Chapter II
REVIEW OF LITERATURE

2.1 Introduction -

For the research to be carried out in right direction it is necessary for the researcher to review the various books on the subject of the researcher. The research studies are done on large scale on self help groups but they are in the areas of finance and marketing strategies for these women. Many books, articles, journals, websites are being published on the self help group. Researcher has tried to study on the entrepreneurship in these women and administration of the groups. The knowledge support for the same is considered by the researcher by reviewing various books, journals, articles, websites, and thesis submitted.

2.2 Review of literature regarding Self Help Group (SHG) -

1. Name of the Book :- Micro Credit Self help groups (SHG) And women Empowerment
   Name of the Author:- Neeta Tapan
   
   Author is Assistant professor, Department of Economics, Higher education department, Government of Madhya Pradesh. She has been awarded UGC-UNFPA Fellowship. She has more than 50 papers published in reputed journals and edited books.
   Year of Publication: - 2010
   Contents :-
   
   This book specially focuses on the credit needs of the poor class and specially the women members who are being deprived of the loans. In this matter the microcredit and self help groups have proved to be suitable in reaching the poor and specially the women members. This book throws light on the micro credit and SHG and how it helps in the empowerment of women.

   The book consists of seven chapters :-
   1. First chapter focuses on the credit, gender and empowerment. The credit provided by the informal lenders was expensive for small farmers and it was necessary for them to get loan at low interest institutional credit. Also many
rural development program’s were launched like jacamarrozgar Yojana (JRY), IRDP Integrated Rural Development Programme etc. so SHG was one of the important model launched for social development, entrepreneurship and women empowerment. It was launched in 1980 in India with the help of NGO. Thus it throws light on the development of SHG as entrepreneurship model and its growth.

Chapter two focuses on the mechanics of Self Help Groups. Intially it tells about the formation objectives like addressing their common problems, increasing the sawing habits etc it also tells about the number of members and the reasons for the samelike more than 20 members need group need to be registered under Indian legal system. In this chapter the characteristics of the SHG’s are also given and also the grading of SHG are explained like grading is done only after six months and they are ranked successful on the basis of size of the group, savings capacity, attendance loan seeking tendency, repayment and record maintenance.

Also information about formation of the revolving fund like revolving fund can be formed through membership fee, interest earned on the savings, aid from the bank external agencies, penalty etc is covered. Also in this chapter the SHG and bank linkages is covered which says that SHG and bank linkage is the programme that helps to promote financial transactions between bank linkages SHG’s can access multiple of savings in form of loan funds from local banks.

For primary data a structure schedule was administers on women members of SHG. It covered the question all the objectives of the study. The schedule included both close and open ended questions. The author also shared as to how thy achieved the secondary data. The secondary this chapter also covers the different models of SHG, SHG and income generation and Shg and public private sector commercial banks, regional and rural banks and cooperative banks. Due to empowerment which says that the women should be able to make decisions, have access to information, ability to change others perception increase once positive self image which says that empowerment is a process that allows one to gain knowledge, skills and attitude needed to cope with the changing world.
Lastly in this chapter it also focuses on the negative impact of SHG’s by few scholars.

Chapter three in on the Exploration Plan of the study:-

In this chapter the author tries to explain the attempts of this study, the area profile of this study, it also tells about the sampling design, how the data will be collected.

The objective of the research is to study the socio economic profile of the customers, to study the level of association of SHGs with the banks, to assess the contribution of SHG to social change, to assess the level of economic independence.

In the area profile it gives the detail area profile which is Ujjain district in Madhya Pradesh.

In the sampling design author explains as which area was decided as sample and how the data was obtained both the primary and secondary data was collected from various documented sources for literature review and from the government offices. The area profile or the geographical and demographic details were gathered from District statistical office.

Chapter Four deals with the Identities and Organizational Structure.

The identities the Self Help Group members is with regards to age structure which shows that the women between 20 to 40 years are more prone to join SHG as they have passed through major phases of getting married, childbearing, rearing and women are also facing the financial needs. Then author has also seen the identity of Caste in which mostly women from all the caste like open category, backward classes, scheduled caste with few division on each caste is being analysed.

The identities are also on the religion, where mostly 93% of the members were followers of Hindu religion and remaining were followers of muslin religion.

In the identity of marital status it reveals that 81% are married rest are widows and others are unmarried. In the identity of education 425 were illiterate and 21 % are literate. Also author had found out in the type of families were she found that 67% of the respondents had nuclear family and remaining the joint families. Occupation wise 445 came from labour class, 22% from service class and 20% of the families are employed in the
agriculture while only 12% belong to business class. Also family income wise identities showed that 44% showed the income between Rs 1000 to 2000 while 31% belong to families which earn only up to Rs.1000 per month while families about 12% earn between 200 to rs 3000 and very few have monthly income exceeding Rs 3000 per month.

In this chapter the author has also focused on the organizational structure to understand the working trend. To start with it has started by understanding the types of SHG. They are either thrift and credit groups restricted to pooling funds and interlending, while others are for bank linkages for the purpose of income generating or Swarozgaris.

After the types it focuses on the size of SHG which means the number of members in the group ranging from 6-10, 11-15, 16-20. Also the duration of the groups is also studied as the group is running for how much term that is 12 months or 24 months or 36 months or more than 4 years.

Also the basis of membership like whether she is a BPL member, or similar economic status or social connectivity is another criteria to join the group.

Also the entry and exit of the member rules are also studied as they differ from group to group as it is not a formal agency which is registered. Some groups allow new entry if member is ready to pay. Some don’t allow, exit is also not allowed if she has loan.

In the organizational structure leadership plays an important role so who are the leaders. It is studied that office bearers like president, secretary and treasurer are the one carrying out the major functions of the group. How are they appointed?

In the functioning profile author has studied the frequency of the meetings held, books maintained, issues discussed in the meetings. Whether the assessment of the groups is carried out? Who assesses the group? Whether trainings is given? Also author has designed the functional efficiency to get overall picture of the functioning of the group on all the parameters and the scores for them.

