



**A REPORT ON
WOMEN ENTREPRENEURSHIP THROUGH VMM ORGANIZATION**

A fieldwork conducted in an NGO in Vijayawada

Report submitted by

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Submitted for the partial fulfilment of the Gender Studies Course

November-2019

ABSTRACT

This research report tells about the women entrepreneurs of the Vasavya Mahila Mandali (VMM). VMM is a social impact organization transforming the lives of the women and children. It facilitates Mahila Mitra, a movement for grass root women to work in collaboration with the Vijayawada city police to prevent violence against women and children by triggering a change in the attitudes and behaviours of patriarchy. It is known for its activism, passion and commitment in building a society with happy families and human values. It is located in Benz Circle, Vijayawada. The highlights of the study are information collected primarily from the women entrepreneurs and they speak about the training given to them in livelihood sustainability and how the NGO's training was helpful for them in starting up their own business. I visited the NGO on 10th September, 16th September, 4th October and 16th October. A consent has been taken from the authorities and the respective participants. Confidential information was promised to not be revealed.

The languages used for communication were Telugu and English. The methods used for collecting information were interviews, focused group discussion, survey, participant and non-participant observation. About 5-6 people were interviewed in focus group discussion & I had conducted 3-4 formal interviews among the women.

Through this study I understood the difficulties faced by the working women, how the NGO helps the women in starting their own business.

Keywords- women entrepreneurs, Mahila Mitra, social impact, difficulties, livelihood sustainability.

ACKNOWLEDGEMENT

“It is not possible to prepare a project report without the assistance & encouragement of other people. This one is certainly no exception.”

On this very outset of this report, I would like to extend my sincere & heartfelt obligation towards all the people who have helped me in this endeavour. Without their active guidance, help, cooperation & encouragement, I would not have made headway in the project.

I would like to thank the president of the NGO, Dr. B Keerthi and the secretary, Mrs. Goparaju Rashmi for allowing me to complete my project and giving me all the information required. I am extremely grateful to all the trainees, women entrepreneurs and staff of Vasavya Mahila Mandali for sparing their valuable time and having trust in me. Without their cooperation this research would have been impossible.

I respect and thank my professor Dr. Madhulika Sahoo, for providing me an opportunity to do the project work and giving me all support and guidance which made me complete the project duly. As my professor, she has taught me more than I could ever give her credit for here. She has shown me, by her example, what a good researcher should be.

I owe my gratitude to my parents and my family for giving me their valuable inputs and time. I am thankful and fortunate enough to get constant encouragement, support and guidance from them.

My sincere thanks to all those who have helped me directly and indirectly for the success of this project and apologies for my inability to incorporate each and everyone's name.

LIST OF ABBREVIATIONS-

1. FGD- Focused Group Discussion
2. VMM- Vasavya Mahila Mandali
3. NGO- Non Governmental Organization
4. SDGs - Sustainable Development Goals

GLOSSARY-

- 1) Darjee – Tailor
- 2) Kuttu pani – Tailoring
- 3) Ravika – Blouse
- 4) Cheera – Saree
- 5) Pattu pavada – Half- saree
- 6) Kuttu yartramu – Stitching machine
- 7) Daaram – Thread
- 8) Cheti allika – Embroidery
- 9) Gundeelu – Buttons
- 10) Kattera – scissors
- 11) Soodhi – needle
- 12) Deece mukka – Tailor’s chalk
- 13) Kolabadha – Tape
- 14) Chooka – Shirt
- 15) Podugu laagu – Pant
- 16) Langa – Petty coat

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CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION ABOUT THE TOPIC:

Vasavya Mahila Mandali (VMM) is a social impact organization transforming the lives of the women and children since 1969, its inception. (VMM) is registered in 1975, International year of women. Vasavya is an acronym given by Gora (given intro to Gora). Vasavya stands for Reality- speaking truth, Social outlook – be empathetic towards all and develop individual personality – be bold & courageous. It is a Gandhian, secular, not for profit, women-led, Non-Governmental civil society organisation. It works with a vision to promote comprehensive social, economic and political development for women, children and youth in vulnerable situations, there by empowering communities in Andhra Pradesh to improve their quality of life, and build a better civil society in India. They are the second generation spearheading VMM in its Golden Jubilee year. With half a century of legacy, hand holding support has been provided to people transcending different generations. VMM believes in institutional sustainability through strengthening of systems, governance and efficiency of deliverables. VMM is playing a key catalyst to bring change in policies via innovative strategies. For example, VMM facilitates Mahila Mitra, a movement for grass root women to work in collaboration with the Vijayawada City Police to prevent violence against women and children by triggering a change in the attitudes and behaviors of patriarchy.

