CHAPTER II
REVIEW OF LITERATURE

This chapter is a review of literature focuses on the glimpses of earlier studies, which have been done in the area of entrepreneurship, women entrepreneurship and Self Help Groups at national and international levels. An attempt has also been made to review the sociological, psychological and educational aspects of these studies.

In Indian universities, the field of entrepreneurship is being fast recognized as an important area of research. Much research has not been done in this direction, especially in the area of ‘Self Help Groups’ to develop the entrepreneurship among women. Sufficient data is not available on characteristics that constitute entrepreneurial personality, particularly women Self Help Groups entrepreneurial personality. Importance of development of entrepreneurship as an essential ingredient of economic development has been recognized as early as 1950s in India; however, purposeful efforts and sustainable amount of research has gone in to this sphere only after one or two decades. Researchers in the recent past have shown keen interest in the study of entrepreneurs, particularly focusing their attention on ‘Self Help Groups Women Entrepreneurs’.

II.1 Concepts and technical terms used

1. **Capacity utilization**: refers to that part of production or operating capacity, which is utilized by the unit during the year and expressed in terms of percentage.

2. **District credit plan**: A plan of estimated credit requirement prepared by the Lead Bank in each district.
3. **DRDA**: A district level agency charged with direct responsibility for the implementation of Self Help Groups.

4. **Empowerment**: Empowerment can serve as a powerful instrument for women to achieve upward social and economic mobility and achieve power and status in society.

5. **Entrepreneur**: In the recent past an entrepreneur was defined as an innovator who would revolutionize the pattern of production by exploiting an invention or more generally, an untried technology for producing new commodity or producing an old one in a new way or opening a new source of supply of materials or a new outlet for produce.

6. **Entrepreneurship**: Entrepreneurship is a purposeful activity in initiating, promoting and maintaining economic activities for the production and distribution of wealth.

7. **Entrepreneurship Success Quotient (ESQ)**: scores assigned to measures the real entrepreneurial behavior and performance of entrepreneurs against the prominent qualities of a successful women entrepreneur.

8. **Grama sabha**: It is the traditional village assembly in which all the adult members of the village shall attend and deliberate on matters concerning the whole community or its members. This institution is a common heritage in most parts of the country.

9. **Grameen Bank**: Microfinance has its roots in Bangladesh, around 1976 through a pioneering experiment by Dr. Muhammad Yunus founding the Grameen Banks in 1983. Grameen means “rural” or “village” in Bengal language. Loans are given out based mutual trust, accountability, participation and creativity. These Grameen banks provide loan to poor who do not have anything to put-up for collateral.
10. **Income Generating Activities**: The kind of income generating activities in which women get employment are agriculture and agro based activities, forest based activities, small enterprises, trade crafts and occupation based processing and marketing units.

11. **Landless Agricultural Labourers**: The landless and agricultural labourers are generally selling their labour to earn livelihood and mostly become victims of exploitation by rich and big farmers.

12. **Lead Bank**: The constitution lead bank at the district level to take the “lead” in surveying the potential banking development.

13. **Marginal Farmers**: Marginal farmers are those farmers who are having land up to 2.5 acres. These farmers are also dependent on landholders since their holdings cannot help them to subsist. They lack in technology and other facilities, and their access to credit is very limited.

14. **Microfinance**: Microfinance as “small-scale financial services primarily credit and savings – provided to people who farm, fish, or herd” and adds that it “refers to all types of financial services provided to low income households and enterprises.” In India, microfinance is generally understood but not clearly defined. For instance, if an SHG (Self Help Group) gives a loan for an economic activity, it is seen as microfinance. But if a commercial bank gives a similar loan, it is unlikely that it would be treated as microfinance.

15. **MFIs**: Micro Finance Institutions (MFIs) are a range of institutions in public sector as well as private sector offers the micro finance services in India. They can be broadly categorized in to two categories namely, formal institutions and informal institutions. The former category comprises of apex development financial institutions, commercial banks, regional rural banks, and cooperative banks that
provide micro finance services in addition to their general banking activities and are referred to as micro finance service providers. On the other hand, the informal institutions that undertake micro finance services as their main activity are generally referred to as Micro Finance Institutions (MFIs). While both private and public ownership are found in the case of formal financial institutions offering micro finance services, the MFIs are mainly in the private sector.

16. **NABARD**: National Bank for Agricultural and Rural Development is an apex institution, accredited with all matters concerning policy, planning and operations in the field of credit for agricultural and other economic activities in rural areas in India.

17. **NGOs**: The NGOs involved in promoting SHGs and linking them with the formal financial agencies perform the following functions. Organizing the poor people into groups. Training and helping them in the organizational, managerial and financial matters. Helping them access more credit and linkage with formal financial agencies. Channelizing the group effort for various development activities. Helping them in availing opportunities, widening the options available for economic development and helping them in sustaining the group effort independently even after withdrawal of the NGO.

18. **Petty Traders**: They are mostly poor and earn their living by running very small retail outlets, which cater to the needs of villages. They also lack funds and depend on moneylenders for their working capital.

19. **Poverty Line**: Poverty line has been defined in terms of annual income of a family. A family having an annual income of ₹ 13,000 or less is considered to be a family below the poverty line.

20. **Programme**: Programme is a broader frame – work of the strategy or plan of action specially aimed at targeted areas, groups or individuals.
21. Scheme: A scheme is an approach adopted in implementation the programme.

22. Scheme–Asset: Assets provided to the beneficiaries under subsidy cum–loan scheme.

23. SCs and STs: Scheduled Castes (SCs) and Scheduled Tribes (STs) the Constitution empowers the President of India, after consulting the heads of the different states, to notify by an order certain groups and SCs. Thus, officially the scheduled castes are the groups that are named in the SCs order of the President of India. Tribes are believed to the earliest settlers in the Indian peninsula. They all have known as the adibasis, meaning the original inhabitant. They are ethnically distinct from the Hindu majority. Being a socially disadvantaged group the constitution was granted preferential consideration to them after independence. For this purpose tribes are defined in the orders issued and amended from time to time by the President of India.

24. SGSY: Swarnjayanti Gram Swarozgar Yojana (SGSY) is the largest poverty alleviation programme launched by the Government of India in 1st April, 1999 through merger of various poverty alleviation programs. It is conceived as a holistic programme covering all aspects of self–employment such as organisation of the poor into SHGs, training, credit, technology transfer, infrastructure and marketing.

25. SHPIs: The DRDA or NGOs had been identified as agents of Self Help Promotion Institutions (SHPIs), entrusted with the promotion of SHGs. The ambit of SHPIs has now been enlarged to include the bankers, village panchayats and individual facilitators.

26. SHGs: A group of individuals (in most instance, all women) get to gather to form an association. The group in India, for instance are called “Self Help Groups”, all the members of which undergo a training programme on the basic procedures and system requirements.
27. **Small Scale Units**: units registered with District Industries Centre (DIC) as Small Scale Industrial Units (SSI) or Small Scale Services based Business units (SSB).

28. **SMEs**: Small, Medium Enterprises constitute the most dynamic segment of many transition and developing economies. They are more innovative, faster growing, and possibly more profitable as compared to larger-sized enterprises.

29. **SSIs**: Small Scale Industries (SSIs) have an extremely and crucial role in the socio-economic upliftment of the masses particularly in the Indian context. There is no need to secure industrial license or approval as in case of medium and large scale units for setting up or running a small scale industry.

30. **Sustainable units**: For the purpose of these studies a sustainable unit is one which was working at profit in at least any three out of the time preceding year.

