



Knowledge of Rural Women on Self-employment Opportunities in Visakhapatnam District of Andhra Pradesh

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ABSTRACT

A study was designed involving 120 rural women from six mandals in Visakhapatnam district of Andhra Pradesh, who were undertaking self employment activities. A test was constructed to know the knowledge level of these rural women on self employment opportunities. Out of the 35 statements prepared in consultation with the experts and from available literature only 26 statements were finally selected for the study after the evaluation by the expert committee. The results revealed that majority of women respondents gave correct responses on knowledge items of annual income limit to get the loans from banks (93.33%), criteria for selection of participants in the training programmes (91.67%), naming of self employment activity (87.50%), an institute where training is offered for self-employment activity (76.67%), a source of information about self-employment schemes and minimum educational qualifications to undergo training at government institutes (73.33%), most suitable scheme for the area (77.50%), stipend for candidates undergoing self-employment training (64.17%), 61.67 percent respondents had knowledge in the minimum age of an individual to take up a self-employment scheme and the loan component obtainable from a nationalized bank. A little less than half of the women respondents had medium knowledge (49.17%), followed by low knowledge (40.83%) and high knowledge (10.00%). The respondents with regard to knowledge on self-employment had shown a positive and significant correlation with education, extension contact, training received, achievement motivation, level of aspiration, self confidence, economic motivation and economic status. Social status was found to have positive but no significant relationship with respect to knowledge of the respondents. Family type and family size were found to have significant negative correlation with respect to knowledge of respondents.

Key words : Knowledge, Opportunities, Rural women, Self employment.

Generating rural employment in the context of developing countries is essentially an attempt to improve the living conditions of the rural poor. Economic independence appears to be vital indicator to improve the standard of living. To accelerate the process of development, women need to be developed by creating better economic opportunities. Entrepreneurial development is vital for national economy, though it is a complex process, yet it plays a key role in the economic development of every country and work as an important ingredient to the economic process. Self-employment is the most appropriate strategy, which can provide income to rural women on a sustainable basis. There are many rural families taking up self employment activities. At this juncture, a study was designed involving the rural women from six mandals in Visakhapatnam district of Andhra Pradesh, who were undertaking self employment activities on their own. A test was conducted to know the knowledge level of these rural women on self employment opportunities.

MATERIAL AND METHODS

Knowledge has been defined as "those behaviours and test situations which emphasized the remembering either by recognition or by recall of ideas and material on some phenomena". To find out the knowledge of women about self-employment opportunities a knowledge test was developed. 35 statements were prepared in consultation with the experts and also from available literature. The statements were subjected to evaluation by the experts on a three point continuum i.e., highly suitable, suitable, not suitable. Based on the highest mean scores, only 26 statements were finally selected for the study.

The finally selected statements of knowledge test were given to the respondents, the correct response to each statement was given a score of 'two' and incorrect response was given a score of 'one'. The total number of correct responses given by a respondent to the 26 items was the knowledge score obtained by the respondent. Thus, the maximum and minimum possible score for each

Table 1. Response analysis of knowledge items on self-employment opportunities by the respondents

Sl. No	Statement	Correct		Incorrect		Total Score	Mean score	Rank
		F	%	F	%			
1	Annual income limit to get the loans from banks	112	93.33	08	06.67	232	1.93	I
2	Criteria for selection of participants in the training programmes	110	91.67	10	08.33	230	1.92	II
3	Name of the any self-employment activity	105	87.50	15	12.50	225	1.88	III
4	An institute where training is offered for self-employment	92	76.67	28	23.33	212	1.77	IV
5	A source of information about self-employment schemes	88	73.33	32	26.67	208	1.73	V
6	Minimum educational qualification to undergo training at government institute	88	73.33	32	26.67	208	1.73	VI
7	Most suitable scheme for the area	93	77.50	17	22.50	203	1.69	VII
8	Stipend for candidates undergoing self-employment training	77	64.17	43	35.83	197	1.64	VIII
9	The minimum age for an individual to take up a self-employment schemes	74	61.67	46	38.33	194	1.62	IX
10	The loan component obtainable from a nationalized bank	74	61.67	46	38.33	194	1.62	
11	An agency concerned with self-employment promotion	73	60.83	46	38.33	192	1.60	
12	An organization which introduces special schemes for women	62	51.67	58	48.33	182	1.52	
13	A training and employment promotion institute in Visakhapatnam district	60	50.00	60	50.00	180	1.50	
14	Government programme encouraging women's self-employment	50	41.67	69	57.50	169	1.41	
15	An institute which offers free off cost training for self-employment exclusively for women	46	38.33	74	61.67	166	1.38	
16	The maximum unit cost for illiterate unemployed	34	28.33	86	71.67	154	1.28	
17	Any voluntary organization which provides training opportunities for women	23	19.17	97	80.83	143	1.19	
18	A programme in which unemployed can obtain loan	22	18.33	98	81.67	142	1.18	
19	The percentage of loan money sanction by the training institute to the trained candidate	14	11.67	106	88.33	134	1.12	
20	A department of government having an entrepreneur guidance cell with a guidance officer	12	10.00	108	90.00	132	1.10	
21	The maximum unit cost for a small scale industry	06	05.00	114	95.00	126	1.05	
22	Three types of self-employment schemes	03	02.50	117	97.50	123	1.03	
23	The district level person in charge of self-employment schemes	02	01.67	1148	98.33	122	1.02	
24	The maximum unit cost for business units	0	0.00	120	100.00	120	1.00	
25	The maximum unit cost for servicing units	0	0.00	120	100.00	120	1.00	
26	The surety procedures followed by APSFC	0	0.00	120	100.00	120	1.00	

Table 2. Distribution of respondents according to their level of knowledge.

Sl.No.	Category	F	%
1	Low knowledge (26-34)	49	40.83
2	Medium knowledge (35-43)	59	49.17
3	High knowledge (44-52)	12	10.00

Note: F=Frequency, %=percentage, N=120

Table 3. Correlation coefficient between independent variables and knowledge level

Sl. No.	Variable	Knowledge r-value
1	Education	0.5132**
2	Family type	-0.2743**
3	Family size	-0.0867NS
4	Extension contact	0.6230**
5	Training received	0.3684**
6	Achievement motivation	0.5446**
7	Level of aspiration	0.6295**
8	Self confidence	0.6531**
9	Innovativeness	0.6610**
10	Risk preference	0.6092**
11	Economic motivation	0.4810**
12	Economic status	0.4448**
13	Social status	0.0344NS

** significant at 1% level

NS-Non significant

respondent is 52 and 26 respectively. Mean score was calculated for each item of the knowledge test multiplying the correct response with a score of two and incorrect response with a score of one and the total score obtained was divided by 120 respondents. The ranking was given based on the mean score values. Further the respondents were classified into low (26-34), medium (35-43) and high (44-52) based on knowledge scores using class interval method. Further, knowledge was correlated with personal variables viz., education, family type, family size, extension contact, training received, achievement motivation, level of aspiration, self-confidence, innovativeness, risk preference, economic motivation, economic status and social status.

RESULTS AND DISCUSSION

Responses were analyzed on the knowledge items to gain more insight of knowledge on self-employment opportunities as perceived by rural women and the results are furnished in Table 1 and Table 2. The results presented in Table 1 reveal that majority of women respondents gave correct responses on knowledge items of annual income limit to get the loans from banks (93.33%), criteria for selection of participants in the training programmes (91.67%), name of the any self employment activity (87.50%), an institute where training is offered for self-employment activity (76.67%), a source of information about self-employment schemes and minimum educational qualifications to undergo training at government

institutes (73.33%), most suitable scheme for the area (77.50%), stipend for candidates undergoing self-employment training (64.17%), 61.67 per cent of respondents had knowledge in the minimum age of an individual to take up a self-employment schemes and the loan component obtainable from a nationalized bank. None of the respondents could give correct response for the items such as the maximum unit cost for business and servicing units, and the surety procedures followed by APSFC (Andhra Pradesh State Finance Corporation). The said statements of knowledge items on self-employment opportunities were ranked I, II, III, IV, V, V, VII, VII and IX rank given to two statements respectively. The data in Table 2 indicated that little less than half of the women respondents had medium knowledge (49.17%), followed by low knowledge (40.83%) and high knowledge (10.00%). These findings were in accordance with that reported by Tejaswini and Veerabhadraiah (1996); Aravinda and Renuka (2002); Kalayani and Lekha (2002); Asokhan *et al.* (2006); Mathialagan and Manivannan (2006); Revanna and Vijayalakshmi (2006); Rao and Dipak De (2009).

Only a meager proportion of the self employed rural women had high knowledge about the self employment opportunities. A major portion of the respondents were grouped in medium knowledge level, the women need to be made aware about the self employment opportunities so that they are benefitted to the maximum extent by different self employment schemes of state and central government.

The relationship between various personal variables and knowledge of rural women about self-employment opportunities was found out and presented in Table 3. Null hypothesis was that there will be no significant relationship between the personal variables and knowledge. Empirical hypothesis was that there will be positive and significant relationship between the personal variables and knowledge.

It could be observed that the respondents with regard to self-employment had shown a positive and significant correlation was noticed with education (0.5132), extension contact (0.6230), training received (0.3684), achievement motivation (0.5446), level of aspiration (0.6295), self confidence (0.6531), economic motivation (0.4810) and economic status (0.4448). Social status (0.0344) was found to have positive correlation with respect to increase in knowledge of respondents but the relationship was not significant. Family type (-0.2743) was found to have negative and significant correlation with respect to increase in knowledge of respondents. Family size (-0.0867) was found to be negative and not significantly correlated with knowledge of young women regarding the self employment activities.

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