## CHAPTER ELEVEN

**EXPERTS VIEWS**

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CHAPTER ELEVEN

EXPERTS VIEWS

11.1 Introduction:

While doing research of Micro enterprises started by Women Self Help Groups it necessary to see the experts views about it. The Experts were from various area those who were having experience in this field. The experts were selected as follows-

1) Dr. Sudha Kothari- NGO –Chitanya
3) Dr. Sumant Pande- Training Institite- YASHADA
4) Mr. Kapgate –Bank of Maharasgtra.

11.2 Experts Views:

1) Sudhatai Kothari –

   Director Chitanya, Rajgurunagar.

Ms. Sudha Kothari expressed her views, That

Our insights on SHG and micro-enterprises.

1. Not all the members of the shg have a similar motivation and have come together for a single activity hence we should not expect all the members of the shgs will do micro enterprises. (Only when activity groups are formed, this next step emerges.) About 30% of them could be promoted as entrepreneurs. Many of them are seasonal entrepreneurs in the urban region

2. The locational factor has a major influence for development of micro enterprises. In the semi-urban and urban areas more women are involved in micro – enterprises.

3. A series of backup services like motivational training, appropriate skill training which is either made available locally or the women can have created space where they could be out of house for 2 to 4 weeks for the training. Market
surveys, tie ups are need to make the enterprise effective if the scale is bigger than what the local market can handle.

4. There is scope for increasing enterprises in the area of organic vegetable cultivation, poultry, nursery plants, in the rural areas. However group management of the enterprises often gets taken over by an individual further leading to individual enterprises.

5. Inputs are needed for the SHPI on how to plan, implement, and evaluate the micro enterprise development programme with the shg’s

II) Ms. Ratna Ganapathy,
Secretary, Gramin Mahila Va Bal Vikas Mandal-Pune

Ms. Ratna Ganapathi told that Formation of Self Help Groups (SHGs) is a successful movement amongst weaker sector, rural and urban women. The group members each save up to Rs.30/- to Rs.100/- per month i.e. if the member’s daily earnings are Rs.30/- per day, the member saves Rs.30/- pm or Rs.1/- per day. This savings habit inculcated amongst the members of SHGs helps them build a small corpus in their bank accounts. Members can draw from this corpus for their urgent, recurring small needs and hence steer away from the clutches of the rural moneylenders. Self-reliance, self-dependency is one of the main objectives of the SHGs.

Opening an account of the group in the local bank closest to their location, gives the members security for their small savings. In their homes, they may not have a secure place to collect their savings. Having an account with the Bank gives the members a sense of security and confidence.

Earlier the SHG members depended on moneylenders from the village for their needs. The moneylenders without asking any security or documents were giving loans to poor people. Repayment strategy was not fixed. It could be in form of money or in form of wages earned by working on the landlords' land. For example for a loan of Rs.5,000/- the person could work for two years without wages for the landlord.
(SHGs) gave small loans as internal lending to its members and repayment of loan taken helped them while taking loan from Bank and making repayment of it—this habit should be inculcated.

SHG bank linkage programme was launched with NABARD, BOM and NGO as partners in 1992. In 1993-99, a World Bank project, Maharashtra Rural Credit project (MRCP) was implemented in Pune district due to which there was convergence of activities by Bankers, NGOs, Government functionaries and training institutes. Because of NGOs' support, SGSY scheme was successfully implemented in Pune district.

IRDP (for BPL beneficiaries only) with its accent on lending to individual beneficiaries brought with it heavy overdues in the banking sector. Due to the success of MRCP, the Central Govt. decided that 75% of the lending to BPL beneficiaries would be through SHGs. IRDP was converted into SGSY Scheme wherein 75% beneficiaries would be from SHGs.

NGOs were undertaking activities like health, insurance, education, village cleanliness drives through SHGs. SHGs were motivated to think about entrepreneurship.

GMBVM is arranging training programmes for the SHGs. This includes:

- Accounts Keeping
- Entrepreneurship Development Programme (EDP)
- Skill Training.

With proper training in skills and EDP, some SHGs have become good entrepreneurs. In rural areas the enterprises are dairy, goat farming which are easily manageable for the rural poor, as they have knowledge of these traditional occupations. Selection of any enterprise should be from SHG members. We cannot force them to start any particular business.

Individual enterprises are popular. Cluster activity is carried out to a smaller extent. Ambika Mahila Bachat Gat is a successful unit of MASALA products from village Khatbav Daund taluka.
way of development. Local participation is necessary. Local resources should be utilized properly. Effective “Gram Sabha” is necessary. Bankers should be involved more.

The money should be revolving. Financial Literacy is an essential factor. Inputs like Product selection, Marketing, Advertisement and other skills should be developed systematically.

Government of India is Planning to launch National Rural Livelihood Mission (NRLM). Alleviation of Poverty in mission mode is prescribed in it.

IV) Mr. Kapgate-

Bank of Maharashtra (LokMangal), ShivajiNagar Pune.

Mr. Kapgate Expressed his views that SGSY scheme has a three stage structure. The scheme is good. Proper implementation should happen for the same. The beneficiaries and the bank managers should be trained. Recovery agent should be appointed for collection of loan from the defaulters. This is the best scheme which can be provided to the rural areas and their development. This scheme helps the self help group members to start their enterprise and is a motivation to increase their income.

11.3 Conclusion:

It can be concluded that Micro enterprises started by women self help groups need support from banks, NGOs, Government.