CHAPTER SEVEN

REVIEW OF LITERATURE

<table>
<thead>
<tr>
<th>7.1</th>
<th>Introduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.2</td>
<td>The review of literature</td>
</tr>
<tr>
<td>7.2.1</td>
<td>Review of literature regarding Women Entrepreneurship</td>
</tr>
<tr>
<td>7.2.2</td>
<td>Review of literature regarding Micro Finance</td>
</tr>
<tr>
<td>7.2.3</td>
<td>Review of literature regarding Micro Enterprises</td>
</tr>
<tr>
<td>7.2.4</td>
<td>Review of literature regarding Self Help Group</td>
</tr>
<tr>
<td>7.3</td>
<td>Conclusion</td>
</tr>
</tbody>
</table>
CHAPTER SEVEN

REVIEW OF LITERATURE

7.1 Introduction:

Self help groups are playing vital role in the growth of economy of India. Many research studies and research articles have been published on Micro Finance and Micro Enterprise. The researcher has referred to the research done over the past two decades. The review of some important work is as follows.

7.2 The review of literature –

The review of literature is divided into four parts. Literature regarding women entrepreneurship, Micro Finance, Micro Enterprises, self help group is reviewed.

7.2.1 Review of literature regarding Women Entrepreneurship.

Srivastava and Chaudhary (1991)* in their work on ‘Women Entrepreneurs: Problems, Perspectives and Role Expectations from Banks’, found out that no single factor but a host of motivating factors act simultaneously on the individual creating dissonance in her, which in turn motivates her to take an action directed towards elimination or reduction of dissonance in the individual. Women faced problems mainly in the areas of marketing of their products and approaching the banks for getting loans. Personal problems like time constraint and family stress were also cited.

The study concludes that joint family is not an obstacle for women entrepreneurs. Infact it is a facilitating factor. The entrepreneurial role enhances familial bonds.

---

*Srivastava and Chaudhary (1991) on ‘Women Entrepreneurs: Problems, Perspectives and Role Expectations from Banks, Paper published at EDII Ahamadabad’
and increases role satisfaction of women entrepreneurs as a wife, mother and maker of a ‘home’.

**Harper (1992)** in her work on ‘Women of Poor Communities in Orissa’ with a view to develop hypotheses about the social and academic determinants that motivate women to cross the borderlines from generating no income to generating small income through self-employment, and the borderline from there to growth-oriented micro or small business, found that one major barrier for women to start or expand business is the lack of exposure. Women become more enterprising after interventions from outsiders. Two other findings seem to contradict general accepted assumptions: lack of time is not a main constraint and poverty alone is not a pushing factor, awareness has to be created, change has to be perceived as something possible.

**Kaur and Prashar (1993)** in their work on ‘Entrepreneurship Amongst Rural Women’ dwell upon the problems being faced by rural women entrepreneurs as conservative attitude of society, religious and social taboos, lack of confidence, male dominance, health problems, lack of proper infrastructural facilities, marketing problems, lack of adequate finance and lack of awareness about government schemes / incentives. The bad experience of certain rural women entrepreneurs also had a discouraging effect on budding rural women entrepreneurs.

**Singh K.P. (1993)** In her work on ‘Women Entrepreneurs: Their Profile and Motivation’ concluded that factors impinging on the entrepreneurial manifestation of women are no different from those affecting men entrepreneurs. Nothing in her

---


*3 Kaur and Prashar (1993) in their work on ‘Entrepreneurship Amongst Rural Women’ [www.nabard.org](http://www.nabard.org)

findings suggested that entrepreneurship is gender specific and as such the researcher advocates that gender specific concessions should not be given in any area as they may lead to many such misuses without any positive impact on women entrepreneurship. Most of the women entrepreneurs in the sample entered into a variety of fields. Family and community background did help / facilitate their entry into business. Self-fulfillment, autonomy and independence were the main reasons of their entering into entrepreneurial profession and as such money does not seem to be the sole motto for entering into entrepreneurial profession. The researcher opines that there is no need for special training programmes for women. Women only need to have proper education and adequate exposure.

