skilled work, and innovation. Despite policies and support systems in place, women entrepreneurs still encounter many social, economic, cultural, and structural challenges that limit their full engagement in business activities. Women entrepreneurship involves creating, managing, and growing a business by a woman or a group of women. Inclusivity in women entrepreneurship focuses on providing equal access to resources, and opportunities.

The Kuppam Revenue Division, located in Chittoor district of Andhra Pradesh, showcases a unique social and economic landscape marked by dependence on agriculture, dairying, retail business, tailoring, flower merchandising, hotels, small-scale industries, self-help groups, and emerging micro-enterprises run by women. Government efforts, non-profit organizations, and microfinance institutions have been vital in promoting women's involvement in business activities in this area. However, challenges remain regarding business sustainability, market access, digital inclusion, and leadership opportunities.

### **1.1 Statement of the Problem and research gap**

Most of the researchers conducted research on women entrepreneurs at district level and state level. So, there is a need to conduct a research study on women entrepreneurs and inclusivity in this region. Kuppam Revenue division was established on 4th April 2022 by the Government of Andhra Pradesh with 4 mandals: Kuppam, Gudipalli, Santhipuram, and Ramakuppam, with 886 square kilometers and a population of approximately 2,80,000 as per the 2011 census. The focus of the study was on women's involvement in entrepreneurship, their current position, opportunities, and challenges in this region.

### **1.2 Objectives of the study**

1. To research the Kuppam Revenue Division's female entrepreneurs' socioeconomic background.
2. To analyse women's participation and status in entrepreneurship with respect to, type of business unit, finance, digital access, mobility, and skills in this region.
3. To determine the opportunities and obstacles faced by female entrepreneurs.
4. To identify government initiatives on inclusive entrepreneurship.
5. To suggest measures for women entrepreneurship development in this region of the study.

## **2. Review of literature**

Stressed the role of women entrepreneurs in economic development in Andhra Pradesh (Manoj Deva Yeddu & K. V. Ramana Murthy, 2025). The Role of Women Entrepreneurship and Its Development in Andhra Pradesh (Jaladi Jagajeevan

Ram & Prof. P. Venkateshwarlu, 2024). Analyzed the Role and Effects of Rural Women Entrepreneurship on the Economy of Andhra Pradesh (G. Hanuman Raju, 2025). The present situation of women entrepreneurs and challenges faced by the entrepreneurs was analyzed by earlier studies (Ayesha Syed and Y. Subbarayudu, 2023). Challenges and opportunities of women street vendors explained by earlier studies (R. Vara Prasad and D. Subhashini, 2019). The vital role played by self-help groups in promoting financial inclusion and self-employment for rural women is explained by earlier studies on Women Entrepreneurship in Andhra Pradesh (Padmavathi, 2019). Despite increased institutional and other supports, Neeraja et al. (2018) found that the Women Entrepreneurs of the Chittoor District face difficulties in infrastructure, marketing, and finance. The sustainability of Women-owned businesses depends on market, capital, and skill oriented developments, according to studies on Inclusion. There is conspicuous imbalance in the literature nevertheless, and there is a greater demand for empirical studies on Women Entrepreneurs and Diversity within the Kuppam Revenue Division.

### **3. Research Methodology**

Based on the objectives of the study listed above, the descriptive and analytical research design has been adopted. To fulfil the above objectives, the researcher has collected both primary data and secondary data. Primary data was collected from 120 women entrepreneurs in Kuppam, Gudipalli, Santhipuram and Ramakuppam Mandals by using structure questionnaire. Secondary data was collected from published research articles, government reports, policy documents, Grama/Ward Sachivalayams, Self Help Groups records, internet, Swarna Kuppam vision document – 2029 issued by KADA and development agency publications.

### **4. Results and Analysis**

#### **4.1 Background of the region**

Chittoor district of Andhra Pradesh in Rayalaseema region was characterized by backwardness and poor performance in basic social indicators. Kuppam Revenue division is one of the division in Chittoor district, which is in the extreme corner of AP, surrounded by Tamilnadu on eastern and southern sides and on west by Karnataka. Kuppam Revenue division was established on 4th April 2022 by the Government of Andhra Pradesh with 4 mandals: Kuppam, Gudipalli, Santhipuram, and Ramakuppam, with 1051 square kilometers and a population of 3,05,271 consists of male population 1,54,951 and female population 1,50,250 as per DESPD, A.P. 2024. The socio-economic status of the people, especially women is very low. The main occupation of the people in this region is agriculture, dairying, floriculture, sericulture, home industries, and stone cutting. Farmers have established marked links with Bangalore, Chennai and Vijayawada selling vegetables and flowers. For the purpose the analysing the data percentage has been calculated and this is visualised in tables and charts.