The entrepreneurship program is from the self-help groups. There is 84 staff full time paid. Skill development trainees are in tailoring and beautician course. The women entrepreneurs are given skills. They help them in marketing, teach them how to maintain quality control, packing, display, send them for exhibitions and provide them training in accountancy (book keeping). Interaction among the producers and entrepreneurs this gives an opportunity for new thinking. Women make jute bags, printing of sarees, dresses, bedsheets, blouse pieces with bathik, kalamkari and block printing, herbal products like face packs, henna, shampoo, etc. They also make fashion Jewellery like bangles, ear hangings and other products are decorative pieces.

In the NGO the women are given training under these sections that are

1) Tailoring training-

Commercial Tailoring Training with the support of Shri Ram Foundation was initiated from 1st April 2017. From 1st April 2017 to till now we are given training to 145 trainees on Commercial Tailoring Training. Most of the trainees started earnings from the house with the Tailoring. They are given advanced training in fashion technology where they learn how to stitch designer wear dresses so that they can get good earning. In tailoring they are giving credit facility for buying commercial sewing machines. They are given a kit in which they are given a kit in which there are different tools used for cutting and measuring the garments.

2) Beautician training- The total beautician course trainees are 5. There are 2 batches. It started from 7th match, 2019. It is a 2 months course. They give training on how to do threading, how to do waxing and facial, different kinds of facials, hair styles, pedicure and manicure, etc. After the successful completion of their course they are provided with a certificate and 1500/- worth basic tool kit in which they give few products such as wax machine, creams for facial, small make up set, etc. for each trainee. After completing the training 5 women started their own shops, 21 women are doing jobs in beauty parlor and 10 women are going for home services. The beautician earning depends on how the clients will reach them, their earning differs if the client come on a daily basis or weekly or monthly basis.

They are working with street vendors where they provide them with financial and infrastructure support. Example- the NGO provide them with cart, grinder, etc. that helps them to start their business.

The self-help groups organized exhibition with the support of NABARD (National Bank for Agriculture and Rural Development).

1.2 BACKGROUND OF THE STUDY:

Vasavya Mahila Mandali (VMM) is a social impact organization located in Vasavya Nagar Benz Circle, Vijayawada in Andhra Pradesh. It is established in 1969, forty years ago with Gandhian ideology as a not for profit secular voluntary organization is working in the rural as well as urban areas of Andhra Pradesh. Chennupati Vidya is the Founder of the NGO. This organization started with literacy classes for the women. In 1975 this organization was registered under Indian Society Act of 1865. In 1985 they got foreign grants. The systems/ policies in the organization are HR policy, finance policy, child protection policy, gender policy, resource mobilisation policy and knowledge management policy, prevention of sexual harassment against women at work place policy, volunteer policy, non-discrimination workplace policy and Information technology policy. They follow these policies and review it every year. It is working with the Vision of Empowering woman, children and families by increasing happiness and ensuring a sustainable society with human values. Since inception VMM is developing skills of women and young girls in tailoring, Bathik, Maggam embroidery, Soft toys. This NGO focuses on social outlook, development of individual, truth and reality. It consists of 9 board members in which Dr. Bollineni keerthi is the president, Mrs Prayaga vedavathi is the vice president, Mrs Goparaju rashmi is the secretary, Yadla nirmala is the treasurer. The five board members are Dr. deeksha, Dr. namitha paritesh, Dr. saraswati raju iyer, B. sujatha and K. revathi.