Chapter five focuses on the Economic Environment. Through the study it reveals that association with the group has inculcated the habit of savings. The groups generally keep their deposits in the bank. The internal lending is
common feature practiced. While lending the intensity and amount of deposits decides the loan amount. Interest rate is fixed in majority of the groups. Women have shifted from informal source of credit to groups; there are many groups for whom the individual income generation has emerged as an option. Women associated with SHG experience noticeable economic betterment on the fronts of savings, access to institutional credit and involvement in income generation. Also in the findings author reveals that besides access to external credit with internal savings and lending activities of the group, longer association with SHG leads to economic empowerment of the SHG members’ over the women who are not the members. The author had constructed an index to assess the empowerment of the members which shows that 36% of the employees are on the low level of economic empowerment while 37% of respondents are on moderate level and 26% have achieved a high level of economic empowerment. SHG can function efficient if it develops a sound profile and reaps the benefit from banks and if internal lending profile is satisfactory. Longer association with SHG and social empowerment leads to economic empowerment of the SHG members.

Chapter six is on the social empowerment of women. Attainment of social empowerment is a gradual process. Inspire of income generation women still do not have control over their income spending. It was found out that majority of the women who spends as per their wish they spend on food, education, health issues or repaying the debts, very few women spend on their personal desires. Social and economic factors still play an important role in decision making. Mostly all the group members oppose child marriages, sati system etc. This focuses that the social empowerment to an extent is achieved. The author has designed the social empowerment index that shows the levels of social autonomy that 29% of respondents are on low level and 32% are on moderate level and 38% are on high level of social autonomy.

Chapter seven is about the reflections which tell about the overall impacts of SHG formation. Even though women face the gender and non-economic discrimination but in this respect the achievements of these group members are phenomenal. The SHG mechanism can lead to expansion, opportunities’ and empowerment. For the sustainability the group should be provided with the supplementary packages of health, education, information,
along with the committed support system. Thus these groups can lead to financial and social intermediation, employment generation, poverty alleviation, human development, women empowerment and rural development.

**Observation by the Researcher:** The author has covered various aspects of SHG in this book. This book was very useful for the researcher to understand various rural development programs launched by the government. Also researcher was benefitted by understanding the characteristics of the SHG’s and also the grading of SHG. The researcher also was benefitted by the identities that author has explained like the religion as to whether Hindus or which type of religion followers mainly join the group, or whether of which age group generally prefer joining the group, also family income wise identities were very useful and also the organizational structure and functioning of the SHG’s were properly understood by the researcher through this book.

One of the chapters also focuses on the Economic Environment. Through the study it reveals that association with the group has inculcated the habit of savings, and in the findings author reveals that besides access to external credit with internal savings and lending activities of the group, longer association with SHG leads to economic empowerment of the SHG members’. The social empowerment achievement has also studied by the author which reveals that certain level of empowerment is being achieved. Through this book researcher understood that these groups can lead to financial and social intermediation, employment generation, poverty alleviation, human development, women empowerment and rural development.

2. **Name of the book:** "Financing of Self Help Groups by commercial Banks"

Name of the Author: Maya.S.Gaonkar

Year of Publication 2010, Serials publications New Delhi.

Number of Pages 251


**Contents of Book:** This book focuses on the issues related to the financing of the self help groups by the commercial banks and also it focuses on
microfinance by banks and its socio economic aspect. This book consists of seven chapters.

Chapter one is about the introduction about the credit element and as to why the even after vast network of the banks with huge number of rural branches could not bring desired impact of credit flow to the poor. It also focuses on the SHG’s – Bank linkage programme. The author in the introduction has also covered the factors responsible for the success of the Self Help groups. In the later part the author in this chapter have given the research design consisting of the need of the study, the objectives of the study the limitations of the study as it is limited to 11 talukas of the district and also stated the commercial banks involved in financing of Shg’s. Also the methodology used and the review of literature is also covered in this chapter.

Chapter two is about the conceptual and functional dimensions of the SHG’s. The author has broadly covered the characteristics of the SHGs, the need of SHGs, the role of NGO’s in prompting the SHG’s. The author has also focused on the role of NABARD in the growth of SHGs in India. Also the various stage of forming and implementation of the SHGs is also covered in this chapter.

Chapter three deals with the need and significance of the SHG bank linkage. Three main models of the of SHG bank linkage have been discussed, also the NABARD guidelines in providing bank linkages, benefits of the bank linkages to SHGs benefits achieved at the national, regional and at the district level (Uttar Kannada district) have being high lighted stastically year wise and district wise growth is also being shown, also bank wise linkages in the Uttar Karnataka district is also being provided in this chapter.

Chapter four informs about the socio economic environment of their study area of uttara Kanaada district. This chapter author has divided into three parts in which the first part deals with details of the geographical, demographical details of the study area of uttar kannada district and also the economic details of the district on agriculture, transport, communication etc is covered. In the second part of this chapter it gives the details of the SHG covered, their membership which is helpful for the researcher for certain analysis. The book was overall very useful and has provided lot of inputs to the composition, educational, occupational background, family income etc, also the
savings, income and expenditure, savings and investments are also covered. In
the third part the details of the banks covered and the physical and financial
performance over the period of five years and their credit linkages with SHGs
are also being covered.

Chapter five is informing about the financial involvement of self help
groups with the banks and the members. The major thrust of the analysis in
this chapter is related to the financial dimensions of SHGs covered in this
study. The credit linked and commercial banks covered by the study and the
points focused in this chapter are the loan operations of SHGs, deposit
operations, SHG bank credit linkages, interest rates on SHGs borrowings,
lending’s loan deposit rates of SHGs with banks, impact of bank loans on
SHG, loan repayment performance of SHGs. The author throws light on
various aspects of financial operations of the selected SHGs and has yielded
on the good results throwing light on the financial performance of the SHGs.

Chapter six is about the analysis which focuses on the dimensions of
the bank financing of the selected SHGs and includes the details of the SHG
financing, loan amounts and loan accounts of SHG sector wise distribution of
loans given to SHG, interest rates on loans to SHG, procedural and post
sanction measures to SHG and also focuses on the repayment and loan
recovery from the SHGs.

Chapter seven contains summary of major findings with conclusions.
All the three hypothesis have been proved and also some suggestions have
being provided based on the research study.