31. **Target group**: For the purpose of this study operational definition of the Self Help Groups (SHGs) would be of the women SHGs who are more than three years old and more than half of the members are women who are into some income generating entrepreneurial activities. They are the target groups for collecting the data.

32. **Tiny units**: registered with DIC and whose capital investment on plan and machineries below ₹ 25 lakh.

33. **Unsustainable units**: unit operating at loss for three or more years out of the five preceding years.

34. **Village artisans**: They are carpenters, weavers, toy makers, blacksmiths and others who are mostly poor and struggle for their livelihood and are also exploited by the rich.

35. **Women’s Component Plan**: the concept of Women’s Component Plan was brought into action as one of the important strategies by direction the government to
ensure that not less than 30 per cent of funds are earmarked in all the women related sectors.

II.2 REVIEW OF LITERATURE

Lanyan Chen (1999)\(^1\) the study shows that Chinese women in rural areas have increasingly adopted cooperatives as a form of organization in their efforts to address the problem for their lack of access to resources including land, credit, jobs, training and information and to participate in the main stream of economy as an organized force.

Porus P Munshi (1999)\(^2\) glass ceiling maternal walls are blocks faced by women in organization. Currently, women in management are handicapped by not having advisors to guide them and canvas for them in the senior management.

Punitha .M, Sangeetha .S and Padmavathi .K (1999)\(^3\) their study focuses on the problems and constraints faced by women entrepreneurs in Pondicherry. Based on primary data collected during June–July 1999 from a random sample of 120 respondents, comprising 42 rural and 78 urban women. The study shows that a majority of the respondents starting their business belonged to younger age group of 20-29 years. A comparison of the educational qualifications of entrepreneurs across rural and urban areas revealed that the urban entrepreneurs were more qualified than the rural entrepreneurs. Most of the women entrepreneurs in rural areas owned manufacturing enterprises, while those in the urban areas were largely concentrated in

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the trading sector. Both rural and urban female entrepreneurs faced almost similar problems.

Robert D. Hisrich and Sevgi Ayse Ozturk (1999) while research on women entrepreneurs is extensive in developed countries, little has been done in this area in non-OECD and developing economies. This research focuses on the characteristics, performance, and problems of women entrepreneurs in one developing economy—Turkey. The results indicate that while the women entrepreneurs exhibited many similarities with their counterparts in other countries they differed in other aspects such as in their reasons and motivation for starting a venture and problems encountered. These differences reflect in part the effect of a different social structure in a developing economy, particularly the impact of occupational segregation, wage disparity, and participation in a non-supported sector of the economy. These findings suggest that the theories regarding women entrepreneurs based in developed economies need to be carefully examined before being applied to non-OECD and developing economies.

Micheline Goredhuyas and Leo Sleuwaegen (2000) have made an attempt to analyze the individuals’ choice for self-employment and entrepreneurial success. They observed entrepreneurial activity is found to be successfully undertaken by individuals. Who succeeded in increasing their entrepreneurial abilities and reducing the risk of starting a business through a learning process that takes place through ageing, professional, experience, and apprenticeship or alternatively, formal education. The learning process takes place both before and after enter in to the

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industry as firm grow into a large size. However, financial constraints continue to play a major restraining role for entrepreneurship and firm growth.

The National Bank for Agriculture and Rural Development (NABARD, 2000)\(^6\) conducted a study on the impact of Micro Finance (MF) on the living standard of SHG members. The study aimed to find out how far the SHG bank linkage programme had lightened the burden of life for the average member of a SHG and to analyse the betterment of household by gaining access to micro finance. The study covered 560 SHG member households from 223 SHGs spread over 11 states. It showed positive results. There were perceptible and wholesome changes in the living standards of the SHG members, in terms of ownership of assets, increase in savings and borrowing capacity, income generating activities and income levels. The study revealed that almost all the members developed saving habits in the post SHG situation as against 23 per cent of households who had this habit earlier and the average borrowings per year per household increased from ₹ 4,282 to ₹ 8,341. The study concluded that the involvement in the group significantly contributed in improving the self-confidence of the members. The feelings of self-worth and communication with others improved after association with the SHGs and the members were relatively more assertive in confronting social evils and problem situation. As a result, there was a fall in the incidence of family violence.

Mahab Sen (2000)\(^7\) has attempted a study to find out the development of SHGs promoted by Sreemamahiala Samity and its impact on women members. It was a study of 10 SHGs selected in Nadia District by employing random sampling technique in July, 1999. The study includes focus group discussion with the members

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of the SHGs in separate sessions followed by an interview of 100 members through structured schedule. The findings of the study revealed that the individual loans were mostly used for productive purposes, the rate of recovery was very high compared to the rate of recovery of the formal institutional system and group dynamics was an instrument for change in the quality of life of the poor people. The study also revealed that other than economic activities, the groups worked towards primary education, basic health care of family, safe drinking water and environment protection. The study concluded that group cohesion, group action; need based credit, timely repayments are essential elements for sustainability of the groups.

Suman Jain (2000) the study under review was a case study on “empowerment of women through NGOs-the SEWA bank experience”. The study observed that the bank Self Employed Women’s Association (SEWA) had been providing banking services to the poor, illiterate, self employed women and had become a viable financial venture. The case study revealed that there were 67113 women depositors with a working capital of ₹ 1916.72 lakh in 1966. It further observed that the banks held the women to acquire skills to make new products and identify work opportunities. It is also found that the repayment rate had been excellent, which was between 93 and 96 per cent due to close monitoring by the bank, the link between the group leaders and borrowers and constant communication between the bank and village groups. The conclusion was that from the women’s point, their involvement in and ownership of a successful institution enhanced their collective strength and empowerment that came with organisation. From a wider perspective, member-owned or controlled micro credit institution that could help to strengthen the country’s democratic system.

Kallur .M.S. and Birada .A.A. (2000) in their micro level study aimed to examine the role of non-governmental voluntary organizations in promoting the micro credit institutions and to comment on their sustainability in the years to come. The study was based on secondary data. The study has thrown light on the origin and the nature of micro credit organization and its superiority over macro ones in catering to the needs of farmers. It also revealed that as a result of continuous efforts of NABARD, 255 groups linked together in March 1998 and had increased to 14,317 covering 30 commercial banks, 101 Regional Rural Banks (RRBs), 17 commercial operative banks, 260 NGOs in 19 states and two union territories involving bank a loan of ₹ 23.62 crore and NABARD refinance of ₹ 21.38 crore. The study also discussed the role of micro credit organisations with particular reference to the Indo-Swiss project and their sustainability and concluded that the NGOs have succeeded in promoting SHGs.

Manimekalai N. (2000) in her study on “NGOs intervention through micro credit for self help women groups in rural Tamilnadu” had attempted to analyse the working of the Society of Education Village Action and Improvement (SEVAI) in empowering women and the rural poor through micro credit. The objectives of the study were to find out the characteristics and working of the micro credit institution namely, Villuthukal. This was a bank established for the benefit of SHGs to assist them by extending micro and to highlight the strategies adapted to mobilise the women to form Self Help Groups. The study was based on primary and secondary data. The secondary data were collected from the records of SEVAI and the primary data were collected from 70 women who were the members and who had availed

credit from the bank. The analysis of the study revealed that the women in rural areas were really longing for supplementary income and the intervention through micro credit, by both governments, NGOs would be a boon to them. The study also proved that, after the micro credit and intervention of SEVAI, the education of the children had been better cared for and the women-beneficiary households were able to manage the budget without deficit. The study concluded with the suggestions that micro credit strategies could be followed by other institutions working for the upliftment of women and proves that micro credit would be instrumental in realizing the proposed objectives.