Vasavya Mahila Mandali means-

- VA-Vasthavikata (Reality)
- SA-Sanghadrusti (Social Outlook)
- VYA-Vyaktitvam (Development of Individual personality)
- MAHILA: means Woman
- MANDALI: means Association

Vasavya for Sustainable Development Goals (SDGs)

- 1 No poverty
- 2 Zero hunger
- 3 Good health and well-being
- 4 Quality education
- 5 Gender equality
- 6 Clean water and sanitation
- 7 Affordable and clean energy
- 8 Decent work and economic growth
- 10 Reduced inequalities
- 11 Sustainable cities and communities
- 13 Climate action
- 15 Life on land
- 16 Peace, justice and strong Institutions
- 17 Partnerships for the goals

Purpose of the project-

The reason for choosing this topic is to examine and know how women are given training to become entrepreneurs and how the NGO helps the women in becoming entrepreneur. Many women are not educated and their families also do not support them and engage them in household work. My aim is to bring change in the attitude of the family members, society, and state towards the women entrepreneurs, to bring positive change in the attitude of women entrepreneur towards their lives, to promote awareness among the present generation about the current scenario, to study and understand how the NGO is training women and making them entrepreneurs and how they are changing the mind-set's of their family.

1.3 STATEMENT OF PROBLEM-

According to me it is an important topic to work on because women entrepreneurs have an important impact on the economy. “Women entrepreneur refers equally to someone who has started a one women business to someone who is a principal in family business or to someone who is shareholder in a public company which she runs.” Women entrepreneurship has been recognized as an important source of economic growth. They create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. The spirit of entrepreneurship among nationals of a country leads and contributes significantly to the growth process of a country. In this drive, there cannot be gender biases among men and women. In this dynamic world, women entrepreneurs are an important part of global quest for sustained economic development and social progress.

1.4 OBJECTIVES OF THE STUDY-

- 1) To find out in that NGO who are working women and what challenges do they face.
- 2) To find out what kind of work they do every day.
- 3) To find out are they given training in livelihood sustainability.
- 4) To find out are there any self-help groups.
- 5) Women in entrepreneurship start-up. What challenges do they face.
- 6) To find out after the completion of the training did any of the trainees started their own business.
- 7) To find out how many trainees are there in beautician training and tailoring training.
- 8) To find out do government provide funds to the NGO.

CHAPTER 2

LITERATURE REVIEW

Women power forms an important segment of the labour force and the economic role played by them cannot be isolated from the framework of development. It is said that women, who constitute half of the world's population, perform two-thirds of the world's work, receive one-tenth of its income and own less than one-hundredth of its property.

The brief builds on a review of the latest literature on the subject and supplements theory with insights culled by this author during interviews with female founders and managers of start up support organisations. The interview data was obtained as part of a broader study on the Indian start up ecosystem, in which 14 of the 39 interview partners were women, who were asked additional questions and invited to share their perspectives on the subject. (Sabrina Korreck, 2019)

The current study aims to add to the general understanding of women entrepreneurs in India, particularly in relation to innovation. Women entrepreneurs usually face gender-based barriers to beginning and growing their businesses, like discriminatory property, marital status and inheritance laws and/or cultural practices; lack of access to formal finance mechanisms; restricted mobility and access to information and networks, etc. Thus, governments across the globe as well as varied developmental organizations are actively endeavour promotion of women entrepreneurs through numerous schemes, incentives and promotional measures (Kumar, 2018)

Female entrepreneurial activity has been accepted as a vital part of the economic profile of a country, as has the argument that empowering female entrepreneurs act as fuel for flourishing economies (Ambrish, 2014; Kot et al., 2016)

The ranking of India on parameter of women entrepreneurship according to the Global reports is also very dismal. According to the “Female Entrepreneurship Index Report”, 2015 compiled by Global Entrepreneurship Development Institute, India ranked 70 with a low score of 25.3 among 77 countries studied. India lags behind even African countries. (Terjesen & Lloyd, 2015)

Frequently-repeated stereotypes enforce the notion that “business is not a woman’s world,” and the belief that men are more competent when it comes to financial matters. As such attitudes reflect in communication, women entrepreneurs are often treated with less respect and they sense doubt when interacting with business partners. Therefore, unsurprisingly, women often have lower confidence in their own business skills. In fact, highly successful women often struggle with self-doubt and underestimate their abilities and performance, while the opposite has been observed for men. (Katty Kay & Claire Shipman, 2014)

Study shows that female entrepreneurship has drawn enormous attention to policy formulation, literature studies and practical research since entrepreneurship of this type is recognised globally as contributing to the growth of many countries’ economies. As research in many cases have a direct and indirect link to management policies and improvements in strategies, having more high impact data available could contribute to improved management in certain cases. (McAdam, 2013)

Study shows that there has been advancement in the type of questions being asked and the explanations being offered. They suggest that there is a need to be inclusive of diverse voices and apply a constructionist approach to answer traditional and non-traditional questions. They also indicate that most of the research collaborations in women entrepreneurship area are still restricted within national boundaries and future research needs building networks across transnational borders. (Hughes, 2012)

CHAPTER 3

METHODOLOGY

3.1 AREA/LOCATION OF THE STUDY- Vasavya Mahila Mandali (VMM)

Vasavya Mahila Mandali is located near, Benz Circle in Vijayawada of Andhra Pradesh.