**Observation of the Researcher**: This book covers mainly the issues related
to the financing of the self help groups by the commercial banks. All the
chapters in this book were very useful to understand the bank financing and
the groups and in what ways and on what basis the SHGs are financed, which
are the banks who are leading in the linkages. Also researcher was in the
position to understand the socio economic environment effects on the Shg’s
and also the profiles and working was more helpful to the researcher.
3. Name of the Book:- Self-Help Groups and Women Empowerment in India
Author:- Arjun Yallappa Pangannavar
Publisher :- New Century Publications, New Delhi.
Published :- July 2012

In this book the author have focused on issue of eradication of poverty through self help groups. The book is divided into five chapters. Initially the book focuses concept of poverty, causes of poverty and the anti-poverty programmes. The rural development and its dimensions towards concept of women empowerment is also focused. Also certain measures, challenges, and problems of women empowerment are focused. The various women empowerment programmes are also given in the book pre and post-independence period. In pre-independence prevention of Sati Act by Rajaram Mohan Roy was passed in 1829, Ishwar Chand Vidyasagar succeed in passing the WIDOW Remarriage Act in 1856, Maharshi Karve established University for Women in 1916 at Poona etc. were for empowering women and in the post independence the various five year plans focused on the Women empowerment. The eleventh five year plan 2007-12 ensured that 33% of direct and indirect beneficiaries of all government schemes are women and child and plan mainly intended to promote self-employment through self help groups.

In third chapter the origin of shg the models of SHG and the support of central government to the SHG model is described. The chapter also focusses on role of RBI and microfinance, role of NABARD and promotional support to microfinance federations. In the other chapter it entirely focusses on the Self Help Group and poverty eradication. The detail of features of the shg, guiding principles of shg, formation of SHG, structure set-up and functions of shg are properly discussed. The chapter has also focused on the scope of development of SHG,s in India and the approaches and achievements of SHG,s are also discussed.

In the fifth chapter the author has thrown light on the implementation problems. In which the problems at the beneficiary level like selection of the business, social and family barriers, problem of holding the meetings, investment risk, inadequate infrastructural facilities, absence of social security, irregular supply of raw material etc. The problems at unit
Observation of the researcher:- This book tries to cover the role of Shgs in socio economic empowerment of women. As stated earlier this book has covered all the important aspects like origin, growth, functioning, objectives like poverty eradication, scope of SHG,s and its problems. All these are very informative to the researcher as her one of the hypothesis concerned with the problems faced by the members is also covered and the functioning of these groups focuses on the one of the objective and hypothesis of administration of these groups. Thus this book covers all the important objectives which is important in her research. This book is very informative and very useful and has provided lot of inputs to the topic selected by the researcher.

4. Name of the Book:- Mahila Swansahayta Bachat Gat
Author:- Prof.M-U.Mulani
Publisher :- Diamond Publications, New Delhi.
Published :- December 2006

Contents of the Book:- In this book the author throws light on the women empowerment and how these women from India have achieved a better status and financial independence and credit only through shg. He has carried out this work through the small research. In this book the author has divided the book into eight different chapters. In the initial chapters it gives the information about the history of the Self help Groups, then in the second chapter it gives the detail information about the working of the self help groups. It has given the information about the maharashtra self help groups. It also gives the detail information about the Pune self help groups which stands third in the self help group organisations which are running successfully and the progress is satisfactory in which the various business have being started through the self help groups. In the further chapters the women empowerment through the self help groups is focused also the challenges faced by the women like non
acceptance from the society, lack of education, wage discrimination etc. The book also suggests some policies to tackle the challenges. Also the various government policies to empower women. Also the few successful self help groups experiences are also being quoted.

**Observation of the Researcher** :- This book is very useful to the researcher as it gives all the information about the self help groups, their working and more useful information about the Pune self help groups is given which are running successfully and also the progress is satisfactory and it also helps the researcher to know the various types of business run by this group. Also the various problems and challenges are mentioned which helps the researcher, as one of the hypothesis is on the various problems faced by the women members. The few experiences by successful self help groups are also very useful for the thesis.

5. **Name of the book** :- **Self Help Group manual**

   Author:- Ashok.Todkar
   Publisher :- Rajaram-bapu Dnyan Probhodini Islampur,Dist.Sangli.
   Published :-
   Price:- Rs 10.

**Contents of the Book**:- This book is for private publication which is of 38 pages. The manual is divided into 15 articles which starts with the basic idea of self help group. Followed with the article of stating the importance and need of the self help groups. Then it also tells about hoe to establish the groups, hoe to start the groups and just starting is not important the groups should run properly, so management of the groups is also explained, the necessary documents required for the group is also explained, it also informs about the barriers that arise in running of the groups, in one of the article it explains the the group and its bank linkages, and the manual also shares the experiences while running the group.

**Observation of the Researcher** :- This manual was very useful for the researcher as it minutely covers all the aspects of administrating the group, it helps the researcher to understand the actual women faces problems in economic in view of unique structure and economic constraint. The experience shared by the author after interacting few groups are also of help to the researcher. Thus the manual is very informative.
6. **Name of the Book:** Swayumsiddha

**Editor:** Dr. Deepa Deshpande, Shyamrao Patil, Ashok Todkar.

**Publisher:**

- a. Walwa District women Nagari Pathsanstha limited, Rajaramnagar
- b. Rajaram Bapu Dnyanprbhodini, Islampur.

**Published:** August 2004

**Price:** Rs 10

**Contents of the Book:**

This book is a guide to the women of our country. The book initially covers the women's lawful rights. The women should be aware of what are their rights which under the court of law she can appeal, like dowry, rape, divorce, unlawful marriages, etc. The book gives all the details about these and many other female-related laws.

In the second sections, it covers the Maharashtra state women development plans like Aadhar centre for divorced women or women who are unmarried but are mothers, etc. The development plan of multipurpose centres for the training of SHG members, selling their products, etc. The article also informs about the developmental plans run by the central government for working women, Rashtriya Mahila Kosh, Swarnajayanti Gram Rozgar Yojana, etc. It also informs about the government plans which they can take the benefit like issuing rationing cards to widow's women who are not having any support, gram sabha rules and regulations, etc. I also inform about the scholarship schemes run by the state and central government for the female child, etc.

