

Enterprising Activities of Self Help Groups (A Study With Reference to Economics of SHG, Karimnagar)

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Abstract

Since times immemorial the ubiquitous feature of human deliberations in the realm of governance is the operative principle of public administration. Indeed there is an inherent contradiction in the very notion of 'public' being 'administered'. Nevertheless the best governance has always been that which has the least administration. Still right from Aristotle to Harold Laski the STATE has managed to spell awe by displaying its omnipotence; omniscience; and omnipresence. Today's world of Donald Trump and Putin is no different from the past world of 'civitas' and 'polis' vigilance, service, ethics, economics happens to be four pillars of public administration. But at the end of the day these four areas are under severe stress these days in the light of globalization where 'Think Global-Act Local'.

Key words: Public Administration - Social growth – SERP – Self Help groups – Elimination of Rural Poverty - Size of investment - Income generated - Employment generated - Future prospects

The research article focused on presenting the topic, objective and outcome. Therefore, few analytical tables are presented but not all.

Introduction

It is one of the paradoxes that governments that are elected to perform for the goodness of the people, have they become hydra headed anointers impeding human development and hampering the social and economic growth. It is true that the more the governmental interference, the less the governance principles of several good.

Primarily the four operative domains where public administrative comes are:

1. Growth of institutions
2. Creation of environment for implementation of policies
3. Creating ambience for rooting out the evil forces that proliferate forces of poverty
4. Reinforcing Public Administration for ushering in socially equitable economic growth

It is not beyond the comprehension in the last person of a strata that organizational set up is sine qua non for economic and social growth, the cog of public administration is good governance it is pertinent for any group-be it is a self-help group or socially backward group. Here the crux of the study is SHGs in Karimnagar district. To make the analysis rather micro oriented the administration of SHGs is twin fold: IMPLICIT-EXPLICIT; EXTERNAL-INTERNAL it is very germane to harp on the twin

Assets of SHGs Administration-external administration and internal administration.

Talking on the first relevance and operations of the external administrative agency at state level was in the form of the institution of SERP or the Society for Elimination of Rural Poverty which plays the pivotal role in the government's policy for the upliftment and aggradation of the poor in the rural regions of the state. This body SERP endeavors to reduce poverty and uplift the rural poor and rightly all the SHGs function under the umbrella of SERP administrator in 1098 rural Mandals of 22 rural districts in AP with a nomenclature Indira kanthi Patham which is innovative for driving up sustainable per capita income of a house hold to the tune of 1, 00,000 Per annum.

Today in Andhra Pradesh 30% of the SHG members account for the entire community based organization. With this end in mind, SERP created a unique structure of 1.14 crores rural women and categorizing them in to 10.27 SHGs, 38646 VO's, 10.98 mandal Samakhyas, and 22 Zilla Samakhyas. Keeping the above facts in view a study is undertaken to identify and examine the factors aiding the enterprising activities undertaken by SHGs.

Review of Literature

Gayathiri (2014)¹ speaks of principle by the people of the people on which the SHGs work.

Vinayagamurthy and Muthukumar (2013)² speak of women empowerment which takes care of education **important**, health care and resource exploitation.

Vighneshwar Swamy and Tulasi Mala (2013)³ speak of SHGs to develop the weaker section.

Shylendra (2013)⁴ speaks of identifying micro finance bodies with a focus on bank linkage program. Hence, the scope for cooperatives.

Shivaprasad and Anilkumar (2013)⁵ highlight the role of NABARD and other external bodies to beef up the financial strength of SHGs.

Sambhu Charity Chepchirchir (2013)⁶ highlights the need for training and importing organizational leadership and strategic management skills.

Rajasekaran and Sindhu (2013)⁷ harps on women entrepreneurship have the key for the growth of SHGs.

Benjamin Lyngdoh and Ambika Pati (2013)⁸ speak of impact evaluation, propensity score matching and difference in different techniques.

Tanmoyee Banerjee and Chandralekha Ghosh (2012)⁹ highlighted self employed member doing better than their wage earning counterparts.

Sanjay Kanti Das (2012)¹⁰ highlights the role of microfinance for the upliftment of rural poor women.

Limitations In The Earlier Studies

- ❖ Internal administrative practices are not the core of inquiry for many of the studies.
- ❖ Women empowerment attributable to administrative practices in SHGs is not attempted by many of the earlier studies.
- ❖ Research efforts are scanty in the arena of accounting the expectations of the women in SHGs.

The lynchpin of the present study could be ascertained from the earmarked objectives and assumptions and methodology emphasized.

Objectives:

1. To explore the socio-economic profile of the sample respondents
2. To study the administrative practices in SHGs

Hypotheses Of The Study

1. The choice of the membership in SHGs is socially neutral
2. Women empowerment attributable to administrative practices in SHGs is insignificant

An attempt is made to analyze the economics of SHG based enterprising activities managed by the women entrepreneurs. The economics of enterprising activities through SHGs is analyzed in terms of Size of investment, Income generated, Employment generated and Future prospects. It is further analyzed the economics of SHG based enterprises with reference to location, age, social status and education levels of the women entrepreneurs.

Research Methodology

Sample Design

As the representative study, 315 sample SHG women members as respondents were selected from Sayampeta and Katkinapalli villages of Dharmaram mandal and Kolimkunta and Rukmapur of Choppadandi mandal of Karimnagar district of Andhra Pradesh. The method of stratified random sampling was used to select women in SHGs as sample respondents. The criteria of stratification are location and social status.

Sources Of Data

The study made use of both primary and secondary sources of data. The secondary sources of data included the reports published by SERP and the annual reports published by DRDA, Karimnagar. The primary data were collected directly from the sample respondents with the help of a structured questionnaire.

Techniques Of Analysis

The study employs percentages, frequency distribution, 3- point Likert scale and Chi-square statistic to measure and test the significance of the relationships specified in the study.

Data Analysis And Discussion

Size of investment Table-1.1

Table-1.1 shows that the average size of investment is up to 25000 rupees in case of 11.4 percent of the sample SHG based women entrepreneurs followed by 25001-50000 rupees in case of 60.3 percent and above 50000 rupees in case of 28.3 percent of the sample SHG based women entrepreneurs.

Size of investment	Frequency	Percent	Cum%
Up to 25000	36	11.4	11.4
25001-50000	190	60.3	71.7
Above 50000	89	28.3	100.0
Total	315	100.0	

Table 1.1 Size of Investment

Source: Primary Data

Income generated Table-1.2

Table-1.2 shows that the average size of income generation is up to 30000 rupees in case of 15.2 percent of the sample SHG based women entrepreneurs followed by 30001-60000 rupees in case of 56.5 percent and above 60000 rupees in case of 28.3 percent of the sample SHG based women entrepreneurs.

Employment generated Table-1.3

Table-1.3 shows that the average employment generation is up to 180 man days in case of 10.2 percent of the sample SHG based women entrepreneurs followed by 180-270 man days in case of 67 percent and above 270 man days in case of 22.9 percent of the sample SHG based women entrepreneurs.

Future prospects Table-1.4

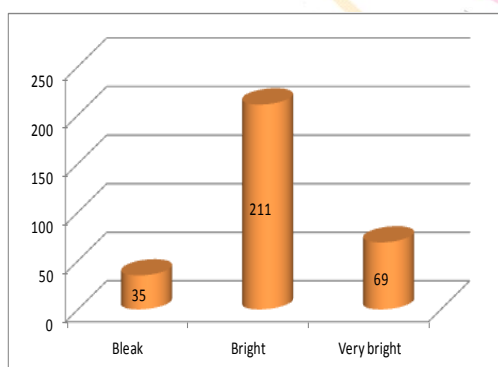


Figure 1.4 Future Prospects Source By Author

Table-1.4 shows that the future prospects of the business through SHGs are found to be bleak in case of 11.1 percent of the SHG based entrepreneurs and the same is bright as endorsed by 67 percent and very bright as endorsed by 21.9 percent of the SHG based women entrepreneurs.

Location and Size of investment

Table-1.5 reveals that correlation between the location of the SHG based women entrepreneurs and their average size of investment is found to be negative ($r=-0.025$) and the relationship between the said variables is found to be statistically independent at $LOS=0.05$.

Location and Income generated

Table-1.6 reveals that correlation between the location of the SHG based women entrepreneurs and their average size of income generation is found to be positive ($r=0.087$) and the relationship between the said variables is found to be statistically independent at $LOS=0.05$.

Location and Employment generated

Location	Employment generated			Total
	Up to 180	180-270	Above 270	
Rural	29	176	64	269
	10.8%	65.4%	23.8%	100.0%
	90.6%	83.4%	88.9%	85.4%
Semi urban	3	35	8	46
	6.5%	76.1%	17.4%	100.0%
	9.4%	16.6%	11.1%	14.6%
Total	32	211	72	315
	10.2%	67.0%	22.9%	100.0%
	100.0%	100.0%	100.0%	100.0%

Table-1.7 Location and Employment generated

Source: primary data

Table-1.7 reveals that correlation between the location of the SHG based women entrepreneurs and their average size of employment generation is found to be negative ($r=-0.018$) and the relationship between the said variables is found to be statistically independent at $LOS=0.05$.

Location and Future prospects

Table-1.8 reveals that correlation between the location of the SHG based women entrepreneurs and their response about the future prospects of their business through SHG based enterprises is found to be negative ($r=-0.037$) and the relationship between the said variables is found to be statistically independent at $LOS=0.05$.

Age and Size of investment

Table-1.9 reveals that correlation between the age of the SHG based women entrepreneurs and their average size of investment is found to be positive (r=0.079) and the relationship between the said variables is found to be statistically independent at LOS=0.05.

Age and Income generated

Table-1.10 Reveals that correlation between the age of the SHG based women entrepreneurs and their average size of income generation is found to be negative (r=-0.122) and the relationship between the said variables is found to be statistically dependent at LOS=0.05.

Age and Employment generated Table-1.11 reveals that correlation between the age of the SHG based women entrepreneurs and their average size of employment generation is found to be positive (r=0.017) and the relationship between the said variables is found to be statistically independent at LOS=0.05

Table-1.11 reveals that correlation between the age of the SHG based women entrepreneurs and their average size of employment generation is found to be positive (r=0.017) and the relationship between the said variables is found to be statistically independent at LOS=0.05

Age and Future prospects Table-1.12

Table-1.12 reveals that correlation between the age of the SHG based women entrepreneurs and their response about the future prospects of their business through SHG based enterprises is found to be positive (r=0.071) and the relationship between the said variables is found to be statistically independent at LOS=0.05

Age	Future prospects			Total
	Bleak	Bright	Very bright	
Up to 30	12	71	23	106
	11.3%	67.0%	21.7%	100.0%
	34.3%	33.6%	33.3%	33.7%
31-50	21	120	31	172
	12.2%	69.8%	18.0%	100.0%
	60.0%	56.9%	44.9%	54.6%
Above 50	2	20	15	37
	5.4%	54.1%	40.5%	100.0%
	5.7%	9.5%	21.7%	11.7%
Total	35	211	69	315
	11.1%	67.0%	21.9%	100.0%
	100.0%	100.0%	100.0%	100.0%

Table-1.12 Age and Future prospects Source: primary data

Social Status and Size of investment Table-1.13

Table-1.13 reveals that correlation between the social status of the SHG based women entrepreneurs and

their average size of investment is found to be positive (r=0.113) and the relationship between the said variables is found to be statistically independent at LOS=0.05.

Social Status and Income generated Table-1.14

Table-1.14 reveals that correlation between the social status of the SHG based women entrepreneurs and their average size of income generation is found to be positive (r=0.040) and the relationship between the said variables is found to be statistically independent at LOS=0.05.

Social Status and Employment generated Table-1.15

Table-1.15 reveals that correlation between the social status of the SHG based women entrepreneurs and their average size of employment generation is found to be negative (r=-0.086) and the relationship between the said variables is found to be statistically independent at LOS=0.05.

Social Status and Future prospects Table-1.16

Table-1.16 reveals that correlation between the social status of the SHG based women entrepreneurs and their response about the future prospects of their business through SHG based enterprises is found to be positive (r=0.083) and the relationship between the said variables is found to be statistically independent at LOS=0.05.

Education and Size of investment Table-1.17

Education	Size of investment			Total
	Up to 25000	25001 -50000	Above 50000	
Nil	2	18	11	31
	6.5%	58.1%	35.5%	100.0%
	5.6%	9.5%	12.4%	9.8%
Up to school level	19	100	44	163
	11.7%	61.3%	27.0%	100.0%
	52.8%	52.6%	49.4%	51.7%
Above school level	12	41	26	79
	15.2%	51.9%	32.9%	100.0%
	33.3%	21.6%	29.2%	25.1%
Under Graduation	3	31	8	42
	7.1%	73.8%	19.0%	100.0%
	8.3%	16.3%	9.0%	13.3%
Total	36	190	89	315
	11.4%	60.3%	28.3%	100.0%
	100.0%	100.0%	100.0%	100.0%

Table-1.17 Education and Size of investment Source: primary data

Table-1.17 reveals that correlation between the education of the SHG based women entrepreneurs and their average size of investment is found to be negative (r=-0.042) and the relationship between the said variables is found to be statistically independent at LOS=0.05.

Education and Income generated Table-1.18

Table-1.18 reveals that correlation between the education of the SHG based women entrepreneurs and

their average size of income generation is found to be positive ($r=0.070$) and the relationship between the said variables is found to be statistically independent at $LOS=0.05$.

Education and Employment generated Table-1.19

Table-1.19 reveals that correlation between the education of the SHG based women entrepreneurs and their average size of employment generation is found to be negative ($r=-0.011$) and the relationship between the said variables is found to be statistically independent at $LOS=0.05$.

Education and Future prospects: Table-1.20

Table-1.20 reveals that correlation between the education of the SHG based women entrepreneurs and their response about the future prospects of their business through SHG based enterprises is found to be positive ($r=0.079$) and the relationship between the said variables is found to be statistically independent at $LOS=0.05$.

Conclusion

It is summarized that the average size of investment is up to 25000 rupees in case of 11.4 percent of the sample SHG based women entrepreneurs followed by 25001-50000 rupees in case of 60.3 percent and above 50000 rupees in case of 28.3 percent of the sample SHG based women entrepreneurs. The average size of income generation is up to 30000 rupees in case of 15.2 percent of the sample SHG based women entrepreneurs followed by 30001-60000 rupees in case of 56.5 percent and above 60000 rupees in case of 28.3 percent of the sample SHG based women entrepreneurs. The average employment generation is up to 180 man days in case of 10.2 percent of the sample SHG based women entrepreneurs followed by 180-270 man days in case of 67 percent and above 270 man days in case of 22.9 percent of the sample SHG based women entrepreneurs.

The future prospects of the business through SHGs are found to be bleak in case of 11.1 percent of the SHG based entrepreneurs and the same is bright as endorsed by 67 percent and very bright as endorsed by 21.9 percent of the SHG based women entrepreneurs.

Based on the empirical analysis shown above it may be concluded that the average income generation is up to Rs.30,000 to Rs.50,000 and comparatively in few cases it is above Rs.60,000 which is generating employment at an average of 180-270 man days (i.e. 9 months) for 67 percent of the

respondents and in few cases more than 270 days. However, when examined about the enterprising activities of SHG future prospects it is very happy note that 88.9% are able to foresee bright prospects and that indicates enterprising activities of SHGs are very good and dependable and working on strong economical and financial foundations.

References:

1. Gayathiri (2014) speaks of principle by the people of the people on which the SHGs work.
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