Geographical location of Vasavya Mahila Mandali

3.2 TARGET POPULATION-

I would like to interview women within the NGO and also the women who are given training by the NGO. I will collect information from them and then analyse. I will prepare a questionnaire and ask them questions and based on their answers I will analyse my results.

3.3 INTERVIEW SCHEDULE:



3.4 METHODS USED FOR DATA COLLECTION:

There were several methods used by me for collecting the data. I collected both primary and secondary data about VMM.

PRIMARY DATA COLLECTION –

Methods used in primary data collection are Focused Group Discussion (FGD), Interviews, Survey and Case Study.

1. FGD-

Focused Group discussions were done first so that the informants can feel comfortable while they are surrounded by their course trainees. FGD was conducted with a cluster of tailoring course women who gathered to do their work and it was a mixed age group. This method also helped me in collecting the relevant primary data. I interacted with tailoring course women trainees and beautician course women trainees. I had a Focus Group Discussion with around 4 to 6 women. Firstly, I have introduced myself and then posed some general questions to make them feel comfortable. Later I asked questions that are related to my data. I had a discussion around 15-20 minutes with each group. Through this method I have gathered more information and this also helped me to know the technical process of the NGO. Through this I also got to know about their lifestyle, individual opinions they have, perspective of a group as a whole, problems they face, etc.

2. INTERVIEW-

Interview constituted a major part of data collection. It involves asking people various kind of questions and getting the best and the true possible answers out of them. Through this I got to know many things about the NGO and a clearer view of the scenario. This method helped me in collecting more and the most important data that I require for my study. I interviewed many women trainees, women entrepreneur, the president and secretary. The responses given by them were very good and I got to know many new things and lifestyles of the people. I interacted personally with the people and most of them felt free in responding to my questions. I posed several open ended and closed- ended questions to the people.

3. SURVEY-

Surveys were done to get an overview about the trainees and women entrepreneurs in the NGO. After getting a fair idea from few surveys conducted, questions asked in the interviews were modified and a few more were added to get a clear idea of the scenario.

Table-1- Table showing income, expenses and savings of the informants-

Name-	Salary (Rs)-	Expenses (Rs)-	Savings(Rs)-
Roopa	4,000	6,000	Null
Kamala devi	10,000	14,000	500
G. Sujatha	9,000	10,000	Null
A. Eswari Devi	5,000	7,000	Null
K. baby sarojini	14,000	13,000	1,000
T. annapurna	10,000	12,000	Null

4. CASE STUDY-

Case study method was used to find out in detail about how the women came to know about the NGO and how the NGO did helped them to start their own business.

SECONDARY INFORMATION COLLECTION-

Secondary Information is collected through literature survey, visiting VMM. I collected most of the data from research articles, newspaper articles, magazines, etc. The data acquired was really helpful. I got to know some basic details of VMM. This data contributed in collecting more information about the NGO.

These are the methods that I used in my field work. It helped me in completing my project successfully. It helped me in portraying accurate data and analysing the information in a proper way. These methods made my task easier.

3.5 SURVEY QUESTIONNAIRE FOR THE NGO WOMEN:

1. Name-
2. Age-
3. Education-
4. Caste-
5. Religion-
6. Family types-
7. Occupation-
Income from Occupation-
8. Expenses they incur-
9. Marital Status-
 - Married
 - Unmarried
 - Any other
10. Husband's occupation and income-
11. Are you the sole earner in your family?
 - Yes
 - No

12. Is your income earned on ----- sufficient to fulfill your basic economic needs?

- Yes
- No
- Maybe

13. How did you learn about the VMM Organization?

14. Who motivated you to join in the NGO?

15. Before and after joining this organization, how empowered do you feel after working in this organization?

16. What are your aspirations in life?

17. What challenges do you face every day?

SURVEY QUESTIONNAIRE FOR THE NGO STAFF MEMBERS/ PRESIDENT:

- 1) What is the mission of this organization?
- 2) In the NGO who are working women and what challenges do they face?
- 3) What kind of work they do every day?
- 4) Are they given training in livelihood sustainability?
- 5) Are there any self-help groups.
- 6) Women in entrepreneurship start-up. What challenges do they face?
- 7) How many staff is there in the NGO?
- 8) Do government provide funds to the NGO?
- 9) How many trainees are there in beautician training and tailoring training?
- 10) After the completion of the training did any of the trainees started their own business?
- 11) What are the programs/projects done for the welfare of women?
- 12) What are the systems/policies in the organization?

CHAPTER 4

FINDINGS OF THE STUDY

4.1 CASE STUDY

Case study: 1

For young girl like Roopa, getting married did not necessarily mean the end of her carrier. Roopa is 19 years old. Her father is a watchman in an apartment and he also irons clothes. Her mother works in nearby houses. She lives in Patamata canal road in the servant quarters in the apartment. She has one brother who is working as taxi driver. She studied till 7th class in a private school, during the middle of her studies. Roppa's parents suggested her to discontinue her studies and arranged her marriage with Mr.Srinivas who is from Sattenapalli, Guntur District, in 2013. When she was just 13 years old she got married. At that time she was not aware of child marriage act. After she got married, she came to know that her husband Srinivas was not interested in her as he was in love with another girl. She informed her mother-in-law about her husband's extra marital affair. Her mother-in-law said that slowly he will change and told her to have patience. Roppa's in-laws run a curry point and they all work there. After 2 months of her marriage, her monthly period stopped and she was feeling very weak. She informed her mother-in-law about her condition. Then she gave roopa two tablets and pineapple juice to drink. After using the tablets for 3 days, she got her monthly periods. When she told her husband then he said that he only suggested his mother to give tablets for aborting the baby. Since then, every time they had problems, her husband used to shout at her and abuse her. Till one year she did not tell her parents about her husband's behaviour. Her mother-in-law requested the girl's family with whom roopa's husband had relation. She requested the girl not to have contact with her son as he is already married. But they threatened her. As her parents insistence her to stay with her husband she tried to adjust with her husband but still there was no change in his behaviour. So she came back to her parent's home and started to go to work as daily wage earner. But she wanted to learn garment making as she was interested in doing so and also to support her parents. One of her neighbour learned tailoring at VMM and is leading a happy life. Through her she came to know about VMM and approached the management of VMM. She learned tailoring and completed her training course in December, 2017 and in February 2018 she learned designing. Now she is able to stitch clothes such as pant, shirt, blouse, dresses with different designs, etc. During the month of January and February, 2018 she has stitched different dresses worth of Rs.7000/. She feels very happy that she has learned garment making in VMM with the support of Sriram Foundation, and she is thankful to VMM for giving her the chance and support to learn and to be independent. Now her parents are trying for an alliance but she told them that she wants to start a small tailoring shop near their house and after earning well, she wants to get married. Now she is confident enough that she need not depend on any one and she is no more a burden to her family and she is earning money to support her family.

Case study 2:

Lanke Kamala Devi resident of Patamata Lanka, Vijayawada approached Vasavya Mahila Mandali in the year 1982 to learn the skills in Tailoring and hand Embroidery. She hails from an Orthodox family and about three decades ago there were many restrictions for women to come out of home. But it is inevitable for Kamala, an illiterate young widow with infant son to eke out her livelihood due to the sudden change in the family dynamics. Owing to lack of exposure in the community she is timid and fearful to socialize with others. With the consistent counselling by VMM management and instructors, she was able to cope with the situation and face the realities of life by getting skills. Mythri, a psychologist on the board of VMM conducted sensitization meetings monthly once for women and their family members but in the initial interactions Kamala used to tremble to express her issues and concerns. Gradually she socialized with the emotional support provided by VMM family. By the time Kamala completed her ten months of tailoring course, she became more courageous. In 1983 she joined VMM as Instructor of tailoring section for the adolescent girls and women in destitution, then from 2000 onwards provided skills to the secondary victims at Sitanagaram, ex-criminal settlement area in Guntur district as rehabilitation process and from 2005 in Government Observation Home for boys at Vijayawada as VMM is a co-management agency. She is a grief counsellor for Swetcha Gora Eye Bank, motivates the families for eye donation and promotion for filling pledge forms. Through her efforts she was able to facilitate eye donation from three persons and six were able to see the World. She became a change agent by referring sick persons for HIV testing and able to improve their quality of life with appropriate referrals. She is a motivator for secular society and promoted inter caste marriages. Kamala stressed “it is a boon for me to be associated with VMM for about three decades and able to see a smile on the faces many marginalized women”

The above case studies are covering the two generations of women.