The researcher finds that several women are now willing to become entrepreneurs due to various factors. These factors can be broadly classified under two categories, namely, 'pull factors' and 'push factors'. Under the first category, the women entrepreneurs choose a profession as a challenge and adventure with an urge to do something new and to have an independent occupation. The other category of factors forces women to take up business enterprises to get over financial difficulties due to family circumstances. However, the latter category forms a negligible percentage of the total women in business. Only a few of the enterprises promoted by women in her sample can be regarded as an extension of kitchen activities the three Ps viz., Pickles, Powder (Spices) and Papad, by which women entrepreneurship is popularly known.

Ela Bhatt (1995) in her study Empowering the poor through micro-finance: The sewa bank concluded that From the viewpoint of the sustainability of the micro-credit programme itself, if the people own the institution and participate in its management the benefit of the small group guarantee approach will extend to all the operations. Collective responsibility involves not merely agreeing to loan proposals and ensuring repayment for a small group, but also raising and maintaining capital, and setting reasonable a interest rates on savings and loans to

ensure the viability of the entire operation. Active participation of the members and the board is crucial to the impact created by a bank such as the SEWA Bank. In other words, the banking system should be driven by those who save and borrow, and not by inflexible rules.

From a wider perspective, member-owned or controlled micro-credit institutions can help strengthen our democratic systems. Democracy and development require active and informed participation at the grassroots. Democratic organizations and institutions can provide a valuable learning environment for the pool.

Singla and Syal (1997)*6 have classified the ‘Problems Being Faced by Women Entrepreneurs’ at different stages of their entrepreneurial career into three major categories, i.e. problems related to project formulation, project implementation and project operation. In the light of problems and issues related to women in business, the authors strongly advocate Group Women Entrepreneurship (GWE) as one of the viable alternatives in the Indian context. GWE approach can strengthen the women entrepreneurs by reinvigorating activities / skills or traditional crafts, with which they are acquainted but are in danger of being exploited by vested interests. The supporting agency should also undertake group orientation training modules for the members of GWE in their respective skill development and management of the enterprise. The authors opine that GWE approach should be made an integral part of the National Women’s Welfare Programmes.

Patel Jyoti R.,(2000)*7 observed in her study, Women entrepreneurship in informal sector observed that in India, the problem of women’s unemployment and poverty can be tackled efficiently by developing entrepreneurial skill in them.

---


For the same, many states have come up with several schemes. Low level of literacy and traditional division of work has affected the perusal of entrepreneurship by women in those fields, which leads to “feminine occupations” have severely narrowed position of demand and bargaining power is perennially non-existent.

S. K. Panda(2000)*8 in his study *Micro finance in economic empowerment of weaker section* found that the major challenge before the nation today is to evolve an appropriate strategy for mobilizing the human resources for optimizing use of the available financial resources. Notwithstanding the fact that the net incremental income to the beneficiaries availing micro credit has been small, the noteworthy feature of micro finance has been the confidence, managerial and entrepreneurial ability developed in the beneficiary, which enables them to take up any other economic activity in a viable manner. This makes the concept of micro finance extremely important for a developing country. Once provision of micro finance is tied up with support given under other schemes for training, acquisition of assets etc, the beneficiary will be able to increase income substantially, which will in turn be of great help in establishing an egalitarian society as envisaged in our constitution.

Tanuka Roy(2001)*9 in his study 'Liberalization and its Impact on Urban Informal Sector' found that, In order to place the economy on the path of high and sustainable growth, environment wanted certain structural adjustments, including trade policy, industrial policy and globalization of the financial market; all of them aimed at improving efficiency, productivity and international competitiveness. With the liberalization of the economy the Indian industry is pushed to a particular environment to which it was not exposed earlier almost for

---


a half century, it could learn to survive under much favored protection. The
industrial unit faced less or little competition, cared little about product quality
and techniques of production and thus emerged as big cartels. They could also
practice various respective and unfair trade practices due to delay in legal
settlement.

**Review of literature regarding Micro Finance.**

Pallavi Chavan, R Ramkumar (2002)*10 in their study Micro Credit and Rural
Poverty reviews empirical evidence on NGO-led micro credit programmes in
several developing countries, and compares them with state led poverty
alleviation schemes in India. The study shows that micro credit programmes have
been able to bring about a marginal improvement in the beneficiaries income.
However the beneficiaries have not gained by way of technological
improvements, given the emphasis on ‘survival skill’. Also in Bangladesh the
practice of repayment of Gramin Bank loans by making fresh loans from money
lenders has resulted in the creation of ‘debt cycles’.