Bliss R.T. and Garratt N.L (2001)\textsuperscript{11} has examined the working of organizations for women in Poland. The study highlighted that basic purpose of these organizations has been to provide inputs to women entrepreneurs in the field of professional ethics, protection of rights of women entrepreneurs and their companies, exchange of experience and other activities.

Choudhury R.C (2001)\textsuperscript{12} conducted a study to document the experience of SHGs in promoting micro enterprises through micro-credit interventions and the efficiency of Self Help Promoting Institution (SHPI). The study analysed the core issue of poverty reduction and efficacy of SHG route for micro enterprise promotion. The main objectives of the study were to analyse the operating systems in SHGs, to explore the effectiveness of SHGs in identifying the micro enterprises and to suggest appropriate policy intervention for effective performance of SHGs. The study was carried out in selected clusters spread over regions in the states of Tamilnadu, Karnataka, Andhra Pradesh and Maharastra. The study covered 76 SHGs, 450


members and 135 micro entrepreneurs from five regions. The case study-cum-survey method was followed. Secondary data were also collected from the records of SHGs. It was observed that group enterprise on a big scale would involve greater risks but would yield better returns to the entrepreneurs. The study brought to the fore the fact that, out of three SHPIs namely, NGOs, banks and government. NGOs were better equipped for capacity building of SHGs and promotion of micro enterprises. The study also showed that SHG were still in a state of flux and their sustainable development depended on a number of factors which were internal and external to the organisation.

Namboodiri N.V. and Shiyani .R.L (2001)\textsuperscript{13} conducted a study to find out the basic features and financial operations of SHGs promoted by both SHPI and NGOs served by the Panchamahals Vadodara Grameen Bank (PVGB). A sample of five branches of PVGB was selected, out of which three are located in Dahod district and two Panchamahals district, Gujarat. The main findings that emerged from this study were that, while the percentage of women groups promoted by the SHPI was 52 per cent, it was as high as 84 per cent for those promoted by the NGOs. The percentage of SHGs linked by the SHPI was 65 per cent and that of NGO was 42 per cent. The average amount advanced to SHGs varied from ₹ 7, 000 to ₹ 30, 000 for those promoted by the NGOs. The SHG that were promoted by the NGOs had a better saving performance compared to that of SHPI, in terms of amount saved per SHGs as well as in terms of credit saving ratio. The repayment performance of the SHGs promoted by the SHPI was superior to that of NGOs.

Dadhich .C. L (2001)\textsuperscript{14} conducted a case study of oriental bank of grameen project at dehradun district in Uttar Pradesh, for assessing the benefits of the project and economic viability. Out of a total 450 SHGs covered by the project, 447 were women groups and only 3 were men SHGs. The main findings of the study revealed that a large number of women had taken up subsidiary occupation and consequently their family incomes had substantially increased. An analysis of figures relating to income and expenditure of a specialised micro credit branch revealed that the branch had become a profit-centre right in the second year of its operation. The recovery of the loans was more than 100 per cent of the demand. The study also revealed that the borrowers under oriental bank grameen project had both the advantages of fine rate of interest, as well as hassle-free credit, whereas their counterpart elsewhere were paying exorbitant rates of interest.

Madheswaran S. and Dharmadhikary Amita’s (2001)\textsuperscript{15} study on “empowering rural women through SHGs” was to examine the SHG mechanism of the micro credit scheme as an effective and financially viable tool in channelising credit to the rural poor. In this study an attempt had been made to analyse the impact of SHGs in providing credit to rural women, to help them to uplift their economic status. The analysis was based on a survey of three villages of Pune district, conducted during 1999, where the Maharastra Rural Credit Programme was being implemented. The study revealed that the Maharastra Rural Credit Programme was successful to some extent in its objective due to a combination of factors such as i. SHG-Bank linkage ii. Credit being made available for consumption purposes iii. Easy and


periodic availability of credit due to rotation of savings, iv. Active participation of NGOs. The study further revealed that peer monitoring could be used as a channel to provide credit at a low transaction cost and frequently to reduce rural poverty. The study concluded that micro credit should be used to meet the current demands of the rural women and this would lead to a gradual improvement in the quality of their life and would enable them to identify activities for economic betterment.

**Satish .P (2001)**\(^{16}\) the study covered groups formed by the NGOs and banks. The number of groups formed by the NGOs and banks were five and four respectively in Karnataka, four and nil in Maharashtra and seven and two in Uttar Pradesh. These groups were selected for the study. The secondary data and material were collected over the period 1997-2000 at the Bankers Institute of Rural Development (BIRD, Lucknow). The study revealed that several SHGs included very poor members and the process of SHG formation had to be systematic whether it was formed by a bank or an NGO. It also observed that most of the SHGs had faced initial resistance in their efforts. The study concluded that the NGOs were more suited for forming and nurturing the SHGs.

**Mohanan .N (2001)**\(^{17}\) in his study found in Trissur district of Kerala that the average membership of SHGs was 18, who are drawn from labour, petty trades and marginal farmers. Purpose-wise, loan extended indicated domestic consumption accounted for 58 per cent. The characteristics of micro entrepreneurs in SHGs revealed that a very high proportion of them were unemployed prior to joining SHGs (90 per cent). In terms of enterprise orientation, tailoring was found to be the most


preferred activity (47 per cent). They had an investment level less than ₹ 5000, and able to earn ₹ 1977 per month with a net profit of ₹ 700 indicating a turnover profit ratio around 37 per cent.

Madheswaran .S and Amita Dharmadhikary (2001)\(^\text{18}\) analysed the use of peer monitoring in rural lending and found a positive impact on loan repayment and rural poverty. They found that their results obtained from their study corroborate the theory of peer monitoring. However, the success of group lending is attributable not only to peer monitoring but to other factors such as lending for consumption purposes. They suggested that the micro credit programme should be used to meet the current demands of the rural women, whether these are for health, education or consumption. This will lead to a gradual improvement in their quality of life and will enable them to identify activities for economic betterment. In this process they will learn the fiscal discipline and be ready to take on market oriented economic activities. It was added that for poverty alleviation and women empowerment the target oriented intensive efforts at sporadic intervals cannot help rather the intervention should be steady pace and systematic.

Soundarjya Borbora and Rahul Mahanta (2001)\(^\text{19}\) the paper tries to evaluate the rashtriya gramin vikas nidhi Credit and Saving Programme (CSP) in Assam over the years. The specific objectives of the study are to examine the role of micro-credit in the generation of income of the poor, to assess the role of SHGs in promoting savings habits among the poor and the contribution of the programme in

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social and economic empowerment of the poor in general and of women in particular. The study is based on both primary and secondary data covering the period 1995-2000. The primary data were collected through a survey conducted in May-June 2000, covering a sample of 45 members randomly selected from 15 SHGs, using structured questionnaires to get the profile of the SHGs and its members. The data pertained to the year 2000. Each group consisted on an average of 20 members. The analysis of survey data revealed that 80 per cent of the members in the selected SHGs were from poor families. The members of the groups were women who were engaged in gainful economic activity. Of the 45 members selected for study, only 7 had saving bank account with the post office or bank before joining SHG. Forty-three of the sample beneficiaries could expand their income generating activities.

Puhazhendhi .V and Satyasai.K.J.S (2001)20 the attempt to evaluate the performance of Self Help Groups (SHGs) with special reference to social and economic empowerment. Primary data collected with the help of a structured questionnaire from 560 sample household in 223 SHGs functioning in 11 states representing four different regions across the country formed the basis for the study. For assessing impact of the programme, a comparison of pre-SHG (before) and post-SHG (after) situations was followed in this study. The reference year of the study was 1999-2000. A study of the profile of sample SHGs and their clientele showed that the average size of the group was 16. The major factor influencing the cohesiveness of the group was homogeneity in terms of standard of living reported by 60 per cent of the members, followed by stay within the neighborhood (20 per cent) and activities (10 per cent). The study of the impact of the SHG programme on members in regard

to economic empowerment revealed that there was an increase in the average value of assets comprising livestock and consumer durables by 72 per cent from ₹ 6,843 to 11,793 lakh between pre- (1992-93) and post-SHG (1999-2000) periods. The empirical findings of the study revealed that the SHG as institutional arrangement could positively contributed to the economic and social empowerment of rural poor and the impact on the latter was more pronounced than in the former.

Kamal Vatta and Parminder Singh (2001)\textsuperscript{21} evaluate the impact of SHG on the income of the members taking Below Poverty Line (BPL) households without bank loan and BPL and Above Poverty Line (APL) households with bank loan in Punjab. It was observed that SHGs belong to the BPL households generated 70 per cent of the saving and the remaining by APL households. The loan sanctioned to BPL households was just 7.4 per cent while it was 41 per cent for the APL SHGs. Despite several lobbies the bank loan to BPL is not made available. The APL families by virtue of their greater awareness, education and managerial abilities were able to get more benefits. Nearly 83 per cent of BPL households were eligible after six months but only 5 per cent were extended with loan. The provision of meager credit hardly helped them to improve their income levels. It was suggested that undue delay in sanctioning of loan must be avoided. An extensive campaign is needed to educate the bankers that advancing credit to them is more profitable and same in terms of recovery.

Sarma .K. C (2001)\textsuperscript{22} underlined that the outreach of formal sector is 30 per cent to 40 per cent for general population and it is 10 per cent to 20 per cent for the


poor households. The SHGs have contributed to increase the outreach with gender orientation as 85 per cent of the SHGs kinked with banks formed by women. These groups enabled women to engage in economic activities and decision-making at the household and the society level. It makes the process of development participatory, democratic, independent of subsidy and sustainable. Significant changes realised in terms of increase in income, assets, savings, borrowing capacity and income generating activities must be sustained by safeguarding the healthy growth of SHG movement in India. It should not end like the programmes with subsidy orientation.

**Kallur. M.S (2001)**\(^{23}\) analysed the impact of SHG supported by NGO namely MYRADA on women empowerment in Karnataka. It was found that the loans were taken for poor productive purposes, interest charged were high to cover the expense of the group, the recovery rate was higher compared to formal credit and income generation is small. It was underlined that the group approach has brought to the surface many operative talent traditional values like group support, thrift, group action and sustainability of women SHGs.

**Ponnarasi and Saravanan (2001)**\(^{24}\) brought out case studies of five SHGs in Cuddalore district of Tamilnadu. Of the five groups, one has got the ‘best SHG award’ for it has lent more than twice that of other groups, extended 90 per cent of the loan for productive purposes and also availed a large loan of ₹ one lakh which was absent with other groups. It was concluded that the SHGs have influenced greatly to the well being of the villagers.

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Rekha R. Gaonkar (2001) studied the impact of SHGs on women in Goa and observed that individual loans were mostly for productive purposes with cent percent recovery. Monthly interest rate charged is high with 24 per cent to 36 per cent but it goes to group fund. SHGs made a lasting impact on the lives of the poor and the quality of life is improved on the family in terms of increase in income, savings, consumption expenditure, gaining self-confidence, productive use of free time, getting opportunity to improve hidden talents. It has contributed to address poverty and unemployment and able to bring social transformation through economic development and social change.

Awasthi. P.K, Deepak Rathi and Vimla Sahu (2001) in their study in Madhya Pradesh on the impact of SHGs on economic status of women observed that the SHG women were engaged in Mahua, mushroom cultivation, amachur, papad making, pisciculture, nursery etc. with the group loan at 2 per cent to 4 per cent interest per month, they realised an increase in income and employment. SHGs have made a positive impact on creating leadership, improving literacy, consciousness about health and hygiene and skill formation among the group member. However, they suffered from lack of motivation, infrastructure, forward and backward linkages, insufficient loan, inadequate provision of marketing and inputs, lack of systematic monitoring and follow up etc.

Manimekalai N and Rajeswari G (2001) studied the impact of SHG in creating women entrepreneurship in rural areas of Tamilnadu by taking 150 SHG

members. They found that the SHGs have helped to initiate micro enterprises including farm and non-farm activities, trading and service units. It was reported that there was significant difference in the mean performance of the entrepreneurs based on their age, education and previous experience. The micro finance has facilitated the women to have economic and social empowerment; it has developed a sense of leadership, organizational skill and management of various activities of a business, right from acquiring finance, identifying raw materials, marketing, etc., by themselves.

**Mambula (2002)**\(^{28}\) analysed major constraints faced by SMEs in Nigeria. The author recommended that small business entrepreneurs should collaborate each other to sort out the various problems faced by them. There is a need to form alliance of government. Research institutions and financial institutions to create appropriate training for prospective small business.

**Lalitha N and Nagarajan B.S (2002)**\(^{29}\) conducted a critical study on the functioning of the self help groups (SHGs) in selected district of Tamil Nadu. The study was undertaken to document the efforts of NGOs in promoting SHGs. The objective of the study were to trace the structure and modalities of Self Help Groups, study the functioning of the SHGs, examine the role of SHG in promoting empowerment of women, investigate the group dynamics of SHGs, identify the factors which contributed to the success / failure of the groups and study the income generating programmes promoted by SHGs. The study was based on multistage sampling technique. It had been carried out in three districts. NGO who had organized SHGs for more than four years were identified. Out of 14 institutions, nine NGOs

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were selected and two SHGs from each NGO were selected on the basis of non-proportionate random sampling method. The study was based on survey method and had covered both secondary and primary data. The study highlighted the facts that SHGs were people’s institutions and with their support, the women could march towards empowerment and that the group could promote individual and group venture of income generating activities under the effective guidance of NGOs. The study also revealed that effective leadership, group cohesiveness, savings, regular meetings, peer-group pressure, linkage with other institutions and effective supervision by the NGOs were the factors which contributed to the success of the groups.

Sudha Rani, Umadevi K.D and Surendra.S (2002) had undertaken a study to evaluate the social status of women in house management, leadership qualities, health and sanitation and economic status after preparation in the Self Help Groups. Out of 600 SHGs established by padmavathi mahila mandal, Tirupathi, Andhra Pradesh, 50 SHGs were randomly selected for the study. From each group selected two women members were selected randomly. The study was based on primary data and a specially designed rating scale was administered to the sample to collect the information. The findings of the study revealed that, in all the four aspects there was positive correlation between the women’s educational status and empowerment. The study observed that the participation in SHGs enhanced the empowerment of women in these four aspects. Self-confidence among the women increased. Their decision-making power also increased during the period of participation.

A study conducted by NABARD (2002) covering 560 households from 223 SHGs in 11 states of India elucidated that there has been a positive, perceptible and

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wholesome changes in the standards of SHG members in case of assets ownership, increase in savings and borrowing capacity, income generation activity and income levels. The average value of assets including livestock and consumer durable has increased considerably. The housing condition of the people is improved, from the mud walls to thatched roofs to brick walls and tiled roofs. Almost all members developed savings habit in the post SHG. The trend of consumption loans come down in contrast the loan for income generating purpose has increased considerably during the pre-SHG period. Similarly the overall repayment of loans improved and the average net income per household has increased about 33 per cent. The empowerment increased by 18 per cent between the pre and the post SHG conditions. It should be noted that after association with the SHGs, there have improved their self-confidence, self-worth and communication. In addition to this, they involved in addressing various social evils and problems of the society.