KEY FINDINGS-

- The NGO ensure the rights of women and children in life cycle through community-driven initiatives of care, protection, development and welfare. They facilitate knowledge building of communities on issues of orphan and vulnerable children with gender inclusivity and improving value of education through environmentally appropriate and culturally sensitive approaches.
- They promote entrepreneurship and financial sustainability of vulnerable families by educating them on their economic rights, building vocational skills, employment opportunities and access to credit.
- It is found that majority of the trained women entrepreneurs (82 percent) belonged to the age group of 31 to 50 years and though the youth are said to be skillful, energetic and enthusiastic to learn new ideas, only about 10 per cent of them were willing to take-up entrepreneurial activities.
- The findings indicated that majority of the trained women entrepreneurs were literate and that too considerable percentage (29 percent) of the respondents were graduates. The education has helped the women entrepreneurs to make decisions either individually or consulting with others while performing activities in the State. It is found that the reasons for good literacy were the availability of educational facilities, better socio- economic conditions of the parents and awareness about education of girl child.
- They facilitate meaningful participation of women and youth in multi-level democratic decision making bodies and to advocate changes for progressive policies.
- Funds: - they get funds from both government and bilaterals (includes US consulate), cooperates, individual donations and some are self-financing.
- VMM core values are Humanism, Gender in life cycle, Rights based approach, Valuing communities, Partnering with civil society, Sustain quality of services, Transparency, Social audit, Professionalism, Evidence based and Value for money, matter, work. The strategic planning is done every five years and it is involvement of other NGO's, staff, community and beneficiaries.

❖ Challenges faced by the women-

1. Working hours- They have to take care of their children as well as manage their home and work place.
2. They can't leave their children at home. So, they bring their children along with them to the NGO.
3. They do not have mechanism to ventilate their grief/ sorrow.

In the NGO they are given free access to share their grief / sorrow.

They mainly face challenges in

- 1) Quality product and
- 2) Marketing.

- Women are provided with counselling and if required they call the family members and council them also.
- They have grievance redressed mechanism of internal complaints committee.

❖ Women at work force categorisation-

1. Community outreach workers.
2. Counsellors
3. Lab technicians (lab testing for HIV, Diabetes)
4. Program managers
5. Skill development trainers-a) tailoring b) fashion technology c) beautician
6. Unpaid volunteers.

❖ The NGO work with

1. Women help groups at community level.
 2. People's representative like corporates, MLA's.
 3. Police
 4. Anganwadi teachers – they work as they have mothers committee, how to take care of the children, good touch, bad touch.
 5. Health care workers.
- Andhra Pradesh human resource development institute in Bapatla- Government institute which trains government officials. Since last four years thousands of women and men officers are being trained by the NGO.

- They give training on
 1. Combating gender base violence at home, work and at public places.
 2. Gender budgeting
 3. Gender audit
 4. Innovative best practices on Mahila Mitra.
- ❖ Mahila Mitra- It is a kind of be a friend to the women.
- Lead organisation for AP police – is giving training to AP police on gender sensitization.
- Their everyday work- In skill development women they learn with regard to garment making and fashion technology.
- The NGO does counselling to the women's families and children.
- They go to communities and bring awareness to women on rights, health, nutrition, violence, etc.
- ❖ Self-help groups-
 - Dual purpose-
 1. Livelihood point of view giving them credit, repaying it, tracking their business, giving them support whatever required.
 2. If they face any problem in their life they will council them and guide them and also support them for their children's education as required.

Suppose a woman becomes widow. They will guide the women to get widow pensions.
 - Women make jute bags, printing of sarees, dresses, bedsheets, blouse pieces with bathik, kalamkari and block printing, herbal products like face packs, henna, shampoo, etc. They also make fashion Jewellery like bangles, ear hangings and other products are decorative pieces.
- ❖ After the completion of their training VMM organization provides them with a basic tool kit and a certificate. So with the basic kit they start their business at home. In the mean time they approach bankers for loan based on the training certificate. VMM also gives a letter of satisfaction and that the women submit to the bank. One's they get lian sanction they can but equipment and do business.