This paper reviewed the available empirical evidence on NGO-led micro-
credit programmes and institutions implemented across various developing
countries. The objective was to judge the performance of these programmes and
institutions on the basis of a set of four indicators in comparison with the state-led
credit-based poverty alleviation programmes and institutions, such as, the IRDP
and RRBs in India.

The review indicated that NGO-led micro-credit programmes and institutions,
such as Grameen Bank, have been successful in reaching their target groups of
poor more effectively than the state-led programmes and institutions. However,
even these have not been free of the “exclusion problem” in targeting. With due
recognition of the methodological problems involved in accounting income
change, the study led to the conclusion that micro-credit programmes and

---

*10 Pallavi Chavan , R.Ramkumar (2002)"Micro-Credit and Rural Poverty: the evidence"Economical and
institutions have generated a positive change in the incomes of beneficiaries, but this change has only been marginal. A similar result has been noted in the case of IRDP and RRBs in India.

Dr. Punithavathy Pandian & R. Eswaran (2002)*11, in his study "Empowerment of Women Through Micro-Credit", observed that targeting women for credit programmes began to receive serious consideration at the International Women Conference in Mexico City in 1975. In India, this universal concern found recognition in the Sixth Plan, i.e., 1980-85.

Micro-credit which has provided the rural poor access to finance without the burden of collateral through Self Help Groups has empowered the women folk economically and socially. Though the credit provided is micro in nature, it has produced macro changes in the lives of the women who received it.

P Dinakara Rao and Swapna Chimanchodkar (2002)*12 in the research article Micro-Finance Institutions' Delivery Models stated that Institutions that wish to take advantage of the opportunities in microfinance should carefully evaluate the various considerations, specifically their own vision, mission and objectives, the potential market size, competition from other formal/informal MF agencies, the regulatory environment, and the availability of infrastructure and systems.

There is a vast difference between classic banking and microfinance. MFIs, therefore, need to view microfinance as a new business line and conduct the same kind of research that any company would undertake while entering a new market because the clients and products are definite to pose different risks from the risks of traditional banking.

*11 Dr. Punithavathy Pandian & R. Eswaran (2002), "Empowerment of Women Through Micro-Credit",

Misra S.B. (2002)*13 in his study Empowering Women for Entrepreneurship: The role of Microfinance, he observed that Women in developing society are faced with challenges of neglect, inequality, operation, violence and economic-social and political torture. Developmental initiatives — both financial and non-financial, seldom bear effective results. This demands the women to be empowered. Microfinance with the components of ‘Savings’ attached to it provides an in-built strength to the women for productive occupation and enterprise. There is a great need for diffusing microfinance through some structural and regulatory changes in the development finance system. This has become an international issue involving the beneficiaries from poor countries of Asia and Africa and donors from advanced countries of America and Europe. As World Development Report (2002) puts it, “Information problems and the relatively high fixed costs of small-scale lending may limit access to financial services by the poor, and by small or micro enterprises. Improving the collateral laws and establishing collateral registries are effective ways of expanding access. Credit registries that collect information on payment histories can improve information flows on finance.”

Gerda Koper (1993)*14 Women entrepreneurs and the granting of business credit

The results from this study indicate that at present banks are not applying affirmative action measures with respect to female entrepreneurs. On the contrary, the procedural criteria they formulate make it harder for women to set up their own business. Banks are service companies which are profit oriented, and affirmative action seems to them to be in conflict with their main objective.


*14 Gerda Koper (1993) Women entrepreneurs and the granting of business credit
Starting up a business in Dutch society is still associated with characteristics like ‘resolution’, ‘ambition’, ‘self-confidence’ and ‘perseverance’ which are seen largely as male attributes. Changing the image of ‘the entrepreneur’ will involve paying attention to the capacities and qualities women have. Women have their own way of managing a business. They often manage their business more democratically than men, they think less hierarchically, they admit they are wrong more easily so that decision making processes proceed faster. Moreover, they are more sociable than men are, so they are able to motivate their employees more effectively. This is a Human Interest oriented style of management. It is argued that this is a more efficient and more determined way of managing a business.

In addition, he has included characteristics like creativeness; ‘intuition’ and ‘expertise’ as essential to an entrepreneur, and these are frequently thought of as female characteristics. By defining these characteristics as feminine it may be possible to create a more differentiated approach to entrepreneurship.

It is possible, for example, to set a lower rate of interest for initial capital in the case of State-guaranteed credits and to design and support specific financial arrangements that stimulate female entrepreneurship.

Female entrepreneurs are as good as and sometimes better than men. For instance, they become bankrupt less often. But female entrepreneurs are of the opinion that they are not taken, or at least taken less, seriously by banks than men.

P. Satish (2004)*15 in his study Rural Finance: Role of State and State-owned Institutions, observed that Governments have a critical role to play in development of agricultural and rural financial institutions. But state involvement in the management and implementation of rural financial system has proven expensive and inefficient. Subsidized credit programmes which are part of state intervention in rural financial markets undermine the institutional sustainability of financial institutions, distort rural finance markets and discourage savings mobilization and fail to develop market-driven sources of funding. The

revitalization of the state-owned rural financial institutions is possible without a wholesale structural and ownership change. Some of his conclusions are: A policy of pushing agricultural credit should be supported by a policy to make agricultural activities, The intervention of the state in rural financial institutions has to be minimal and indirect, The state has to withdraw from the direct control and micro management of the rural financial institutions without prescribing policies, programmes and targets, and create an enabling environment for these institutions to function with the requisite operational freedom.

7.2.3 Review of literature regarding Micro Enterprises.

Colette Dum man (2001)*16 in his research study 'Low income women: The case of the community entrepreneurs programmes' studied the entrepreneurship training programme.

The study was undertaken to document the outcomes of entrepreneurship training given to fifty-five participants of CWE's pilot phase community entrepreneurship training Programme. The qualitative methodology used for the study. The training provided has indeed accomplished what it had set out to accomplish to help participants launch their own business to empower them to achieve self sufficient through entrepreneurship and to advance the economic health of Broston's inner city neighborhoods through micro enterprise and job creation.

Milind S.Bokil,(2003)*17 his study "Micro - Enterprises and gender division of labour", studied work burden on women because of micro enterprises. The hypothesis was 'Micro- enterprises increase the work burden on women unless reproductive functions and duties are shared by others. For effective 'micro-enterprise and self-employment of women, appropriate changes in the gender division of labour need to take place within the family.'

His analysis has shown that micro-enterprises increase the work burden of


*17 Milind S.Bokil,(2003) "Micro – Enterprises and gender division of labour", Development support team,pune,
women. As seen in the preceding sections, the self-employed women have to spend six to seven hours a day for earning livelihoods but they also have to spend burden is shared by other members of the family. This could happen only if appropriate changes in the gender division of labour take place. At present most of the work is shared by the female members of the household. it is necessary that male members should also participate in these chores.

Prasad C.S. (2004)*18 in his study 'Small and medium enterprises in global perspective' suggested that, the Indian small enterprises must embrace change if they have to survive and find a place for themselves in global competitive environment. The most important change is needed in attitude of the stake holders and mindset of the institutions which are engaged in the task of small enterprises development. The effort should be to take fullest advantage of the opportunities made available by WTO and globalisation. The constraints will have to be overcome through adoption of aggressive export and marketing strategy like China. Competitiveness and quality improvement have to be accepted as watchwords. Indian small enterprises have proved their worth in the past and with adoption of necessary changes they can capture future. In the ultimate analysis the survival of the small enterprises and their ability to find a place for themselves in the global market and that too within WTO framework depends on their ability to bring out major change in the quality of output, exports and employment. It is not a question of providing employment but providing gainful and sustainable employment to the masses by 2012.

V. Satyamurti (2005)*19 in his study ‘Micro enterprise as a means of youth employment’ he concludes that Micro finance, which is one the key ingredient to promote micro enterprise has gained acceptance and momentum, largely due to the recognition that the nature of financial markets creates a credit gap for poor as still no appropriate institutional mechanism is put in place to fill this gap.

So far micro finance services, which mostly go to micro enterprises, are from three types of source namely (1) Formal financial institutions like rural banks and co-operatives (2) Semi formal financial institutions like NGOs (3) Informal source such as money lenders and shop keepers.

NGOs and MFIs have become important service providers to meet the credit needs of the poor and their diverse enterprises. Despite making significant contribution in helping the poor to have employment to it need to go along way.

Some of the main issues and concerns facing the micro finance industry, which promotes micro enterprises and livelihood, are creating conducive legal and policy environment both for micro finance and enterprise. Capacity building of retail institutions accesses to capital market (loans/equity), the use of information technology and the documentation of the best practices.