Jothy K and Sunder J (2002), their study of evaluating the programme of Tamil Nadu mahalir thittam found SHGs are currently involved in economic activities such as production and marketing of agarbathis, candle and soap, ready made garments, pickles, appalam, vathal, fur toys, bags, palm leaf making, herbal products, fancy seashell, ornaments, eatables, coir mats and other coir products, mattress, chapels, leather good etc. In addition, the SHG women monitor the normal functioning of the ration shops, maintain vigil to prevent brewing of illicit group, help the aged, deserted and windows to obtain loan.

Gangi Reddy .Y (2002) in his paper based on a study conducted in the district of ludhiana from Punjab as part of NIRD research study on the planning and implementation of SGSY. The objective of the study is to identify the inhibiting factors for group approaches in entrepreneurship promotion and management. A few key activities have been used to carry out a study of these factors. The activities are dhuri making, dairy industry, basket making, shoe making, card board box making and wool knitting.

Kumaran .K.P (2002) the present study is primarily intended to document the experiences in SHGs in promoting micro enterprises through micro credit intervention. The study was conducted in the pune district of Maharastra state. 15 sample cases of SHGs were selected for the study on a random basis. Among them 10 groups were promoted jointly by NGOs and banks, while the remaining five of them were formed by District Rural Development Agency (DRDA).

Sindhu, Narayan .S and Geethakutty .P.S (2003) entrepreneurship has been recognized as an essential ingredient of economic development. Very high literacy and lack of employment opportunities paved way for many unemployed youth including women to take up small-scale business units. In this study Entrepreneurial Success Index (ESI) was developed to measure the level of success of women in agribusiness and the respondents were classified into four groups of very high success, high success, medium success and low success.

Watson J (2003)\textsuperscript{36} has examined the failure rates among female controlled businesses in Australia. The analysis of study highlighted that failure rate of female control business is relatively higher than male controlled business. But the difference is not significant after controlling for the effects of industry.

Sankar Chattarjee (2003)\textsuperscript{37} has carried out a study in Jaunpur in U.P. The study brought out some of the important issues of implementation of SGSY in the district. In shahgang block, altogether 195 SHGs were formed and 55 were graded in the first stage. Again, out of 55 SHGs, 34 were extended revolving fund and 22 SHGs were extended benefited CCL. Out of 22 SHGs, 8 were graded in the second stages. But finally 2 SHGs extended bank loans to start economic activities. It is unfortunate to mention that out of 195 SHGs. Only 2 SHGs could be assisted in the final phase, which means only one per cent achievement. Mainly branch managers were not cooperating in the regard. The main issues of bankers in the some of the SHGs, a few defaulter members were included. They were defaulters in the sense earlier they were given bank loan under IRDP or other programmes. The bank officials have suggested that if these members are excluded from the group, then the SHG could be considered for extending bank loan indicating this function of some of the SHGs.

Tamil Selvi and Dr. Radha Krishnan .T (2004)\textsuperscript{38} in their article on the role performance of SHG leaders. Stated that within the SHG, the group leader is a key person on which the success of the SHG depends. The study in Salem district has examined the role performance of SHG leaders and identified the activities which are essential for the health of the SHG. It was observed that essential activities received


more attention from the leader and other activities needed to be stepped up. Roles like working for improvement of socio-economic development of the members and disseminate information to members about government development programmes and welfare schemes were performed by less number of leaders. The leaders were to be motivated further to perform better.

**Sunder Raj. D (2004)** in his article on SHGs and women’s empowerment has focused on the conceptual framework of the self help as a tool for empowerment. The observation is that SHGs contribute significantly to the overall development of women in rural areas and the various aspects of rural life where the empowered women can contribute are delineated. The SHGs are a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes.

**Dwivedi .H. K, (2004)** in this study highlighted on cooperatives and self help groups–an experience. Poverty reduction initiative under SGSY in north 24 parganas-policy implementation for structural integration. The paper examines the aspects of organizational and functional synergy based on the field experience of institutional integration under SGSY and seeks to address policy issues of organizational re-engineering in the context of current development initiatives concerning the poor. The study demonstrates that when SHGs get the scope of being integrated with functional cooperatives, they can develop symbiotic relationship. Both the institutions have strong similarities based on principle of self help mutual aid. Their integration is mutually supportive.

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Narayana Swamy, S. Manivel and B. Baskar (2005)\textsuperscript{41} in their paper based on extensive field study attempts to assess the extent of financial assistance provided to SHGs under SGSY. The study evaluates the functioning of the groups with special reference to economic activities in a newly formed district in Tamil Nadu. The study found that the assistance under the scheme reached the intended beneficiaries. The role of NGOs and federations was appreciable in forming and facilitating the groups in the saving and lending operations.

Nanaware, H. S and Mahadik, T. J (2005)\textsuperscript{42} in their paper an attempt is made to examine the impact of self help groups in Malshiras tehsil, in Solapur District of Maharashtra. The study is based on the primary data as well as secondary data. The primary data were obtained from 110 beneficiary members of SHGs selected randomly (66 members from BPL SHGs and 44 members from APL SHGs) with the help of pre-tested questionnaire. The secondary data are obtained from malshiras panchayat samiti office. The study revealed that the majority SHGs were of woman. It is interesting to note that majority of the members of SHGs do not take loans from the money lenders. Their income and employment have increased due to SHGs. The study suggests that there is need to involve NGOs in this programme and initiate the minor irrigation projects by SHGs. Besides, it is essential to stop the subsidy facilities of SHGs.

Suma Hasalkar, Suhasini Rao and Chhaya Badiger (2005)\textsuperscript{43} the present study focuses on the various enterprises taken up by the self help groups in the selected area

and the identification of entrepreneurial qualities of women members of these groups organized in the rural areas of Dharwad district. The study revealed that out of the 15 self help groups, three were registered and all groups had the bank account with joint signatories and conducted regular meetings. As high as 85.97 per cent members participated in the wholesale purchase and sale of consumer goods with marginal profit to the society or self help group. The traditional enterprises of leaf plate production and marketing was taken up by maximum percentage of women (31.7 per cent). About 40.2 per cent members were identified to have the quality cooperation followed by the quality ‘contribution of new ideas in meeting’ (17.95 per cent and purchasing abilities 17.56 per cent). Qualities like ‘innovative ideas’ and ‘self confidence’ were identified in the least percentage of members of the selected self help groups.

**Ajai Nair (2005)**⁴⁴ the major form of microfinance in India is that based on women’s SHGs, which are small groups of 10-20 members. These groups collect savings from their members and provide loans to them. However, unlike most accumulating savings and credit associations (ASCAs) found in several countries, these groups also obtain loans from banks and lend them to their members. By 2003, over 700,000 groups had obtained over ₹ 20 billion (US$425 million) in loans from banks benefiting more than 10 million people. Delinquencies on these loans are reported to be less than 5 per cent. Savings in these groups is estimated to be at least ₹ 8 billion (US$170 million). Despite these considerable achievements, sustainability of the SHGs has been suspect because several essential services required by the SHGs are provided free or at a significantly subsidized cost by organizations that have developed these groups. A few promoter organizations have, however, developed

federations of SHGs that provide these services and others that SHG member’s need, but which SHGs cannot feasibly provide. Using a case study approach, Nair explores the merits and constraints of federating. Three SHG federations that provide a wide range of services are studied. The findings suggest that federations could help SHGs become institutionally and financially sustainable because they provide the economies of scale that reduce transaction costs and make the provision of these services viable. But their sustainability is constrained by several factors—both internal, related to the federations themselves, and external, related to the other stakeholders. The author concludes by recommending some actions to address these constraints.

**Dasgupta (2005)**\(^{45}\) in his article commented that a paradigm shift is required from “financial sector reform” to “micro finance reform”. While the priority sector needs to be made loan, mandatory micro credit must be monitored rigorously. Simultaneously space and scope have to be properly designed for providing competitive environment to micro finance services. Extensive database needs to be created by the RBI for understanding micro-finance.

**Sinha (2005)**\(^{46}\) in his study has observed that micro-finance is making a significant contribution to both the savings and borrowing of the poor in the country. According to him the main use of micro credit is for direct investment. There is of course some fungibility, depending on household credit requirements at the time of loan disbursement. Some studies reveal that micro-finance programmes have positive as well as negative impact on women. Some researchers have questioned how far micro finance benefits women. Some argue that micro–finance programmes divert the attention of women from other more effective strategies for empowerment, and the


attention and the resources of donors from alternative and possibly more effective means of alleviating poverty. In some cases women's increased autonomy has been temporary. It only benefits women who are already better off. But in most cases the poorest women are least able to benefit because of their low initial resources base, lack of skill and market contact.

Debrata Lahiri (2005)\(^{47}\) in his study on utilization of credit of self help groups in midnapur (west) district, West Bengal State. Though a number of groups have been formed but there have been only four federation community development blocks. The study tries to evaluate the extent of utilization of revolving funds and loan in four community development blocks, namely kharagpur–I, chandrakona–I, crabeta–I, and jharagram. The results indicate that hardly 10 per cent of the SHGs are functioning as groups after being made grade–I. Generally, the total amount of ₹ 25,000 had been allocated equally among the Swarozgaris which have been utilized by them for as many as 21 economic activities of various types, both farm and non–farm in nature. But the guidelines of the SGSY envisaged that only 4-5 key non-farm activities, as micro-enterprise would be encouraged. The main reasons for such division of revolving fund and loan were due to distraction among the members themselves followed by the desire to start individual business by each of the swarozgaris. This study infer that the theme and spirit of SHG have not been carried out.

Christopher J. Walker (2005)\(^{48}\) an Argentine policy maker attempts to promote and sustain development after the economic crisis that emerged at the turn of the century. The role of business consortiums merits particular attention - especially


with regard to assisting female entrepreneurs in business venturing. After reviewing the literature on gender in the marketplace, this article explores the results of a qualitative case study conducted in Buenos Aires, Argentina, which focuses on the role of women in business consortiums. The study compiles and analyzes data from 314 business consortiums and seventy interviews of business owners and managers in Argentina. Five primary roles of business consortiums emerged from this field research: (1) training on business operations and practices; (2) collaboration on projects that promote common interests; (3) forums for idea and experience sharing; (4) opportunities for networking; and (5) resources for aid and support. Further analysis of existing consortiums in Argentina reveals that businesswomen are less likely to participate in consortium training and activities than their male counterparts, and that this gender dichotomy could be correlated with a lack of female consortium leaders. Policy recommendations are put forth that focus on public and private sector efforts to boost Argentine entrepreneurs' membership in local business consortiums and strengthening female representation in consortium leadership.

Debnarayan Sarker and Sudipta De (2005)\(^4\) this paper examine the empirical evidence of SHG led micro credit programmes in West Bengal in respect of targeting the poor, increase in income and the positive social implications of these programmes. The study shows that micro credit programme is found to be income generating for all of its beneficiaries, who receive loan only from micro credit source, although income generation is small for the use small size of credit. But the extent of coverage of target group as its beneficiaries remains unexplored. However, the impact

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of micro credit programme has been effective in making some positive social changes to all member households, irrespective of the beneficiaries of micro credit.

**Tagoe et al (2005)**\(^{50}\) have examined the financial challenges faced by urban SMEs under financial sector liberalization in Ghana. Main challenges faced by urban SMEs are access to affordable credit over a reasonable period. To manage this challenge SMEs should manage record keeping in an effective manner. Moreover, availability of collateral improves SMEs access to formal credit. But better availability of investment avenues further reduces the accessibility of credit to SMEs.

**Tapati Dasgupta, Atanu K. Roy and Chattopadhyay .R.N (2006)**\(^{51}\) stated that women entrepreneurship is a much natured notion of today. Women, after long years of toil and torment have come out of their painful past and they are now standing in a situation when they can handle all hurdles in firm hands and they have even established themselves as women entrepreneurs in different corners of the Third World Countries. In the urban sector, of course, women are displaying their acumen in different spheres. But rural women in India are for centuries living in a world of seclusion and inhibition. The age long superstitious slumber has turned rural Indian women sterile and inefficient. They have forgotten their traditional skills for lack of training, polishing and suitable financial back-up. That they can ever come to limelight and can have an exposure in entrepreneurship arena is still an enigma. It is a laborious task to sensitize the gender rural section and pursued them to take up such activities which would help them in their process of livelihood generation with the application of simple and low cost technology which would finally motivate them to be self reliant. This paper unfolds the tale of struggle and strife witnessed by the tribal

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women in a rural set up of south west midnapore, West Bengal to give a realistic tone to the role of women entrepreneurship in a stringent manner. The message that we get from this paper is that a micro experiment of rural entrepreneurship can be a macro experiment in the years ahead.

**Kiranjot Sidhu and Sukhjeet Kaur (2006)**\(^{52}\) entrepreneurship is the only solution to the growing employment among rural youth. It helps to generate employment for number of people within their own social system. This is more beneficial for women in rural areas as it enable them to add to the family income while taking care of their farm, home and livestock centered tasks rural women posses abundant resources to take up an enterprise. She has the benefit of easy availability of farm and livestock based raw material and other resources. Hence, she can effectively undertake both production and processing oriented enterprises. But to be a successful entrepreneur, women should possess certain fundamental qualities beside the support of the family and government organizations. Entrepreneurial development among rural women helps to enhance their person capabilities but also decision making status in the family and society as a whole.

**Dewan Mahboob Hossain (2006)**\(^{53}\) entrepreneurs and entrepreneurship are very popular topics for the researchers in almost everywhere in the world. Bangladeshi researchers are also not the exceptions. Over the years many studies have been done and many articles were published on these issues. This study discusses several aspects of entrepreneurship in Bangladesh basing on the findings of some already published articles on this matter. At the beginning of the article, the

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characteristics of successful entrepreneurs are analyzed in the light of several research works. In the literature review, it was found that the main areas of interest for the Bangladeshi researchers were the characteristics and profiles of Bangladeshi entrepreneurs, the issues related to problems and prospects of entrepreneurship development in Bangladesh, entrepreneur training, and the women entrepreneurs.

Hanuman Prasad and B.L. Verma (2006)\textsuperscript{54} the present paper reviews the available literature about key aspects of women entrepreneurs and gives an overview of women owned enterprises in India. The driving force of Indian women entrepreneurs has been identified first. Then the barriers in the path of entrepreneurship have been explored and investigated to find out the root cause behind it. Some possible suggestions have also been offered to enhance the entrepreneurial growth in India.

Frank Tesoriero (2006)\textsuperscript{55} in his article reports on an evaluation of women's SHGs in an area in south India. Groups were evaluated, not in terms of their success as micro credit schemes, from a financial perspective, but in relation to their contribution to gender development. Evidence emerged that women perceived changes in their identity towards working collectively to influence for change at the village and panchyat levels. They engaged in community and social action programmes, both at the local level and by joining with issues beyond the local. When considered within constructs of empowerment, capability poverty, citizenship, and participation in democratic processes, such SHG outcomes, and the community development processes that accompany their work, can be seen to make a modest but significant contribution to broader transformations of oppressive structures.


Sujata Mukherjee (2006)\textsuperscript{56} the field of entrepreneurship is characterized by competition, financial gain and independence, and the socio-economic setting provides a base for individuals to venture into entrepreneurship. Individuals perform the entrepreneurial role because of a desire to achieve, and individuals with a high need for achievement venture into enterprise building, whether small or large. This paper presents findings on the reasons why women from the low-income group venture into business and what motivates them to do so. The analysis is based on primary data collected from two districts of Maharashtra. The paper also examines the basic factors that have a potential to influence the decisions taken by women engaged in entrepreneurial activities

Shankar. M.M and Vijayalakshmi .M.E (2007)\textsuperscript{57} the concept of entrepreneurship has gained worldwide popularity in recent years. Women are becoming entrepreneurs at a faster rate as compared to men. It is estimated that women entrepreneurs presently comprise 10 pre cent of the total number of entrepreneurs in India, and this figure is found to be increasing every year. If the prevailing trend continues, it is likely that in another five years, women will comprise 20 per cent of the entrepreneurial force. The women-owned enterprises in India have increased to 7 per cent, with Tamil Nadu recording the highest growth of 18 per cent. With this background, the research examines the motivating factors of women entrepreneurs in Chennai, the capital city of Tamil Nadu. The various motivators were categorized into 'pull' and 'push' factors. The study uses a descriptive research model, with the help of non-probability sampling design and a convenience method for


sampling data collection. Data were collected from 47 respondents. It was found that many of the women entrepreneurs in this study were motivated by the 'pull' factors.

Shanmukha Rao Padala (2007)\textsuperscript{58} women entrepreneurship development is an essential part of human resource development. The development of women entrepreneurship is very low in India, especially in the rural areas. In advanced countries, there is a phenomenon of increase in the number of self-employed women after the Second World War. The scheme of SHGs, launched in 1982-83, inaugurated an era for systematically organizing women in group for providing them opportunities of self-employment on a sustained basis in India. Several thousands of rural women from the length and breadth of the country participate in this program, and take up a number of trades under the banner. Poverty alleviation is the ultimate goal of any nation. Studies have shown that the delivery of micro finance to the poor is productive, effective and less costly, if they are organized into SHGs. The SHG movement in India in general and Andhra Pradesh in particular, has metamorphosed the rural economic scenario perceptibly.

Sobha Rani. B and Koteswara Rao. D (2007)\textsuperscript{59} in their paper discussed the socio-demographic attributes of women entrepreneurs; factors influencing the motivation of women to become entrepreneurs; and selection of enterprises in industry, service and business. The proposition, accelerating the pace of women entrepreneurship, is essential for broad-basing entrepreneurship in various sectors of the economy. For facilitating this, it is important to understand the prerequisites and guidelines for developing entrepreneurial qualities among women. The evidence from empirical studies presented in this article can serve as the basis for formulating


strategies for the future, and for supporting women entrepreneurship in a sustained manner.

Nirankar Srivastav and Rickey.A.J.Syngkon (2007)\textsuperscript{60} in their study it is proposed to analyze the various emerging aspects of Small Scale Industries (SSIs) in the east khasi hills district of Meghalaya, a state located in the northeastern region of India. This study is based on primary industrial field survey conducted during 2004-05. It reveals that most of the SSIs are adopting direct selling marketing strategy rather than indirect selling strategy and produce the product mainly to cater the local market demand. A majority of entrepreneurs are educated and first generation tribal entrepreneurs. More than one fourth of them are women entrepreneurs. Yet the SSIs are at the preliminary developing stage in the district and yet to make a significant contribution to the growth of the state economy in a significant way. It is recommended to develop additional industries in the district, in particular, and the state in general, which leads to economies of scale and technical advantage to take the state economy on rapid growth trajectories.

Anil Kumar and Divya Verma (2008)\textsuperscript{61} in their paper it is proposed to examine the marketing problems of women owned businesses. A sample of 110 respondents has been taken from the state of Haryana for this purpose. Thirteen statements have been administered to the respondents and factor analytical model has been utilized to arrive at meaningful inferences. The factor analytical model has been clubbed these statements into four factors. These are problem of demand estimation, problem of product pricing, locational disadvantage and competition from big


producers. Most of these problems can be tackled by imparting training in the field of management of small enterprises. Small businesses should lay more emphasis on quality improvement through the adoption of latest technology and utilization of modern human resource management practices.

Nagesh.P and Narasimha Murthy .M.S (2008) in their paper analyzed the effectiveness of women entrepreneurship training and education program and helps to understand the need for entrepreneurship training. It also helps to identify the strengths and weaknesses of such training programs. The comparison of the pre-established goals and the actual attainment helps to identify the improvements needed in training programs.

Meena M.S, Dilip Jain and Meena H.R (2008) the study attempts to assess the attitude changes in women about SHGs as a result of training. The evaluation of SHGs was conducted at attitude construct. A likert-type scale consisting of 26 items was developed, for which cronbach’s alpha coefficient of reliability was observed as 0.85. The survey instrument contained five sections namely, socio-economic upliftment, education and training, marketing and entrepreneurship qualities, technology adoption and participatory research, and banking / credit aspects. The training group consisting of 30 participants of SHGs responded to five section survey instrument. Significant t-test results for mean values of attitude of women before and after the training showed a significant change in attitude of women in all the five areas as a result of training. Positive orientation towards a task paves the way for success. The study exemplifies the impact of training in instilling positive orientation.

Ravinder Rena (2008)\textsuperscript{64} in his paper stated that women play a key role in economic growth and development, yet they are still discriminated against in economic life. Eritrea has extreme poverty and more than 66 per cent of people live below poverty line. Eventually, the number of poor households in the country is high. Many are women-headed households, whose husbands died during the conflicts or who are now serving in the national service. Women-headed households are particularly vulnerable. The Savings and Micro Credit Program (SMCP) provides major microfinance to women entrepreneurs. A small group of women and men were interviewed to ascertain their successes and problems with microcredit and enterprise development. This paper delves how the women benefited from the microfinance program and got rid of their poverty. The paper concludes that the women entrepreneurs are considerably supported and benefited by the microfinance program.

Anil Kumar (2008)\textsuperscript{65} in his paper examines awareness, utilization and the level of satisfaction of supporting agencies among women entrepreneurs in Northern India by taking a sample of 450 respondents from five states of Northern India, i.e., Haryana, Punjab, Rajasthan, Himachal Pradesh and Delhi. The data analysis shows that the level of awareness about services provided by the supporting agencies is very low. Implications of the findings have been discussed in the last part of the paper.

Mano Toft Madsen, Helle Neergaard, and John P. Ulhoi (2008)\textsuperscript{66} their research suggests that barriers and constraints encountered by women are gender-specific and that women are subject to discriminatory practices. This paper challenges

the widespread assumption that female entrepreneurial agency is confronted by gender-specific barriers, and proposes an alternative perspective based on the integration of role and identity concepts. This portrays women as agents in their own lives rather than merely victims of structural gender-specific barriers. In consequence, the paper proposes that female entrepreneurs construct and reconstruct their identity under the influence of institutionalised practices, which can only be changed from within.