4.2 LIMITATIONS

- When I visited the NGO the environment seemed to be very dull and dynamic. It looked like a completely different world. When I had to interview these were the obstacles that I was facing where the women were feeling shy, unable to talk properly, some of them were having mental disorder so I was unable to talk properly with them. Some of their husbands left them; some of their in-laws tortured them, etc. This is what I got to know from the president of the NGO. Neither their family nor their husband contacted them.
- There was language barrier as I am not very well versed in Telugu.
- Identity was mistaken as some of them mistook me as some reporter and weren't answering to my questions.
- I felt difficult to interact with the trainees as they come early in the morning and will be busy in their training. I didn't find much time to interact with them. I had to wait until they were free.
- While I was interviewing the language content was not clear and could not get answers for a few questions.
- They were not willing to give the interviews and were taking time to answer the questions.
- Collecting data from them took a lot of time.
- Building rapport was not easy.

4.3 SUGGESTIONS

Welfare schemes to be implemented for the women in India –

The recent programmes initiated by the Government of India include the Mother and Child Tracking System (MCTS), the Indira Gandhi Matritva Sahyog Yojana Conditional Maternity Benefit plan (CMB), and the Rajiv Gandhi Scheme for Empowerment of Adolescent Girls – Sabla.

Mother and Child Tracking System (MCTS)

The Mother and Child Tracking System was launched in 2009, helps monitor the health care system to ensure that all mothers and their children have access to a range of services, including pregnancy care, medical care during delivery, and immunizations. The system consists of a database of all pregnancies registered at health care facilities and birth since 1 December 2009.

Pradhan Mantri Matritva Vandana Yojana

Indira Gandhi Matritva Sahyog Yojana (IGMSY), Conditional Maternity Benefit (CMB) is a scheme sponsored by the national government for pregnant and lactating women age 19 and over for their first two live births. The programme, which began in October 2010, provides money to help ensure the good health and nutrition of the recipients. As of March 2013 the programme is being offered in 53 districts around the country.

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls – Sabla

The Rajiv Gandhi Scheme for Empowerment of Adolescent Girls – Sabla is an initiative launched in 2012 that targets adolescent girls. The scheme offers a package of benefits to at-risk girls between the ages of 10 and 19. It is being offered initially as a pilot programme in 200 districts. The programme offers a variety of services to help young women become self-reliant, including nutritional supplementation and education, health education and services, and life skills and vocational training.

Rashtriya Mahila Kosh

Rashtriya Mahila Kosh (The National Credit Fund for Women) was created by the Government of India in 1993. Its purpose is to provide lower income women with access to loans to begin small businesses.

Priyadarshini

Priyadarshini, initiated in April 2011, is a programme that offers women in seven districts access to self-help groups.

National Action Plan for Children

National Action Plan for Children Was initiated in 2017, This Scheme Was Launched By Ministry of Women and child Development.

Digital Laado (DigitalLaado) - Giving Digital Wings To Daughters

An Initiative started with the association of FICCI & Google Digital Unlocked to empower and strengthen daughters on digital platforms. According to government of India 65% daughters drops out from there higher studies due to household work. This program is a nationwide initiative wherein every daughter will be taught and trained to develop their talent and skills to work from home itself and get connected with the global platform. Daughters can register themselves to avail this benefits from anywhere in the world - online & offline.

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Website title: Wikipedia.org

