

**RESEARCH ARTICLE :**

Profile characteristics of members of Podupu Laxmi Ikya Sangam

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SUMMARY : Women entrepreneurship is considered an important tool in enabling women empowerment and emancipation. The main objective of this article is to study the profile characteristics of members of Podupu Laxmi Ikya Sangam in Kurnool district of Andhra Pradesh. A total of 120 respondents were selected for the study and selection of respondents was done based on membership in Podupu Laxmi Ikya Sangam and having an established enterprises by attaining loans from PLIS. The results of the study revealed that majority of the respondents were middle aged (63.33%), illiterates (35.00%), medium income (40.00%), medium social participation (62.50%), backward caste (45.83%), medium material possession (77.50%), medium mass media exposure (70.84%), medium training received (45.84%), medium extension contact (56.66%), high creativity (79.16%), medium self-confidence (49.16%), medium management orientation (69.10%), medium market facilities (77.50%).

KEY WORDS :

Podupu Laxmi Ikya Sangam, Enterprises, Loans

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BACKGROUND AND OBJECTIVES

Women's contribution to national development is crucial. The process of economic development would be incomplete and lopsided unless women are fully involved in it. Micro-credit is provided to the poor women to draw them into the main-stream of the economy. Even though the loans under micro-credit programmes are very small, the borrowings differ from beneficiary to beneficiary and are influenced by their social and economic conditions. The standard of living of the people is shaped by the social frame work. Social structure of people is intimately connected with the economic

institutions. Thus, economic and social conditions are inter-related. A part from social and economic factors, the personal factors like age, marital status and size of the family also affect the borrowings of the women beneficiaries. The socio-economic and personal factors of the sample women beneficiaries are given in this chapter.

RESOURCES AND METHODS

The study was conducted in Kurnool district of Andhra Pradesh during the year 2016-17. Ex-post facto research design was followed. Three mandals and two villages from each mandal viz., Hussainapuram and

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Nannuru villages from Orvakallu mandal, Bramhanakotkur and Bollavaram villages from Nandikotkur mandal and Lakshmiapuram and Pandipadu villages from Kallur mandal were selected by using simple random sampling method from which 120 women entrepreneurs as sample was selected. Pre-tested interview schedule was used to collect the primary data and statistical techniques like Arithmetic mean, Standard deviation, Frequencies and percentage were used. Here, the profile characteristics of the respondents was calculated based on the frequencies and percentages.

OBSERVATIONS AND ANALYSIS

It is clear from the Table 1 that majority (63.33%) of respondents were middle aged followed by young (20.83%) and old age (15.84%) groups, respectively. From the above trend majority of members of Podupu Laxmi Iky Sangam were middle aged group and it might probably be due to the fact that they constituted large section in the society and were more energetic, enthusiastic with innovative ideas, matured, responsible towards their family and willing to work hard than the category of old age group and more experienced than young age group. Old women represent the minority section among the respondents it might be due to their inability to participate actively and their age do not permit them to work hard whereas young age women are capable in participating in entrepreneurial activities but lack experience. This finding is in conformity with the findings of Himaja (2001); Sowjanya (2007); Nair (2011) and Sreeram (2013).

It is evident from the Table 1 that (35.00%) of respondents were illiterate followed by high school (30.82%), college education (20.00%), middle school (12.50%) and equal percentage (0.84%) of primary school and functionally literate, respectively. The above trend revealed that most of the respondents were illiterate, the young women with academic aspirations might have undergone high school and college education, respectively, majority members of community that is middle age and old age women without education might have remained as illiterates in the society. It might be due to poor financial conditions, non-availability of educational facilities in rural areas and ignorance about educational facilities provided by government another reason which was observed during investigation is that lack of encouragement from the parents due to their traditional out look towards female

education. This may also be due to lack of motivation among women for participating in literacy programmes. Hence, mobilization programmes which make them realise the importance of education for improving their lives should be taken up. Women beneficiaries should be encouraged to have education through non-formal and continuing education like adult education programmes. The finding is in line with the results of Gurubalan (2007) and Nair (2011).

It can be seen from the Table 1 that majority (76.64%) of the respondents had medium level of income followed by high (19.18%) and low (4.18%) levels of income, respectively. The majority of the respondents had medium level of income. The probable reason might be that medium and high income groups will be more enthusiastic to improve upon their standard of living while the enterprises taken up by the self-help group women added significant amount to their income. The low income group should be motivated by making them aware of different loan facilities provided by the Government under Podupu Laxmi Iky Sangam and benefits of scheme. The result is in conformity with the findings of Himaja (2001); Nagesh (2006); Vidyadhari (2007) and Naidu (2012).