**4.2 Mandal wise classification of women entrepreneur**

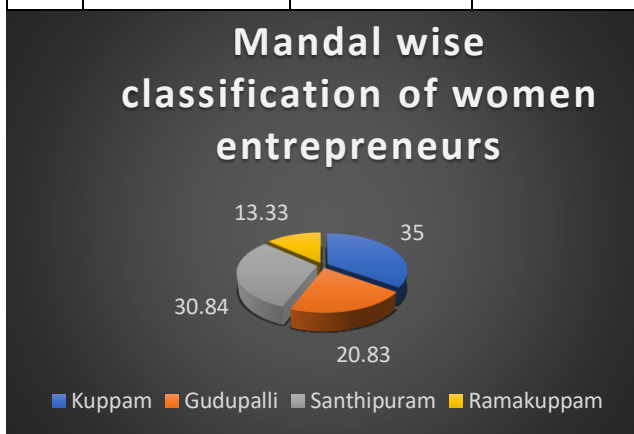
Women entrepreneurs in the MSME segment in Kuppam region are four mandals.

Table 1 shows the mandal wise classification of women entrepreneurs.

**Table: 1** Classification of women entrepreneurs on the basis of Mandals.

(N = 120)

S. No.	Mandal	No. of respondents	Percentage (%)
1	Kuppam	42	35.00
2	Gudupalli	25	20.83
3	Santhipuram	37	30.84
4	Ramakuppam	16	13.33
	<b>Total</b>	120	100



Source: Field survey

The above table shows that mandal wise women entrepreneurs in Kuppam region. The researcher observed that the highest no. of respondents from Kuppam Mandal, which is 35%, and the lowest respondents were from Ramakuppam Mandal because the kuppam mandal has more educated women as compared to Ramakuppam mandal.

**4.3 Demographic profile of women entrepreneurs**

**Table: 2** Demographic profile of women entrepreneurs

(N = 120)

Variable	Frequenc y	Percentag e (%)	Variable	Frequenc y	Percentag e (%)
Age 20 - 25	18	15.00	BC	64	53.33
Age 26 - 35	36	30.00	SC/ST	24	20.00
Age 36 - 50	54	45.00	Married	105	87.50

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Age 50+	12	10.00	Unmarried	15	12.50
Illiterate	16	13.33	Membership in SHG	90	75.00
Below SSC	22	18.33	Non-Membership in SHG	30	25.00
Intermediate	41	34.17	Upper class/Rich	8	6.67
Graduate	26	21.67	Upper middle class	12	10.00
Post Graduate	10	8.33	Lower middle class	70	58.33
Professional	5	4.17	Poor	30	25.00
OC	32	26.67			

The present table demonstrates the demographic profile of women entrepreneurs in Kuppam revenue division. It can be noticed that most of the women entrepreneurs are lower middle class, belong to backward communities, with intermediate qualifications, middle-aged and married women. It is further noticed that 75% of women entrepreneurs have membership in SHGs.

#### 4.4 Entrepreneurship profile

##### Type of enterprise on the basis of nature of business

Women-managed enterprises are of different kinds, such as dairy and food processing, retail, agriculture-based, garments, service, and others. Table 3 presents a classification of enterprises on the basis of nature of business.

**Table: 3 Nature of business units**

S.No	Nature of business	No. of units	Percentage (%)
1	Dairy and food processing	34	28.33
2	Agriculture- based units	22	18.33
3	Retail	36	30.00
4	Garments and tailoring	20	16.67
5	Others	8	6.67

In the region analyzed, 36% of women entrepreneurs operate retail businesses, while 34% are involved in dairy and food processing. Agriculturally based businesses account for 22%, and garments and tailoring make up 20%. Only 8% are in other sectors such as services. The predominance of retail businesses is attributed to their suitability and ease of management, whereas dairy and food processing are favored due to local preferences. The lower engagement in service sectors is linked to the region's low literacy rate among women.

#### 4.5 Finance and digital literacy

**Table 4:** Finance and digital literacy

Category	Institutional credit	Non institutional credit	No credit
High digital	12	5	2
Medium digital	18	16	8
Low digital	18	21	20

Individuals with high digital literacy predominantly access formal credit institutions (12 individuals), whereas those with medium skills exhibit a trend toward institutional credit (18 individuals), alongside significant reliance on non-institutional credit (16 individuals). In contrast, low digital literacy correlates with a marked preference for non-institutional credit (21 individuals) and no credit (20 individuals), with fewer individuals accessing formal credit (18 individuals). Overall, decreased digital literacy corresponds to increased use of informal credit sources and greater numbers without any credit access.

#### 4.6 Mobility of women entrepreneurs

**Table 5:** Mobility of women entrepreneurs

S No.	Person having control the business	No of respondents	Percentage (%)
1	self	50	41.67
2	husband	46	38.33
3	father	15	12.50
4	others	9	7.50
	<b>Total</b>	<b>120</b>	<b>100</b>

The two primary categories, self and husband, account for the vast majority of business control. 50 respondents (41.67%) control their own businesses. 46 respondents (38.33%) report their spouse having control. Together, "self" and "husband" represent 96 out of 120 respondents, totalling exactly 80% of the control

dynamics within this sample. Other individuals hold significantly less control: 15 respondents (12.50%). 9 respondents (7.50%). The distribution is highly concentrated, with control predominantly resting with either the individual respondent themselves or their spouse.

## 5. Opportunities and obstacles faced by women entrepreneurs

### Opportunities and key Initiatives for inclusive development

- A. **Institutional or Governmental Support:** The state of Andhra Pradesh and Non-Government Organisations (NGOs)/Associations such as Kuppam Area Development Authority (KADA) as well as the Association of Lady Entrepreneurs of Andhra Pradesh (ALEAP) have provided tremendous assistance through various programs including: Training; Subsidies; Site visits to Industrial Estates.
- B. **Schemes for Women entrepreneurs:** The Government of India and A.P. State Governments have developed and implementing various schemes for women entrepreneurs, like Stand-Up India, Mudra yojana, PMEGP, Arjana scheme, Prayas Scheme etc. Women entrepreneurs need to utilise these opportunities.
- C. **Micro - Credit:** Various banks provide microcredit for DWCRA – SHG women at low - interest loans.
- D. **'Chai Raasta' tea shops:** Government of Andhra Pradesh recently initiated 'Chai Raasta' corporate style tea café chain in Kuppam which is particularly for DWCRA groups aimed at empowering rural women.
- E. **Electric cycles for Women:** KADA is offering subsidised electric cycles to 300 SHG women entrepreneurs, facilitating sustainable transportation.
- F. **Financial access and business training:** The Government of Andhra Pradesh collaborated with SBI, Indian Bank, and Canara Bank and created platforms for providing financial access and business training to 6000 women entrepreneurs in this region.
- G. **Technology and Access to Digital Marketplace:** Through Applications such as 'Meri Saheli' powered by Artificial Intelligence and the ability for rural women in Kuppam to become Digital Entrepreneurs, rural women can access Markets beyond Kuppam and generate income.
- H. **1M1B Skills and training:** 1M1B (One Million for One Billion) green skills' academy was initiated in January 2025 in Kuppam collaboration with KADA, to provide skill training to youth.

### Challenges

- ❖ There is a challenge of new initiatives are promoting digital retail and food service, traditional sectors for women in the area.
- ❖ The lack of access to financing for women is often due to their lack of property ownership, which in turn limits their ability to provide collateral to banks to obtain loans. So, women are often left with no

other option than to use their own savings or take out informal loans from family and friends.

- ❖ Women are limited in their mobility, ability to earn time and take business risks due to the social structure of male dominance in society, and their primary responsibility for taking care of the family and household chores.
- ❖ Many women do not have a formal education which leads them to not know about government schemes, modern production methods, or marketing tools.
- ❖ There is a lack of infrastructure for women to do business, such as lack of access to raw materials, high costs of transportation, lack of proper storage, and there are frequent power cuts.
- ❖ The difficult competition for women-owned micro-enterprises and marketing challenges.

## 6. Findings

- a) Women entrepreneurs in this region have a low literacy rate and a poor family background.
- b) Lack of awareness of the business unit's management and administration skills.
- c) Low access to digital literacy and markets.
- d) Women entrepreneurs in this region highly depend on family members and average mobility in entrepreneurship.
- e) SHGs play a crucial role in promoting inclusive entrepreneurship.
- f) Women's entrepreneurship has improved income and social status.
- g) Inclusivity is higher at the entry level but weak in enterprise expansion.
- h) Structural barriers restrict sustainable growth.

## 7. Suggestions

- a) Strengthen digital and financial literacy programs.
- b) Improve access to diversified financial products.
- c) Create exclusive market platforms for women entrepreneurs.
- d) Provide mentorship and networking opportunities.
- e) Encourage community and family support mechanisms.

## Conclusion

Women entrepreneurs in Kuppam Revenue Division contribute significantly to inclusive development through income generation and social empowerment. While SHGs and government initiatives have enhanced participation, sustained policy support and institutional interventions are required to overcome structural barriers. Strengthening inclusivity across finance, digital access, mobility, and markets is essential

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