**Observation of the Researcher:**

The book as stated is a guide to every women member in the self-help group. It teaches them about their rights and also informs them about the various government plans practised in their interest by the state of Maharashtra and central government. The book also increased the knowledge of the researcher, thus the has provided a lot of inputs to the researcher for her objectives.
2.3 Review of literature regarding Women Entrepreneurship Women Empowerment -

7. Name of the Book:-Entrepreneurship In the new Millennium Challenges and Prospects

Author:- Edited by Dr. Chukka. Kondalah

Contents of the book:-This book is the edited papers on the certain themes in the entrepreneurship in the two day National conference on the “:-Entrepreneurship In the new Millennium challenges and Prospects. The seminar had five themes in which the first scheme was n ‘Government policies, programmes, schemes for Entrepreneurship led economic growth and Sustenance of SME’s.” In this paper it throws light on the financial and fiscal policies technology up gradation and marketing and given, export and the infrastructure support. It also informs about how the credit to SSI sector is allotted, also the fiscal concessions under general exemption schemes for SSI and also the reservation of items for the goods manufactured by SSI units. The various schemes of prime ministers Rozgar Yojana, SENST (Small Enterprise Information and Research Centre), Credit guarantee Fund Scheme for small industries, credit linked capital subsidy scheme for technology up gradation of small scale industries. The various challenges for the entrepreneurs in the new millennium which is focussed. It includes the challenges like ‘Vision lead enterprise”, modifications continuously in the national policies and company objectives, balance enthusiasm with sustainable systems and values, growth in global production enter international networks in FDI, increase in SEZ ‘sand infrastructure. The paper also suggests the opportunity areas like software, Bio-technology, Food processing, leather products etc. There are also various support organisations of central government organisations like Small Industrial Development Organisation (SIDCO),Product process development Centres (PPDC’S).

Theme two also focussed on the entrepreneurship education in India. The focus was on the entrepreneurship education in schools and colleges image of the concept of entrepreneurship is which the focus was on use of information technology in the entrepreneurs, also strategic needed which
should prove as job creators than job seekers. The importance of self-employment should be created and many colleges for the application of the same have started career guidance cells. Also the other research scholars have focussed how the entrepreneurship should be encouraged by the parents, research in entrepreneurship is important and corporate houses should encourage the research in entrepreneurship. It was also focussed that the entrepreneurship education has brought remarkable changes from the year 1970 onwards.

Theme three has the papers on the themes of Entrepreneurship development programmes in training and stress relieving training to face the challenges, Also one of the author focussed on the development of more women entrepreneurs. Also the mentor concept of entrepreneurship in which the mentor is the volunteer who is willing to share his time, experience and skills with trainee and advises trainee of the efficient use of resources, workplace, marketing, production, accounts, costing, technology etc. In one of the papers the emphasis was given to recognition of cultural values and value systems in communities where the EDP’s are conducted. The family and community are focussed. Another view in one of the papers stressed that entrepreneurship should be targeted to the women who will motivate the men to start the enterprise. The entrepreneurship should be at the every level and for all the segments which includes the literayes, semi-literate, and ill-literate. Lastly it was also focussed that the EDP programmes should be effective in which along with the managerial and other skills the ED should also include some conceptual insights.

Theme four is about the credit flow, marketing strategies and support systems. The credit flow to the poor in rural areas was through the microfinance. It was emphasized that microfinance can be the solutions to the problem of the rural economy and can be changed through the self help group. One of the papers focussed on the specific issues by the EDP and not on the general issues. Also promotion of the marketing services are essential which can be achieved through the total involvement of the people and participation of the state government, and NGO's. In one of the papers the EDP model developed in Banglore also concentrated on the development of the women
entrepreneurs which included 4 S modules which included stimulus, support, sustenance and skills.

Theme five is about institutional mechanism for knowledge based entrepreneurship.

The paper focussed on fact that for sustaining the enterprise the entrepreneurship should be based on hard core facts. Also the challenges for the women entrepreneurs in the information technology in certain areas was also discussed through the research papers. Through it was observed that women look for the stable income, security oriented and are not the risk takers. To overcome this empowerment programmes should be oriented towards concept of “perform and perish”.

Observation of Researcher :- This book is the outcome of the various views and experiences of the experts and practitioners who focussed on strategies and approaches which are necessary for entrepreneurs in new millennium. This book has highlighted many aspects on government policies, schemes for entrepreneurship. Many entrepreneurship development programmes, credit flows, marketing strategies and support systems knowledge was given through this book which was very useful for the researcher as one of its hypothesis is related to the entrepreneurship development in the women members of the self help group. Some of the papers were giving the useful information about the various marketing strategies, credit flow, and support systems.

8. Name of the Book:- Women Entrepreneurship Issues and Strategies

Year of Publication: - 1999
Number of Pages : - 149
ISBN-81-7391-314=5
Price of the book :- Rs.300.

In this book the main objective is to highlight the development of the women entrepreneurship, its constraints and strategies for women entrepreneurship. The book consists of the 18 papers in which along with the above objectives the other five papers highlight the performance of entrepreneurship development programme.
Chapter one reviews the women entrepreneurship in India, in which it specifies the certain characteristics of Indian women entrepreneurs like more psychological dependency of business women on their family members, lack of marketing orientation, lack of proper training, etc. It also suggest the requirements of the like building up the courage, accept the changes, have urge to learn new things, building up good relation and working environment etc. The author in this chapter also throws light on the rural and urban conditions of women entrepreneurs. The author says that the rural women force today also remains unorganized, economically weaker section women are involved in farm labours but women from middle class and upper middle class are included in income earning activities at their own level and they also involve many illiterate women also and if products sold by them are further processed and marketed they can be marketed widely. Also the training needs for women entrepreneurs are also focused.

Chapter two and three throws the light on Entrepreneurship Development for women in which in the second chapter it concentrates on the various problems face by them, what are the various institutions that renders the financial support to the women entrepreneurs. The problems generally faced by the women entrepreneurs like financial constraints, competition from male entrepreneurs, technical difficulties, family matters, husband and child care etc and many more are commonly faced.

In third chapter it throws light on the various institutions that assist the women like National Alliance of Young Entrepreneurs (NAYE), Association of Women Entrepreneurs of Karnataka (AWEK), Self employed Women’s Association, Indian Council of Women Entrepreneurs, etc. These institutes like the commercial banks provides working capital required, entrepreneurship Development institutes conducts result oriented development programmes. Loan rates are also less for the women entrepreneurs and many schemes are being run.

After reviewing the various functions of the institutes it was observed that there was no institute exclusively working for the promotion of women entrepreneurs. Institutes were developed for the general entrepreneurial development but there were also special schemes for the women entrepreneurs.
In the third chapter it reviews about the profile of the entrepreneurs selected by the researcher in the area of Vishakapatnam. To understand the profile the contents like period of establishment was studied were it was learned that the trend of women entrepreneurship started from the period of 1976 onwards and went on increasing till the period of 1990 covered in this study. After the period of establishment the capital investment in the enterprises was studied by the 100 women entrepreneurs, which revealed that maximum investment was up to Rupees one lakh and maximum 14 units were with the investments above Rs 10 lakhs in which trading units were, followed by the manufacturing and service units. Also to understand the profile the pattern of the total employee employed were studied were it revealed that the employee strength of the women entrepreneur operated enterprises dependent on the nature of the activity pursued and also it was found out that there existed the preference of the female employees in the female run enterprises. In the sample of 100 units the manner of the production was also studied which was divided as job order, batch order, mass production. In another angle of the study the line of activity of the women entrepreneurs were also observed which showed that in the sample selected the variation in the line of activities was seen which was into manufacturing, trading and the service sectors. Also the location of the enterprise was considered where it was found that nearness to home was considered as the prime motivator, then was nearness to the customers and then was the infrastructural facilities and then was other factors like government assistance, existence of similar units etc.

In the chapter four the socio-economic origins and the social position of the women entrepreneurs is portrayed. The social position was focussed by learning the marital status, age group, number of family members, number of children, educational background, and occupation before becoming the entrepreneurs.

Chapter five deals with the various motivational and facilitating factors and their influence on the choice of the line, size, performance and the location of the enterprise of the women. The facilitating factors were government promotional measures, banks and other financial institutions, or skilled and experienced people at home, or self-motivation etc. Proper analysis of the above factors were made to understand the details of the
women entrepreneurs. The factors like whatever the occupation before she became the entrepreneur. Also experienced people in the same line were the main influencing factor otherwise the women would have been housewife only. Also the reasons were analysed for not attaining the training programmes.

Chapter six tells about the SWOT analysis of the women entrepreneurs. In the strengths the items like contacts, commitments family support, easyloans, employee attitude were more observed. The weakness included the items like lack of in-depth knowledge, no idea of the business, just business in name of the women without her actually running the business, second place to home, cannot handle crisis etc. The opportunities included the items like conductive atmosphere, well to do family, urban area, family members help, skills etc. The threats included items like competition, less demand due to small scale unit, giving up the family obligation, etc.

In this chapter seven it focuses on the attitudes, aspirations and achievements. The attitudes like economic independence, government policy discrimination between men and women, favourable attitude of family members were listed where the women’s first priority was her home gained average score, also the statement like more status in society received agreeing average score also the statement like women had to work harder than men at give job got an average score, the statements like governments policies were discriminatory between men and women received negative response. The aspirations of the women entrepreneurs on the eve of starting the business like to do something independently was highest, followed by utilising ones skills and talents, to earn money and to provide oneself as good entrepreneur were found. Also the suitability of occupation for women entrepreneurs were analysed. in which the highest rating was for profession, followed by service sector, business and and lastly was agriculture.

In the chapter eight it focuses on the task of women to manage the conflict between the home responsibilities and work related functions. The conflict existed mostly between the domestic work, inconvenience of the family members, affection to children, children education, etc. Entrepreneurship was need for autonomy and fulfilment but they considered it to be secondary at
their home and family. It was also observed that entrepreneurs in manufacturing sector lesser role conflict than trading and service sector.

In this chapter the performance of the women run enterprises in the functional areas like production, personnel, finances and marketing. It was evaluated that there was wide variety of enterprises it was difficult to analyse. In the personnel sector it was found out that the recruitment in the women enterprises were made maximum through references of known people and the least through the educational institutes. In the finances mostly the source of capital was evaluated which showed that own raised funds from family members were maximum. Also it was seen that financial institutes did not play very important role in women entrepreneurship in this area. The trading and service sector seemed to have got a comparatively higher percentage of investment through the banks and financial institutes than in the manufacturing sector. Also the other aspect of the financial constraint was the sales turnover in which the manufacturing sector showed the 88% increase, few units in trading and service sector has shown lesser turnover. Also it was observed after the analysis that more number was in the manufacturing sector, followed by trading and manufacturing sector. In the marketing of the goods and services of the women run enterprises the various promotional techniques were analysed in which it was found that recommendations given by the satisfied customer was the most effective promotional technique followed by personal selling and identification of new market segment. Also it was observed that major publicity campaigns like exhibitions, radio, television was not adapted as the volume of the business was not allowing such a high expenditure.

In the last chapter it discusses with the problems faced by the women entrepreneurs both as women and entrepreneur. It was observed that most common nature of the problem was recruitment and the training of the personnel, as it was difficult to find the trained personnel and if they found them it was difficult to train them. After this another important problem was in acquiring a plot for the shop and also the other problem area included the marketing of the product, acquiring the raw material, registration of the business etc.
**Observation of Researchers:** This book analyses the various aspects of women entrepreneurship. The book was very informative to the researcher as it covers the hypothesis of the women entrepreneurship. In the entrepreneurship it tries to cover all the aspects right from which type of business is preferred by women, what are the various problems faced by women in the entrepreneurship, how they balance the home front and the work, also the book informs about the motivational factors for women in entrepreneurship as the book tries to throw light also on the strategies for the women entrepreneurs. Thus the book was very helpful to the researcher as it has tried to cover all the common issues and strategies to women entrepreneurs.

9. **Name of the Book:** Rural Women Workers in India’s Unorganized Sector  
**Author:** Dr. Meenu Agarwal  
**Publisher:** New Century Publications, New Delhi.  
**Published:** July 2012.  
**ISBN:** 978-81-7708-328-6  
**Contents of Book:** This book throws light on the unorganized sector their conditions specially of the rural women workers. The book consists of seven chapters in which initially the concept of unorganised sector and the status of women workers are discussed. The socio-economic condition of women is also focussed in rural area by the reference of various books through review of literature. In the third chapter the various characteristics of unorganised sector like low order technology, unprotected product market, no support from government etc. Also the components of this sector like migration of rural labour to cities, on non-availability of jobs in modern sector, women in agricultural sector where they are more in numbers then men in this sector, women in construction sector where they are paid very less as some of the work males do not accept to work, women in domestic sector. In the chapter five the problems of the unorganised women are considered like lack of safe working place for women like loading and unloading of the truck, building constructions etc., no access to education, lack of land ownership to women. A rural women have limited access to credit, lack of social security to women due to which they get low profile work, no pensions etc., heavy physical work is
given to women, lack of job security, lack of health facilities etc are few problem areas which are mentioned. The author has also given the ray of hope were policies and programs for the un organised sector women are discussed, like national rural employment guarantee act, Development of women and Children in Rural Areas (DWRCA), Jawahar Rozgar Yojana (JRY), Swarnajayanti Gram Swarozgar Yojana (SGSY), Social Security Act 2008, Social Security Scheme etc.

In the last chapter it throws light on the National policy for Empowerment of Women, 2001 which was formulated for bringing development, advancement and empowerment of women through proper legal system in which the new laws would be enacted and existing laws will be reviewed to ensure justice and quick punishment to culprits. The elements like social empowerment, economic empowerments, legal status gender equality, partnership with voluntary organisations etc are explained in detail.

Observation by Researcher :- This book was very useful to the researcher as it throws light on the unorganised sector women problems as one of the hypothesis of the research is on the problems faced by the women members. The book has also helped the researcher to know the various schemes run by the government for unorganised sector. The topic of the researcher is also in the unorganised sector women members so the book has given the researcher a wide perspective to her thesis.

10. Name of the book :- Dynamics of Entrepreneurial Development and Management
Author:- Vasant Desai
Publisher :- Himalaya Publishing House
Published :- Revised Edition 2007
Price:- Rs 340

Contents of the Book:- The book consists of Nine Units. All the units are dealing with steps in entrepreneurship. The unit one consists of various theories of entrepreneurship, nature and importance of entrepreneurship, unit two consists of entrepreneurial development training and also the various institutions in aid of entrepreneurs. The financial analysis is also explained which consists of cost benefit analysis, the other unit also consists of
explains sources of finance, the and various financial institutions and the role of consultancy organisations.

Unit six of the book focuses on the important branch of entrepreneurship which is marketing. In this unit it throws light on methods of marketing, channels of marketing, how to set the quality standards and the author has also tried to focus the assistance of various marketing institutions and assistance. In the unit seven the author has tried to cover all the things in setting up of small scale industry right from location, to selection of the organisation, incentives and subsidies.lastly the problems of the entrepreneurship is also dealt with.

**Observation of the Researcher:** This book is throws light on all the issues and strategies of the entrepreneurship .The book tries to cover the contribution of entrepreneurs to industrial growth.Through this book the researcher could understand the entrepreneurial developments,its financial issues and marketing channels as this is related to the small women entrepreneurs from the self help group who face the same problems.Thus the group units were of great help to the researcher for proving one of her hypothesis of entrepreneurship.

11. **Name of the book :- Yashogatha Udyojakanchi**
Author:- Prof. Dr.Sanjay Kaptan
Publisher :- Diamond Publication,Pune
Published :- January 2011
Price:-Rs 150
ISBN 974-81-8483-355-3

**Contents of the Book:** The book is about the successful entrepreneurs as entrepreneurship and financial or economic development are inter-related for the development of the country is deeply explained through quoting the working of successful entrepreneurs from various parts of world.The book is divided into twelve chapters.

The first chapter focuses on success attitude which is the basically necessary for the entrepreneurs. In this chapter author shares the history of few successful entrepreneurs. Author has also focussed on the factor that entrepreneurship has the strength or is a factor that can change the financial conditions.The chapter also shares the various experts opinions like
Second chapter tells about various qualities that an entrepreneur should have like personal qualities like age, education, risk bearing, experience etc. Environment to boost the entrepreneurship like good staff with technological background, trainings, government policies, required raw material etc. organisational street all this effects the business and the entrepreneurs and due to this the personality and business working is affected to develop a good business. In this chapter author has also discussed about how in the life of entrepreneur in the various stages the innovative ideas and development of the ideas plays the role.

In the third chapter author has explained as to how financial over make and entrepreneurship are interrelated and that it takes the country or the state to development. The chapter also throws light on the entrepreneurs culture, formation and development. To produce new products and services according to the need of customers is necessary for the financial development of the country.

Chapter four tell about the structure of entrepreneur. The importance of entrepreneur development is explained here which focusses on the benefits and challenges of the entrepreneur. The research done on the economic growth liquid to levels of business start up the various countries which boost the small enterprises and entrepreneurship are given like Australia, Canada America etc. The chapter clearly focuses on the benefits and the challenges of entrepreneurs, like freedom of thoughts, freedom of decision making, opportunity to accept the challenges, benefits of more income through earning more profit and also challenges like instability and acceptance of the change, ready to face the failures, more skills and abilities etc. The author has explained the type “E” personality which was in the entrepreneur magazine of January 2007 which specifies the characteristics of the entrepreneurs like very ambitious personality, risk taking tendencies, positive attitude, confidence etc. Author also tells that entrepreneurial qualities are dependent on many, economic condition of the country etc. external factors like nations culture, financial condition. The author says certain entrepreneurs like Narayan murthy started
Infosys at the age of 35 or Henry Ford or Hamilton were successful entrepreneurs at age of 30.

Where as there are some other type of entrepreneurs who started one programme then other and were successful in all the programmes like Mr.Arun puri who initially started magazine called as ‘India Today “then “Music Today” and then a T.V.channel. Thus these are also successful entrepreneurs today.

In the further chapters the author has explained the case studies of successful entrepreneurs and their efforts to create the brands which are today successful all over the world. The case studies he has considered are of Akio Marito” who started “Sony: company, the success of sony was due to the leadership and excellent management of skills like the biggest investment of the company is the employees of the company, good pay, good work, research and development is first step in the success, development in the products is what customers like ,good salesman is the moving popularity of the company etc.

The case study of George Eastman is explained in the sixth chapter which shows how the “Kodak cameras were born. It portrays the difficulties faced by the George Eastman to be successful entrepreneur.

Chapter seven tells the success story of the “John Morgan”, chapter eight is about the entrepreneur John Rockefeller who started the business of oil refineries but how he faced the difficulties, how effectively he solved them etc. chapter eight is the case study of Henry Ford who started the Ford motors.

Chapter ten is the case study of Bill Gates who is the richest man today due to the successful entrepreneurship. The case study of the Bill Gates is very motivating and implies as to how to overcome the difficulties.In the last chapter it tells about where Indian citizens lack in entrepreneurship,like over dependence on others who will start the work, also they lack the leadership qualities,also they have the tendency of being dominated or ruled by others due to which they accept the things, lack of leadership qualities and risk bearing due to attacked frequently due to which being ruled have become the curse to India.In the liberalised and globalised world only change in the economic situation is not going to help there should be development in risk
bearing and face the competition with all the necessary developments made in your products or services.

**Observation by the Researcher :-** This book was very useful to the researcher as it was highlighting the hypothesis of entrepreneurship. The author throws light on the success story of the successful entrepreneurs from various parts of the world which is very motivating. Through this book researcher has learned that entrepreneurship is invisible media to financial support to the countries. The book was also useful to the researcher as the author has also told the necessary skills and qualities required for entrepreneur as the case study wise he has highlighted the qualities of each entrepreneur as it throws light on the success of the entrepreneurship.

12. **The book “Godi Chakha Udyogpatinchya Parisram kathanchi” which means the efforts of famous businessmen.**

**Author :-** Vanraj Malavi

**Publisher :-** Self development publications

**Published :-** First published in 1996

**Contents of the book :-** The book as the title gives the message covers the life story of nine successful entrepreneurs. The success was not easy to them, the author wanted to share this with the readers to tell that today when we see them successful there is lot of pains taken by each of the entrepreneur specifically mentioned in this book. Andrew karnegi who is the successful iron man the person whose leading entrepreneur in the iron factory had a only one shirt to wear which his mother use to wash in the night and in the day time he use to wear the same. When he grew up he started understanding the reason for the same, he promised his mother that he will earn so much that you will have all the high end and costly clothes for you. After that once he entered the iron business no looking back where in one of the interview he said that the monthly graph of my income when I use to see I am surprised and wonder how am I not fainting. Another renowned industrialist Mohan Singh Oberoi who along with her widow mother was staying in a very bad stage and had started earning with 40 with great entrepreneurial skills further he owned the same hotel and as we all know he is the icon in the hotel industry with so many hotels to his credit in India and internationally also. The success stories
of other industrialist like Kirloskar, Lala shriram icon in garment industry sheth Walchand Hirachand, clament stone, Digamber Dandekar and many more.

**Observation by the researcher:-** The success stories of the leading entrepreneurs is very motivating and the researcher have learnt through this as to how the success is achieved only after the proper stuggle which can be shared with the shg women members who are also future entrepreneurs who begin with the small business, which helps the researcher as one of her objective is as to how women members are achieving financial independence and developing entrepreneurship. The book is very useful to the researcher.

2.4 **Review of literature regarding Administration -**

13. **Name of the Book:- Skills For Effective Administrators**
   
   Author:- V.K.Agnihotri
   
   Publisher :- Vikas Publishing House Private Limited
   
   Published :- 1995

**Contents of this book:**

In this book the author has tried to throw light on providing the rapid solutions to the several and common aspects of the administration. In this book the contributions from the personal experience of the officers from different levels in the seniority were collected and the 14 chapters were prepared by the selected members of the Lal Bahadur Shastri National Academy of the administration.

First Chapter is on Learning the New Job Quickly in which the author editor explains about the new administrator should concentrate on the objectives of the job, the internal and the external environment of the job, to know the actual functioning of the office and also analyse the external environment and how it is effecting the job, also have the competitors knowledge. Also the practical tips are being given in the annexures.

Second Chapter focuses on the handling of the various mails that are received. This chapter is divided into eight stages which are receipt in the office, opening of the covers, sorting and categorization, keeping of the records, order at the stage, prioritization, action and Follow-up. Analysis of all
this activities will be help in understanding the method of dealing with correspondence of the office. Also the case studies are given to illustrate the process

Chapter Three deals with the Official Correspondence.

Chapter four of the book skills for eff. admi. deals with equipping the officer with the court work as it is the important function of the public officer. In this chapter it covers the practical experience which gives the guidelines for organising the court work.

Chapter five focusses on the Effective Touring as it is apart of every public administrator They have divided the tours into three categories namely sudden tour, Surprise tour,and Pre –planned tour. It focusses on telling as to how to make the tour success ful.

Chapter Six is totally focussing on Motivating Subordinates. It gives the practical tips as to motivate the employees so that they give the best to the organisation for achieving the organisational goals.

Chapter seven gives the detail emphasis on the Managing Time. Analysis of the utilisation, time budgeting of the time etc. They have also listed the common time waters and the tips for dealing with the time wasters. Also the practical tips are also given which are really very useful.

In this chapter eight authors has tried to the importance of the meetings as it plays a very important role for every administrator. The author has said the conducting the meeting success fully requires skill which can be improved through the knowledge and practice. It has given the stages in conducting the meetings. The author has also given the agenda and the minutes of the actual meetings held.

Chapter nine focusses on the Report Writing in which it focusses on the process of report writing, the tips of report writing .The chapter also focuses on the some of the symbols of the proof reading.

In this chapter ten reaching out to poor it tells about how it is possible to reach out to poor in the governmental system. In this chapter practical suggestions are given to win the confidence of the ordinary people, it also have tried to guide with the activities that make people come closer to the administrator. It also covers in this chapter as how administrator should not bend before the influential political parties and should work for attaining the
objectives even at the cost of transfers, personal discomforts as people are always watching the good work.

Chapter Eleven tries to give the guidelines about Achieving Public Objectives in any governmental Framework. In this chapter the author has tried to give the factors as to why governmental framework becomes dysfunctional and inflexible and what strategies should be used to achieve the public objectives.

In this chapter the importance of writing the annual Confidential reports, ability to write is discussed as the officer is judged on the report writing. What parameters should be laid down, writing the reports in time is also being given and how the late report writing adversely affects the promotions of the subordinates. The report writing should be done with extreme care and strong sense of responsibility.

The second last chapter is about making Presentations. As this is an important foe every public servant. In this chapter it tells about the communication process, also the components of the presentations, how to prepare for the presentations, how to answer the questions etc.