7.2.3 Review of literature - Self Help Group

Dr. Erhard, W Kropp, Dr. B. S. Suran (2002)*20 in their study on ‘Linking Banks and (Financial) Self Help Groups in India’ found that The overall strategy adopted by NABARD relies on two main planks: (i) expanding the range of formal and informal agencies that can work as SHG promoting institutions, and (ii) building up capacities of the increasing number of stakeholders. The key to all such initiatives has been training and capacity building of various stakeholders including the SHG members themselves, the range of which is growing at a fast pace. The series of studies undertaken now are oriented in this direction, and are mature financial behavior, banks are encouraged

*20 Dr.Erhard Kropp, Dr.B.S. Suran- Linking Banks and Self Help Groups in India- An Assesment, Micro Credit Innovation Department,NABARD,Mumbai
to make loans to the SHG in certain multiples of the accumulated savings of the
SHG.

The Present Study Series:
These studies provide multi-perspective evaluation of the SHG-bank linkage
programme from academics, consultants and practitioners of micro finance from
India and abroad. What is germane to all these studies is the rapid growth of
SHG-bank linkage into the largest micro finance initiative in the world in terms of
its outreach and the need to closely look at the different critical issues related to it.
The studies cover the overall programme and its impact, document the different
steps taken so far, and evaluate the need and scope for fresh initiatives. These
studies were commissioned by NABARD, with financial assistance from the
SDC, GTZ, and IF AD.

The focus of the five studies is:

1. A review of the progress and impact of the overall strategy for scaling up
   the SHG Bank Linkage Programme over the last decade (by Dr. Erhard
   Kropp, formerly Senior Economist, GTZ, and Consultant)
2. Role and scope of NGOs and non-NGO agencies as SHPI (by Mr.
   Malcolm Harper, formerly Professor, Cranfield School of Management)
3. Study on commercial aspects of impact of SHG-bank linkage programme
   on bank branches (by Dr. Hans Dieter Seibel, Professor, Cologne
   University, Germany)
4. Evaluation of SHG Bank Linkage Programme based on the economic
   indicators on the members of SHGs (by NABARD)
5. Impact of SHG Bank Linkage Programme on Social Indicators and
   Empowerment of the members (by Mr. Aloysius Fernandez, Executive
   Director, MYRADA, India)
The focus of the five studies is:

1. A review of the progress and impact of the overall strategy for scaling up the SHG Bank Linkage Programme over the last decade (by Dr. Erhard Kropp, formerly Senior Economist, GTZ, and Consultant)

2. Role and scope of NGOs and non-NGO agencies as SHPI (by Mr. Malcolm Harper, formerly Professor, Cranfield School of Management)

3. Study on commercial aspects of impact of SHG-bank linkage programme on bank branches (by Dr. Hans Dieter Seibel, Professor, Cologne University, Germany)

Kim Wilson (2002)*21 in his study ‘Linkage Programme in Preventing Rural Emergencies in India’ observed that this village is participating in the CBDP through its 20 Self Help Groups (SHGs) supported CRS and CCK. Based on focus group interview of 35 women from many different SHGs, it is clear that the village has taken several important measures to prepare for floods since the beginning of its involvement with CBDP.

CBDP they presented their PLA action plan at the Gram Sansad meeting in May 2002.

He concluded that some significant changes have taken place at both the village and household levels due to participation in this program. The SHGs are unified and action- oriented and have played a key role in both raising awareness among villagers and in implementing measures to help their communities prepare for floods. Some of the limitations of the program as identified by the women are: 1) that the villagers are still recovering from the flood of 2000 so the villages do not have funds available to invest in some of the important disaster preparedness infrastructure that would really help them. 2) Some women feel that they are not allowed to use their SHG loans to purchase necessary materials to prepare for

---

*21 Kim Wilson-The role of Self help group bank linkage programme in preventing Rural Emergencies in India, Micro credit Innovations Department, NABARD, Mumbai.
They think that they can only use the loans for productive business purposes, and therefore many of them are not as prepared for flood as they could be. 3) There is interest among the women in becoming more actively involved in the Gram Panchayat but women perceive that it would be too costly or complicated for them to become elected officials.