Faraha Nawaz (2009)⁶⁷ his paper aims to analyze the critical factors of women entrepreneurship development in rural Bangladesh. The analysis is based on recent theoretical ideas that have been supported by empirical research findings. The paper depicts an analytical framework based on institutional theory, which focuses on three kinds of factors: regulative, normative, and cognitive. Regulative factors refer to different rules and regulations of the government that facilitate women entrepreneurship development in rural Bangladesh. Normative and cognitive factors include norms, rules, regulation, and values of society. Based on the analysis of these factors, the paper provides many significant policy implications on how to improve women entrepreneurship development in rural Bangladesh.

Sujata Mukherjee (2009)⁶⁸ stated that the rapidly changing economy has forced women to venture out as entrepreneurs. Although there are no concrete evidences of discrimination against women micro entrepreneurs, failure to provide collateral or guarantees reduces the likelihood of obtaining credit. Further, lack of marketing skills and technological know-how also act as impediments to the growth of their businesses. The present paper discusses the factors impeding the growth of

women micro entrepreneurs and the catalytic role played by the NGOs in creating appropriate entrepreneurial environment. The paper also discusses the supporting role in the process of entrepreneurship development among women.

H.G.Joshi (2009)\textsuperscript{69} the study women entrepreneurship in Sikkim is a new concept from research point of view. There are a few published works about the contribution of women to the overall development of the state in particular, and the nation in general. It was observed that majority of the business, either conventional or non-conventional, were owned and managed by women in the eastern district of Sikkim. Moreover, in most of the market places of eastern Sikkim, women participation as traders was common. Therefore, a study was done to develop the existing concept in a more meaningful manner and thereby throw light on the profile of such enterprising women.

Tanmoyee Banerjee (Chatterjee)* (2009)\textsuperscript{70} his paper makes an effort to estimate the impact of SHGs created under SGSY programme of Government of India on the basis of primary survey undertaken in the district of north 24 parganas of West Bengal during September 2005 to March 2006. Data were collected from group members as well as from non-group members. It has been observed that income generation through group activities has improved the average income of group members but the inequality of distribution of income is high among the group members than that of the non-group members. Secondly, there has been a significant decline in the medical expenditure and school dropout rate in the families of group members than that of non-group members.


Sumerbin and Bhagirathi Panda (2009)\textsuperscript{71} their study undertakes on the impact assessment of SHGs formed under the SGSY programme in Meghalaya. It brings out the importance of SHGs as an effective credit delivery mechanism and shows that membership of SHGs has empowered the members (women) and their households both economically and socially. Economic empowerment gets manifested in the form of increased access to credit for both productive and consumption activities, increase in household income and diversification of sources of income. Social empowerment is seen in terms of SHG members’ enhanced status and recognition in the family, as well as boosting their self-confidence in the society.

Saeid Abbasian and Carina Bildt (2009)\textsuperscript{72} their study investigates whether entrepreneurship among immigrant women in Sweden may be a way to achieve integration in working life and thereby increase their empowerment. Sixteen female entrepreneurs were interviewed. They started their businesses for a number of reasons: unemployment, lack of suitable jobs and career possibilities, discrimination and forced privatization, desire for personal development, independence and freedom, or work within one’s own field of interest. It was concluded that entrepreneurship can be a tool for increasing empowerment among educated immigrant women.

Srabanthi Mukherjee (2010)\textsuperscript{73} in his study which was conducted on behalf of the aspiring group of women in Serampore, Hooghly, to identify the initial entry mode in the pickle business. In this paper, an attempt has been made to identify the customer’s preferences regarding choice of pickle, its distribution mode and pricing.


strategy. Efforts were also made to identify the best possible permutation in the product, distribution and pricing mode, which engender maximum utility to the average customers of the locality and persuade them to buy these products.

Shiralashetti A. S (2010)\textsuperscript{74} stated economic progress of a country in general and family in particular, depends on the working ability of all members of the family. Since, women constitute 48.15 per cent of the total population as per census 2001, it is very essential to make them productive by involving them in productive activities instead of confining them within the four walls of the kitchen. Of late, the role of women has changed considerably due to changing socio-cultural environment. The Self-Help Group movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. However, women are still not empowered as per the expectation. The present study is based on the primary data collected from the 150 sample members of 15 SHGs from 10 villages of Bijapur district through questionnaires. The main objective of the study is to examine the level of women empowerment in the study area.

Madhavi Sadashiv Patgaonkar (2010)\textsuperscript{75} stated rural entrepreneurship has become an important area of management research as the focus is on agro and small business. Apart from the significant changes which entrepreneurship activities have resulted in, specifically with respect to decision making, wealth creation and employment opportunities for urban females in various types of service activities, rural women entrepreneurs have to still wait. Particularly in terms of expansion of business, financing options and promotional operations for the enterprise, enhanced


policy support and managerial interventions are required to maintain the viability of
the existing units.

**Premalatha U.M (2010)**\(^76\) stated that training is essential for producing an
able corps of entrepreneurs who not only survive and thrive, but also contribute to the
local and ultimately the global economy. Becoming an entrepreneur is a process of
encountering, assessing, and reacting to a series of experiences, situations, and events
produced by political, economic, social and cultural changes. This paper studies the
training and development programmes followed by AWAKE, SISI, MDTC, RVIT
and KASSIA in educating potential and existing women entrepreneurs in Karnataka
State, and evaluate the impact of the programmes. The study reveals the impact of
training and development on potential and existing women entrepreneurs.

**Sujata Mukherjee (2010)**\(^77\) stated women entrepreneurship is an emerging
reality and women represent more than one-third of all people involved in
entrepreneurial activity. They are likely to play an even greater role when informal
sectors are considered. Over the past two decades, women-owned businesses in the
Micro, Small and Medium Enterprises (MSME) sector appear to have mushroomed in
most large cities of our country. According to Sethi (1994), women micro
entrepreneurship is mainly an urban phenomenon where economic compulsion has led
many women from the low socioeconomic strata to opt for self-employment. The
purpose of the present paper is to analyze the emerging profile of women
entrepreneurs in the urban micro enterprise sector.

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Benedikt Koehler (2011)\textsuperscript{78} stated that the absence of female leaders in business and public life is conspicuous in Islamic societies. One explanation may be that Islam imposes legal and social inequality on men and women. However, a comparison of female entrepreneurship in pre Islamic society and in Mohammed's era shows that women occupied leadership roles before and after the establishment of Islam. Mohammed's wives were commercially astute, and Mohammed and his contemporaries respected the rights of women to make decisions regarding finances, matrimony and religious affiliation. The right of women to assume public leadership roles is compatible with Islam.

Claudia Alvarez, David Urbano, and Alicia Coduras (2011)\textsuperscript{79} the main objective of their paper is to analyse the influence of environmental factors on entrepreneurship at the Spanish regional level, using institutional economics as the theoretical framework for the research. Additionally, this work aims to emphasize how environmental conditions have different effects according to the gender of entrepreneurs. The main findings of the study indicate that both informal (cultural and social norms, perception of opportunities to start-up and entrepreneur social image) and formal factors (intellectual property rights) influence entrepreneurship, but the informal are more determinant than the formal. Concerning the gender issues, informal and formal institutions are also determinant, but female entrepreneurship is significantly associated with the women’s support to start-up, whereas primary and higher education are associated only with male entrepreneurial activity.

CONCLUSION

A brief review of the current literature reveals a fact that several studies have been conducted and research articles have been presented based both secondary data and primary data. A few studies have been conducted on to scale up the magnitude rather than provisioning. The micro level studies at district level are an exception combining the performance of SHGs women entrepreneurs. Though several studies have been conducted in several parts of the country in a pearl model way, a comprehensive study of this type at the district level covering factors influencing entrepreneurial activity, entrepreneurship development among SHG women and the extent of availability of support service requirements and constraints in seeking their has been conducted.