URL: https://en.wikipedia.org/wiki/Welfare_schemes_for_women_in_India

CHAPTER 5

CONCLUSION

Women are a very important human resource of the nation and every state ought to try to utilize them as mediators of economic growth and development. Encouragement for women entrepreneurship is one among the ways for that. However sadly it is seen that the traditional way of thinking of The society and negligence of the state and respective authorities are important obstacles in the women entrepreneurship development in India. Women entrepreneurship is instrumental for achieving economic and societal growth. Despite constituting around half of the total population of India, the economic participation of women is very limited. Apart from the responsibility of the state and society, absence of certain agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence of direct ownership of the property to women, contradiction of entrepreneurial ability and finance in economically rich and poor girls, no awareness regarding capacities, low ability to bear risks, issues of work with male employees, negligence by financial institutions, lack of self-confidence, lack of skilled education, quality constraints and lack of interaction with successful entrepreneurs is major issues of women entrepreneurship development in India. Women entrepreneurs of India are now emerging in non-traditional sectors. Women entrepreneurs are a heterogeneous segment having diverse demographic, economic and educational background. It is evident that there are numerous challenges faced by women in the course of their entrepreneurial career. There is a need of comprehensive action plan to counter these challenges. Despite the fact that government has framed and implemented various supportive measures, women entrepreneurship in India remains alarmingly low. Majority of the women owned establishments are concentrated in unregistered sector and hence are unable to reap the benefits of government support. Impact assessment of existing policies and schemes may reveal novel ways in which women entrepreneurship can be nurtured. Women entrepreneurship is a diverse and complex domain which requires extensive and intensive research endeavours for decoding its dynamics. Therefore, there is need of continuous attempt to inspire, encourage, motivate and co-operate with women entrepreneurs, awareness programs ought to be conducted on a mass scale with the intention of making awareness among women regarding the various areas to conduct business. Throughout the project I learned a lot about the VMM Organization, how the organization helps the women to become entrepreneur. The overall experience was very satisfying and motivating. It helped me grow as an individual as well. I am extremely happy that I got an opportunity to do this project.

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APPENDIX

CONSENT FORM

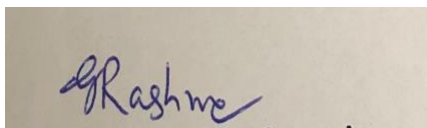
Consent form 1

Namaste!

My name is Shriya Jejani. I am a BBA student at VIT-AP School of Business, Amaravati.

I am working on a project titled “Women Entrepreneurship through NGO” as a part of my Gender studies course. I am going to ask you some personal questions that some of the people find difficult to answer. Your answers are completely confidential, your name, will not be disclosed to anyone, and will never be used in connection with any of the information you tell me. You do not have to answer any questions that you do not feel comfortable, and you may withdraw from this interview at any time you want to. However, your answers to these questions will help me to understand the project that I am working on. I would greatly appreciate your help in responding to this interview. Would you be willing to participate?

May I begin the interview now?

A photograph of a handwritten signature in blue ink on a light-colored piece of paper. The signature appears to be 'Rashmi' with a stylized flourish.

Signature of the interviewee

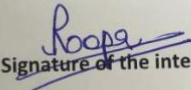
Consent form 2

Namaste!

My name is Shriya Jejani. I am a BBA student at VIT-AP School of Business, Amaravati.

I am working on a project titled “Women Entrepreneurship through NGO” as a part of my Gender studies course. I am going to ask you some personal questions that some of the people find difficult to answer. Your answers are completely confidential, your name, will not be disclosed to anyone, and will never be used in connection with any of the information you tell me. You do not have to answer any questions that you do not feel comfortable, and you may withdraw from this interview at any time you want to. However, your answers to these questions will help me to understand the project that I am working on. I would greatly appreciate your help in responding to this interview. Would you be willing to participate?

May I begin the interview now?



Signature of the interviewee

Signature of the interviewee

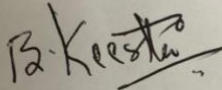
Consent form 3

Namaste!

My name is Shriya Jejani. I am a BBA student at VIT-AP School of Business, Amaravati.

I am working on a project titled “Women Entrepreneurship through NGO” as a part of my Gender studies course. I am going to ask you some personal questions that some of the people find difficult to answer. Your answers are completely confidential, your name, will not be disclosed to anyone, and will never be used in connection with any of the information you tell me. You do not have to answer any questions that you do not feel comfortable, and you may withdraw from this interview at any time you want to. However, your answers to these questions will help me to understand the project that I am working on. I would greatly appreciate your help in responding to this interview. Would you be willing to participate?

May I begin the interview now?



Signature of the interviewee

Signature of the interviewee

PICTURES

Tailoring course trainees:



Dresses and Sarees stitched by the women:



Face packs made by the women:



Interview of Mrs Goparaju Rashmi, the secretary of VMM:



Interview of Dr. Bollineni keerthi, the president VMM:



Focus Group Discussion with the trainees and the instructor:



Entrance gate of Vasavya Mahila Mandali:

