

A STUDY ON ENTREPRENEURIAL ACTIVITIES OF SELF HELP GROUPS TOWARDS WOMEN EMPOWERMENT IN KRISHNA DISTRICT

DR.N. SUBRAMANYAM, G. MADHU SRI, V.KRISHNAPRASANNA

Abstract: In the mounting countries these days, more and more prominence is laid on the call for women development and their input in the main torrent of progress process. Apart from managing household and bearing children, women are also good in bringing income with productive activities through working in the fields of factories or running small and petty businesses. Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a women's life through which she increases her ability to shape her life and environment. The concept of Self Help Groups (SHGs) is proving to be a helpful instrument for the women empowerment. Entrepreneurship development and income generating activities are a feasible solution for empowering women. Participation in income generating activities helps in the overall empowerment of women. Thus, this paper focuses on the empowerment of women through entrepreneurial activities of Self Help Groups, who are engaged in different income generating activities in particular.

Keywords: Empowerment, Self Help Groups (SHGs), Entrepreneurship, Income Generating Activities.

Introduction: Women must be empowered by enhancing their awareness, knowledge; skills and technology use efficiency, thereby, facilitating overall development of the society. Empowerment can give power to women to have control over the circumstances of their lives. It includes both control over resources and ideology, greater self-confidence and an inner transformation of one's consciousness that enables one to overcome external affairs. Empowerment of women is critical not only for their own welfare but also for the development of the country.

SHG at Glance in Krishna District: Krishna District has a total of 49 mandals in the district. Out of 3, 48,493 rural households projected 348,493 HHs (100%) are mobilized in the SHGs. A total 3,48,493 (100%) of Poorest of the poor HHs are covered in to SHGs. Out of

1,18,117 SC HHs projected 1,18,117 HHs (100%) are mobilized in to SHGs. Out of 24,253 ST HHs projected 24,253 (100%) are mobilized in to SHGs. There are 60,176 SHGs with a membership of 6, 61,936 women in the district as on December 2013.

Objective of the Study:

➤ To study the management of micro finance by SHG women in running income generating activities.

Methodology:

The study uses both primary data and secondary data. At the next level, three mandals are selected from Krishna District for the present study. From each mandal, 100 SHG members, who are engaged in income generating activities are selected. Thus, the total sample size is 300.

Table: 1.1 Sample Distribution

Sl. No.	Name of the Mandal	Total No. of SHGs	No of SHG members	No. of SHG Members Taken for sample
1	Penamaluru	2039	20916	100
2	Kankipadu	1178	11931	100
3	Machilipatnam	1411	16440	100
	Total	4628	49287	300

Management of Income Generating Activities: Women's empowerment has long been a central feature of Government of India. The sample respondents have started these income generating activities through the micro finance obtained through the Self Help Groups (SHGs). An attempt is made in this paper to explain the management of micro finance by sample women in running income generating activities.

Reasons for selecting the income generating activity: Sample respondents are asked about the reasons for selecting the particular income generating activity. Distribution of the sample respondents by reasons for selecting the particular income generating activity are shown in Table - 1.2. It is revealed from the table that availability of raw materials is found to be main reason for selecting the particular income generating activity.

Table 1.2 Distribution of the Sample Respondents by reasons for selecting the income generating activity

Category	Reason					Total
	Availability of Raw Materials	Market Demand	Training & skill in the field	Other Reasons	No Reason	
Tailoring Women	15 (55.60)	3 (11.10)	6 (22.20)	0	3 (11.10)	27 (100.00)
Grocery shop business women	0	21 (58.33)	0	12 (33.33)	3 (8.34)	36 (100.00)
Fancy shop business women	24 (44.40)	18 (33.30)	3 (5.60)	3 (5.60)	6 (11.10)	54 (100.00)
Clothes business women	30 (58.80)	6 (11.80)	9 (17.60)	3 (5.90)	3 (5.90)	51 (100.00)
Vegetable vending business women	18 (75.00)	3 (12.50)	0	3 (12.50)	0	24 (100.00)
Petty business women	27 (33.30)	18 (22.20)	12 (14.80)	6 (7.40)	18 (22.20)	81 (100.00)
Tiffin stalls business women	9 (33.30)	9 (33.30)	3 (11.10)	6 (22.20)	0	27 (100.00)
TOTAL	123 (41.00)	78 (26.00)	33 (11.00)	33 (11.00)	33 (11.00)	300 (100.00)

Running of the economic activity: Sample respondents are asked whether they are running income generating activity either individually or collectively by all group members as shown in Table – 1.3. It is delineated from the table that only three per cent of

the sample respondents are running the economic activity on the group as a whole. By and large, 97 per cent of the sample respondents are running the income generating activity individually.

Table 1.3 Distribution of the Sample Respondents by whether the Income Generating Activity is Individual Activity or Group Activity

Category	Income Generating Activity		Total
	Individual Activity	Group Activity	
Tailoring Women	27 (100.00)	0	27 (100.00)
Grocery shop business women	36 (100.00)	0	36 (100.00)
Fancy shop business women	54 (100.00)	0	54 (100.00)
Clothes business women	48 (94.10)	3 (5.90)	51 (100.00)
Vegetable vending business women	24 (100.00)	0	24 (100.00)
Petty business women	78 (96.30)	3 (3.70)	81 (100.00)
Tiffin stalls business women	24 (88.90)	3 (11.10)	27 (100.00)
TOTAL	291 (97.00)	9 (3.00)	300 (100.00)

Amount invested for the activity: An attempt is made in the present study to know how much amount of capital is invested by the sample women to start the income generating activity. Distribution of the sample respondents by amount invested for the activity is

furnished in Table – 1.4. It is noticed from the table that sample respondents have started their economic activity by investing amount ranging from below Rs.5,000/- to above Rs.20,000/-.

Category	Amount invested for the Income Generating activity					Total
	Below INR 5,000	INR 5000 to INR 10000	INR 10000 to INR 15000	INR 15000 to INR 20000	Above INR 20000	
Tailoring Women	0	12 (40.00)	0	3 (10.00)	15 (50.00)	30 (100.00)
Grocery shop business women	0	0	3 (12.50)	0	21 (87.50)	24 (100.00)
Fancy shop business women	0	21 (33.33)	6 (9.52)	12 (19.05)	24 (38.10)	63 (100.00)
Clothes business women	6 (11.80)	12 (23.50)	3 (5.90)	3 (5.90)	27 (52.90)	51 (100.00)
Vegetable vending business women	6 (25.00)	3 (12.50)	0	9 (37.50)	6 (25.00)	24 (100.00)
Petty business women	6 (7.40)	18 (22.20)	6 (7.40)	12 (14.80)	39 (48.10)	81 (100.00)
Tiffin stalls business women	3 (11.10)	9 (33.30)	3 (11.10)	3 (11.10)	9 (33.30)	27 (100.00)
TOTAL	21 (7.00)	75 (25.00)	21 (7.00)	42 (14.00)	144 (47.00)	300 (100.00)

Adequacy of loan amount: Sample respondents are asked whether the sanctioned loan amount is a dequate to start the income generating activity. Table – 1.5

presents the distribution of the respondents by whether the loan amount is sufficient to start the income generating activity.

Category	Adequacy of loan amount		Total
	Adequate	Not Adequate	
Tailoring Women	6 (16.67)	30 (83.33)	36 (100.00)
Grocery shop business women	0	24 (100.00)	24 (100.00)
Fancy shop business women	21 (38.90)	33 (61.10)	54 (100.00)
Clothes business women	27 (52.90)	24 (47.10)	51 (100.00)
Vegetable vending business women	12 (44.44)	15 (55.56)	27 (100.00)
Petty business women	24 (29.60)	57 (70.40)	81 (100.00)
Tiffin stalls business women	15 (55.60)	12 (44.40)	27 (100.00)
TOTAL	105 (35.00)	195 (65.00)	300 (100.00)

Source of investment other than the loan amount: It is observed in the previous paragraphs that loan amount is not sufficient to start income generating activity in the case of nearly two thirds of the sample

respondents. These respondents are asked about the other sources of investment. Distribution of the sample respondents by source of investment other than the loan amount is given in Table – 1.6.

Table 1.6 Distribution of the Sample Respondents by sources of capital in case loan amount is not sufficient

Category	Sources				Total
	Internal group loan	Money lenders	Income of the household members	Not applicable	
Tailoring Women	0	12 (44.40)	9 (33.30)	6 (22.20)	27 (100.00)
Grocery shop business women	3 (12.50)	15 (62.50)	6 (25.00)	0	24 (100.00)
Fancy shop business women	6 (11.10)	24 (44.40)	3 (5.60)	21 (38.90)	54 (100.00)
Clothes business women	6 (11.11)	18 (33.33)	3 (5.56)	27 (50.00)	54 (100.00)
Vegetable vending business women	3 (11.11)	12 (44.44)	0	12 (44.45)	27 (100.00)
Petty business women	9 (11.10)	36 (44.40)	12 (14.80)	24 (29.60)	81 (100.00)
Tiffin stalls business women	0	15 (45.45)	3 (9.10)	15 (45.45)	33 (100.00)
TOTAL	27 (9.00)	132 (44.00)	36 (12.00)	105 (35.00)	300 (100.00)

Amount of profit: Sample respondents are asked about the amount of profit. Table - 1.7 shows distribution of the respondents by amount of profit.

Table 1.7 Distribution of the Sample Respondents by Profit per cent by Month

Category	Profit			Total
	Below INR 5000	INR 5000 to INR 10000	Above INR 10000	
Tailoring Women	12 (44.40)	12 (44.40)	3 (11.10)	27 (100.00)
Grocery shop business women	9 (27.27)	21 (63.63)	3 (9.10)	33 (100.00)
Fancy shop business women	21 (38.90)	33 (61.10)	0	54 (100.00)
Clothes business women	30 (58.80)	15 (29.40)	6 (11.80)	51 (100.00)
Vegetable vending business women	15 (55.56)	9 (33.33)	3 (11.11)	27 (100.00)
Petty business women	33 (40.70)	45 (55.60)	3 (3.70)	81 (100.00)
Tiffin stalls business women	18 (66.70)	9 (33.30)	0	27 (100.00)
TOTAL	138 (46.00)	144 (48.00)	18 (6.00)	300 (100.00)

respondents are earning profits above Rs.10,000/-.

It is interesting to note from the table that entire sample respondents are making profits from income generating activities. However, the amount of profit varies from one category of activity to another and from one respondent to other. It is obvious from the table that profits of the majority of the sample respondents ranges from Rs.5,000/- to Rs.10,000/- (48 per cent). At the next level, majority of the respondents' profit is below Rs.5,000/- (46 per cent). Of the total sample, 6 per cent of the

Place of Marketing of the Product: Sample respondents are asked where they market their product. Distribution of the respondents by the place of marketing of the product is shown in Table - 1.8. It is noticed from the table that 55 per cent of the sample respondents are marketing their products in their own

stores. On the other hand, 45 per cent of the respondents stated other places of marketing such as stores of others, DWCRAs Bazaars, etc. Further, some of the respondents of

these 45 per cent of respondents are selling their products by going door to door.

Table 1.8 Distribution of the Sample Respondents by place of Marketing

Category	Place of Marketing		Total
	Own Shop	Others	
Tailoring Women	18 (50.00)	18 (50.00)	36 (100.00)
Grocery shop business women	18 (66.67)	9 (33.33)	27 (100.00)
Fancy shop business women	36 (66.70)	18 (33.30)	54 (100.00)
Clothes business women	27 (52.90)	24 (47.10)	51 (100.00)
Vegetable vending business women	15 (62.50)	9 (37.50)	24 (100.00)
Petty business women	33 (40.70)	48 (59.30)	81 (100.00)
Tiffin stalls business women	18 (66.70)	9 (33.30)	27 (100.00)
TOTAL	165 (55.00)	135 (45.00)	300 (100.00)

FINDINGS: A perusal of previous occupation of the sample respondents shows that only about one tenth of the sample respondents have expanded their economic activities after joining SHGs, while nearly two thirds of the sample SHGs has no occupation before joining SHGs.

- An analysis of monthly income of the sample respondents shows that majority of the sample women are earning a monthly income ranging from Rs.5,000/- to Rs.10,000/-.
- As regards monthly family expenditure of the sample respondents, it is obvious from the study that monthly expenditure of the huge chunk of the sample respondents is below Rs.10,000/-.

SUGGESTIONS:

- As the study finds that there are variations in different income generating activities as regards investment, expenditure, marketing, profit, etc. Various government agencies, NGOs and Voluntary agencies should come forward to provide services like right guidance as to profitable ventures, marketing, input supply, knowledge in management, human resource development, etc., so that the SHG members could take up remunerative economic activities and indeed improve their quality of life.
- Income generating activity should be based on available local resources, available financial assistance and a reasonably assured market with profits. Goods to be produced should be either for local needs or to facilitate traditional manufacture.
- The basic objective of the Twelfth Five -Year Plan of the Government of India (2012-2017) is faster, more

inclusive and sustainable growth. To achieve this target, the manufacturing sector is expected to grow at 11-12 per cent per year and to create 2 million additional jobs per year. It is considered that micro enterprises in India have the potency and capacity to lead to this desired level and they contribute in a big way to employment creation and reduction of poverty. Therefore, there is a need to encourage more number of women to start micro enterprises.

Conclusion: Self Help Groups (SHGs) have been successful in empowering women through entrepreneurial activities. Increase in income, expenditure and saving habits of rural women were observed. The study revealed an increase in social recognition of self, status of family in the society, size of social circle and involvement in intra family and entrepreneurial decision making. There was an increase in self confidence, self reliance and independence of rural women due to the involvement in the entrepreneurial and other activities of SHGs. SHGs could be linked to literacy programmes run by government and it could be made an integral part of SHG activities.

As women were found technologically less empowered, they are to be imposed to the technologies which are labour saving, drudgery reducing, income generating and productivity increasing. Entrepreneurship education and trainings could be introduced at all levels from basic education. It could be helpful in inducing positive self concept, self reliance, self confidence and independence in rural women.

References:

1. Reports collected from DRDA office.
2. Friedmann, J. (1992) *Empowerment: The Politics of Alternative Development*. Blackwell, Cambridge, USA.
3. Gran, G. (1983) *Development by People: Citizen Construction of a Just World*. Praeger Publishers, New York.
4. Rahman, A. (1999) *Women and Microcredit in Rural Bangladesh: Anthropological Study of the Rhetoric and Realities of Grameen Bank Lending*. Westview Press, Boulder, Colorado, USA.
5. Dube, S. C. (1988) *Modernization and Development – The Search for Alternative Paradigms*. Zed Books Ltd., London.
6. Pieterse, J. P. N. (2001) *Development Theory: Deconstructions/Reconstructions*. Sage, London.
7. Anita Panda., (2004), “SHG – A Book for Many”, The Co-operator, Volume 42, No. 6, pp.264-66.
8. Suguna, B.(2002), “Strategies for Empowerment of Rural Women”, Social Welfare,49(5), pp. 3-6
9. www.serp.ap.gov.in
10. <http://www.rural.nic.in/>
11. www.rd.ap.gov.in/
12. www.nird.org.in

Professor, Department of Business Administration, SRK Institute of Technology, Enikepadu,
Vijayawada, nsm.subramanyam@gmail.com

Assistant Professor, Department of Business Administration, Vijaya Institute of Technology for Women,
Enikepadu, Vijayawada, gaganasahasra@gmail.com.

Assistant Professor, Department of Business Administration, SRK Institute of
Technology, Enikepadu, Vijayawada. krishnavytla999@gmail.com