It is observed from Table 1 that majority (62.50%) of the respondents had medium level of social participation followed by high (20.00%) and low (17.50%) levels of social participation, respectively. Majority of the respondents had medium level of social participation. This trend may be due to the reason that the self-help group women remain busy in their enterprises and had medium contact with the outside community. However, they had to contact different organizations and agencies in connection with running of their enterprises leading to medium social participation and they have less time available with them to actively participate in other social organizations after their work. Many of the members revealed that they had to quit their membership from social organizations after joining the Podupu Laxmi Iky Sangam due to time constraint. The self-help group women of Podupu Laxmi Iky Sangam should be motivated to have social participation so that they can gain more knowledge about different developmental programmes. The finding is in contrary with the results of Bharathamma (2005) and Gurubalan (2007), while in conformity with the findings of Madhushekhara (2009) and Nair (2011).

It is apparent from Table 1 that majority (45.83%) of the respondents belong to backward caste followed

Table 1: Selected profile characteristics of rural women of PLIS

| Sr. No. | Profile characteristics | Category | Respondents | |
|---------|---|-----------------------|---|------------|
| | | | Frequency | Percentage |
| 1. | Age Mean=1.95 SD=0.606 | Low | 25 | 20.83 |
| | | Medium | 76 | 63.33 |
| | | High | 19 | 15.84 |
| 2. | Education Mean=2.63 SD=2.05 | Illiterate | 42 | 35.00 |
| | | Functionally literate | 1 | 0.84 |
| | | Primary school | 1 | 0.84 |
| | | Middle school | 15 | 12.50 |
| | | High school | 37 | 30.82 |
| 3. | Income Mean=8.24 SD=5.70 | College education | 24 | 20.00 |
| | | Low | 5 | 4.18 |
| | | Medium | 92 | 76.64 |
| | | High | 23 | 19.18 |
| | | 4. | Social participation Mean=2.85 SD=0.65 | Low |
| Medium | 75 | | | 62.50 |
| High | 21 | | | 17.50 |
| 5. | Caste Mean=3.00 SD=1.26 | Scheduled tribe (ST) | 15 | 12.50 |
| | | Scheduled caste (SC) | 10 | 8.34 |
| | | Backward caste (BC) | 55 | 45.83 |
| | | Minorities (BC-E) | 19 | 15.83 |
| | | Open category (OC) | 21 | 17.50 |
| 6. | Material possession Mean=6.95 SD=1.44 | Low | 9 | 7.50 |
| | | Medium | 93 | 77.50 |
| | | High | 18 | 15.00 |
| 7. | Mass media exposure Mean=7.64 SD=4.04 | Low | 15 | 12.50 |
| | | Medium | 85 | 70.84 |
| | | High | 20 | 16.66 |
| 8. | Training received Mean=9.54 SD=3.66 | Low | 38 | 31.66 |
| | | Medium | 55 | 45.84 |
| | | High | 27 | 22.50 |
| 9. | Extension contact Mean=7.58 SD=4.28 | Low | 10 | 8.34 |
| | | Medium | 68 | 56.66 |
| | | High | 42 | 35.00 |
| 10. | Creativity Mean=32.36 SD=8.56 | Low | 5 | 4.19 |
| | | Medium | 20 | 16.65 |
| | | High | 95 | 79.16 |
| 11. | Self confidence Mean=32.75 SD=9.76 | Low | 39 | 32.50 |
| | | Medium | 59 | 49.16 |
| | | High | 22 | 18.34 |
| 12. | Management orientation Mean=63.85 SD=17.61 | Low | 28 | 23.40 |
| | | Medium | 83 | 69.10 |
| | | High | 9 | 7.50 |
| 13. | Market facilities Mean=9.71 SD=3.25 | Low | 27 | 22.50 |
| | | Medium | 93 | 77.50 |
| | | High | 0 | 0 |

by open category (17.50%), minorities (15.83%), scheduled tribe (12.50%) and scheduled caste (8.34%), respectively. The majority of respondents belonged to backward caste the probable reason for above trend might be due to problems faced by these caste people were poverty, indebtedness, lack of property, investment which made them to join the Podupu Laxmi Iky Sangam group where as the forward caste people due to their better socio economic status and public relations are able to prosper well in the society compare to other castes. The finding is in conformity with the results of Vasudevaiah (2012).

Table 1 revealed that majority (77.50%) of the respondents had medium level of material possession followed by low (15.00%) and high (7.50%) of material possession, respectively. The probable reason for above trend might be that majority of respondents had medium level of income so they had medium material possession. The result is in conformity with the findings of Hrudayranjan (2013).

It is apparent from Table 1 that majority (70.84%) of respondents had medium level of mass media exposure followed by high (16.66%) and low (12.50%) levels of mass media exposure, respectively. This trend might be due to the fact that, majority of Podupu Laxmi Iky Sangam members were illiterate and belonged to medium income group and amongst the mass media *viz.*, radio, reading newspaper and magazine, rural women preferred more for viewing television, as it is a powerful medium to mobilize opinion on many issues related to women groups. This exposure helps them to update the information on several schemes and programmes. However TV viewing was reported as the major means of exposure. They had meager opportunities for getting exposed to education films and other mass media channels. Extent of mass media utilization of Podupu Laxmi Iky Sangam members can be increased through organizing exhibitions and increasing the educational status. But utilization of these media is less due to their workload in the household as well as in the enterprise. The result is not in line with the findings of Bharathamma (2005) while they are in line with the results of Nagesh (2006) and Begum (2008).

An overview of Table 1 indicated that 45.84 per cent of respondents had medium level of training received followed by low (31.66%) and high (22.50%) level of training received. This trend might be due to the reason

that most of the Podupu Laxmi Iky Sangam women were traditional and were getting guidance from the other trained persons for running enterprises. Women were getting training in the initial stages of starting the enterprise on specific skills required for their enterprise and an orientation programme. But the members of already established enterprises were less interested to participate by sacrificing their working hours. So, there is a need to motivate the Podupu Laxmi Iky Sangam women to attend the training programmes to update their knowledge and skill related to their enterprise. Because a trained women could manage her income generating activity better and get more profits which in turn contribute for socio-economic development. The finding is in conformity with the findings of Naidu (2012) while they are not in congruent with the findings of Chidananda (2008).

It is clear from the Table 1 that majority (56.66%) of the respondents had medium level of extension contact followed by high (35.00%) and low (8.34%) levels of extension contact, respectively. This trend can be attributed to the fact that there was less perceived need for the members of Podupu Laxmi Iky Sangam to have contact with other extension functionaries apart from contact with the Podupu Laxmi Iky Sangam officials. Most of their information needs are met from these officials. Other functionaries had nothing to do with their enterprise and hence they are having less contact with such officials. And another reason is majority of the extension agents are men with whom rural women feel hesitation to interact because of prevalence of few social barriers. Hence, more number of women extension workers should be recruited and the women should be educated through them to maintain better contacts with extension agency. As good extension contact is a prerequisite for the maintenance and sustainability of Podupu Laxmi Iky Sangam groups. The finding is in conformity with the findings of Sreeram (2013)

From Table 1 it is observed that majority (79.16%) of the respondents had high level of creativity followed by medium (16.65%) and low (4.19%) levels of creativity respectively. This trend might be due to the reason that most of the women entrepreneurs had high creativity. These enterprises demand more creativity so they should be in constant touch with new trends in order to excel others. The result is similar to that of Azharkazmi (1999).

It is transparent from Table 1 that a little less than half (49.16%) of respondents had medium level of self-

confidence followed by low (32.50%) and high (18.34%) and levels of self-confidence, respectively. The possible reason for the above trend might be that most of the women entrepreneurs had high self-confidence. The reason for this is most of them were sole proprietors of their units and they were responsible for every aspect in their enterprise and they have to meet higher officials and different from other people. The result is similar to the findings of Swetha (2013).

Table 1 depict that majority (69.16%) of the respondents had medium level of management orientation followed by low (23.40%) and high (7.50%) levels of management orientation, respectively. The possible reason for the above trend might be that Podupu Laxmi Ikya Sangam members were guided occasionally in some of the aspects of management orientation namely planning orientation, production orientation and market orientation by Podupu Laxmi Ikya Sangam officials. Still, there is a need to educate the self-help group women about the benefits in working co-operatively and motivate them to form ideal groups so that it leads to collective thinking for the decisions regarding their enterprise, might be the reason behind the medium level of planning orientation for the majority of the members. The finding is in accordance with the findings of Nagesh (2006) and Vidyadhari (2007).

It is obvious from Table 1 that (77.50%) of the respondents had medium market facilities followed by low (22.50%) and none were found in high level category. This trend might be caused because of inadequate transport facilities, poor communication facilities within and outside the village and inadequate marketing outlets. Market facilities could be increased by providing adequate transport facilities and creation of more number of outlets in nearby towns to sell their products. The finding is in accordance with the findings of Sreeram (2013).

Conclusion:

Women entrepreneurs with high to medium profile characteristics have significantly different views and opinions than their counterparts with low profile characteristics. So all the variables have significant impact on women entrepreneurship. Research found that profile characteristics significantly affect women entrepreneurs and their contribution towards state economy. Research also discloses that profile characteristics like age, education, income, social

participation, caste, material possession, mass media exposure, training received, extension contact, creativity, self-confidence, management orientation, market facilities are identified most influential factors that has major influence on women entrepreneurs.

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