**Thelma Kay (2002)** in his paper 'Empowering Women Through Self-Help Micro Credit Programmes', the term "self-help group" is used to cover any small group of women at the community level organized as a collective unit. This paper concludes with a case study from Narathiwat, a predominantly Muslim province in southern Thailand, which provides some useful insights into the potential of community based self-help groups run by women.7 The Department of Skills Development of the Ministry of Labour and Social Welfare has reported that following attendance at skills development courses run by the Department, several self-help groups were formed to manufacture products such as batik and embroidered articles. Start-up funding for equipment and materials was also made available. These groups have made good progress and now have markets for their products in tourist resorts and in Malaysia.

**Dr. Leelamma Devasia and Jancy Antony (2002)**, in their study 'Study of SHG in Alivora slum of Vishakhapatnam' studied that the slum has been created to rehabilitate the poor from Hyderabad city as part of the City Development Programme. The present study is carried out in Alivora slums of Visakhapatnam. There is approximately 75,000 populations and majority of them are S.C. or B.C. Most of them work as daily wage earners. The women are either housewives or doing menial jobs. The women were organized by a VO (Voluntary Organization) about 15 years ago as SHGs. They concluded that SHG members has been created development programme for the city.

---

*23 Dr. Leelamma Devasia and Jancy Antony (2002)*, in their study 'Study of Study of SHG in Alivora slum of Vishakhapatnam www.nabard.org
Dr. J. Sunder & R. Asokan (2002)*24 in his study ‘Regional Variation in Performance of Self Help Groups’ focused on the regional variations in implementation of women development programs under self-help group approach. The regional variation may exist in consequence of improper implementation of development programme. Hence, the removal of regional variation in the performance of development programme depends on effective implementation of women development programmes, which can be made to realize the desired objectives only when the constituent regions are identified according to their levels of development.

Dr. L. Thara Bhai, C. Karuppiah and B. Geetha (2002)*25 in their research work ‘Study on Social Mobility of Women in Madurai, Theni and Sivaganga districts of Tamilnadu’ studied that Group cohesiveness, group integration among the members is a positive impact of SHG. The saving habit and credit management have created self-reliance in women as they have their own resource base. As thrift is a group activity it encourages mutual dependency among the members. So the cohesion in the group had a positive binding. Their economic independence has elevated their level to involve them in the development activities of the village. They are enjoying a decent role in the decision making process. The women are trained to identify their needs and necessities and accordingly they are participating in rural welfare activities after becoming the member of SHGs. This has developed the participatory approach in the villages of the three districts. Women started managing issues relating to water, sanitation, health and child and family welfare etc. Economic dependence of women on their husbands or other mate members has reduced to a large extent because of the SHG. Importance of education to girl child is stressed to women through SHG. The SHGs of Usilampatty of Theni district are fighting against Female


*25 Dr. L. Thara Bhai, C. Karupiah and B. Geetha (2002)*25 ‘Study on Social Mobility of Women in Madurai, Theni and Sivaganga districts of Tamilnadu’
Infanticide, a social problem of this area. The groups organize training and awareness programmes. The manufactured products of the groups are marketed through fairs, with the help of VQs. The active participation of the group members shows that they can train others in capacity building, generate their own resources, and ask help of the government for social, economic and physical development of their communities.

P. Tamil Selvi and Dr. T. Ratha Krishnan, Prof. K.VK.(2002)* in their research work 'Role Performance of SHG Leaders in Omalur taluka, Salem' the study was taken up among SHG leaders in Omaluk taluka, Salem. A sample of one hundred and twenty SHG leaders constituted the sample size for the study and they are distributed throughout the three blocks of Omaluk taluka. Using a pre-tested and well-structured interview schedule, necessary data were collected and statistically analyzed.

Findings of their research work are divided into two groups—Overall role performance and Role wise performance. The experience thus shows that each bank, especially RRB can play the role of SHP at least in a few of its branches.

7.3 Conclusion:

The above review of literature regarding women entrepreneurship, Micro finance, Micro enterprises and self help group has covered the various aspects of micro enterprises and self help groups. But no research work has been done on critical study of micro enterprises started by women members of self help group. Thus an attempt has been made in the present research work to have critical study of micro enterprises started by women members of self help group.

* 26 P. Tamil Selvi and Dr. T. Ratha Krishnan, Prof. K.VK.(2002)* in their research work 'Role Performance of SHG Leaders in Omalur taluka, Salem