**Observation of the Researcher:** This book gives and have tried to cover all the issues regarding the administrator. The book covers all areas were the administrator has to face. It starts with the issues from the learning of the new job which is the first chapter of the book. It guides the administration right from handling of the correspondence to how to make the presentations and how to manage time, how to conduct meetings, to hoe to write the reports, and how to manage the personalaffairs. All the articles are the collection from the senior public servants who are the successful administrators and have contributed the personal experiences. All the articles in the books are very useful to the researcher as administration of the Self Help Groups which is also the part of the public administration, is useful to understand the administration policies and practices which is one of the objective of the researcher. The articles in this book has provided lot of inputs to the researcher towards the topic of the researcher.
14. **Name of the Book:** Administration in Business made Simple  
**Author:** Ronald Pitifield, ACIS, MBIM  
**Publisher:** Rupa and company  
**Published:** First published in 1987.

**Contents of Book:** This book is divided into three sections, section one throws light on organisational structure under which nature of the organisations, objectives of the organisations, division of activities, and it also mentions the principles of effective organisations. Formalising the organisational structure in which the large organisational structure its inadequacies also the functional structure is explained and importance of line and staff organisational structure is discussed. The further chapters of functions towards manufacturing unit, the functions specific to marketing area and the functions towards supporting functions were very useful.

The section two is on the administrative systems and procedures which include information technology, maintaining records, dealing with the correspondence the efficiency and the work environment.

Section three is on employee within the organisation which includes motivation and human attitudes.

**Observation by the researcher:** The administration in the business is properly understood through this book. As the research is having the objective of administration improvements in running the SHG. The administrative systems and procedures explains are very useful to understand the actual running of the SHG’s. Also the certain functions specific to marketing area, and manufacturing area are also very informative. Thus this book covers the main administrative aspect which is one of the objective and hypothesis.

15. **Name of the Book:** Micro Finance and Risk Management  
**Author:** B.N. Rath  
**Publisher:** Nav – Yug book international, New Delhi.  
**Published:** July 2011  

**Contents of the Book:** The book is divided into seventeen small chapters. Mainly the author focuses on the whether the outreach to the questions as to microfinance really reduces poverty, whom does this program reaches, what is the nature of the risk facing clients, what is the role of
microfinance services in this process, what is the nature of the risk etc. Thus the book also throws light in understanding clients use of financial services and how MFI’s are more effective in broadening their outreach.

In the second chapter, the author focuses on Foreign Exchange Risk Management Practices of Microfinance Institutions. Microfinance Institutions raise capital in hard currencies and lending of these funds are in local currencies so immediately the foreign exchange rate risk is created. In this chapter, the current practices in management of foreign exchange risk for and by MFI’s are being discussed through first studying the existing foreign exchange risk of MFI’s in which two practices were found out in first method the risk was passed on to the clients which are not capable to bear the risk, second category is transferring hard currency loans to local currency loans through the backing of commercial banks or government institutions who charge higher rate to loans to client due to which this system is not popular. Thus this chapter gives information and certain conclusions as to how these risk can be reduced. It was observed that World Bank provides currency swaps for its programs but no such program is exists for MFI’s.

The future of risk management is also discussed in one of the chapters as in most of the developing countries financial services were not being considered as option for low income group. Microfinance was a way to combat poverty by providing loan to poor. In the further chapters the millennium developments goals are achieved by the microfinance contributions like no gender disparity, women empowerment, providing financial inputs to develop entrepreneurs, reduce poor, reduce infant and child mortality, provide access for all who need reproductive health services.

The microfinance institutions are adapting the MIS systems but it is being observed that adapting the suitable MIS system is not, due to operations which are unique and complex, lack of standardisation, operations are at remote and complex. But the use of MIS can be of great advantage. But use of the same is still challenging as efforts are required from the stakeholders to overcome the challenges faced.

One of the chapter throws light on microfinance for bankers and investors. Earlier the bankers were not interested in the microfinance institutions but even the private sectors started acquiring the market for these
poor people by developing sachet marketing same way even banking industry slowly was attracted to the microfinance. Many financial institutions in the world are also attracted to the microfinance but there is certainly more demand for more financial institutions. In the other chapter the credit scoring of banks and microfinance is considered. In which it tells that banks consumer loans are based on high tech automated credit scoring whereas microfinance lenders make microenterprises based on high touch individualised analysis of cash flow and personal character. Credit scoring is way to evaluate repayment risk. It was studied that microfinance reduces arrears and conserves loan officers time and increases profit and improves outreach.

In the last chapter the role of financial services in reducing the vulnerability to risk. It deals with the use of loans, savings and credit group participation to protect against risks and cope against losses. Loans were mostly used for household income, to build household assets, etc.

Observation of the Researcher :-) This book was very useful to researcher as it throws light on the risk factor in microfinance as the risk is more here for the loan officers who are taking risks every day by giving loans to people without any credit history, without any business records. Through this book researcher has learned that there is lot of difference of opinion about whether microfinance is reducing the poverty, sustainability of the institutions, and investment from private sector in the field etc. This book covers the common risk factors of microfinance institutions over the world and it was of use to researcher, as one of her objective is related to the financial independence achieved through joining of self help groups.

2.5 Journal Review -
1. The journal is “Sakhi” published on 21stFebruary 2013. The journal consists of the various articles which are mostly related to women readers. In this journal the two articles in which one article tells about the women who was housewife due to increasing expenses related to daily requirements starts to earn the livelihood first time who comes out to work. She was not used to the work. One of her friend gave her the small work of affixing the “bindis” of fancy design. Through this work she could earn initially only Rs 1200. But due to this first earnings she could satisfy at least some part of the daily
expenses. The progress in the business was seen when she started giving this work to the needy women around and through this she earned more as a commission. Due to her initiative many women were employed and were helping their family. She has also started the self help group of women through these entrepreneurial activities. Thus through this article it is motivating the women who have never being out of the home to work and it also tells that starting with the small business is also very necessary for the success. This article was useful to researcher as it was throwing light on the entrepreneurial activities of the women members in the self help group.

2. The journal “Udyojak” which means entrepreneur is monthly magazine which has various articles on small entrepreneurs. In the month of February 2013 the journal is consisting of articles on small scale industries, the preparation to make before starting the business, article on food processing, government support articles for small entrepreneurs etc. The article on various opportunities available to middle class for starting the small enterprises was a very helpful article for the researcher. In this the author has specially focussed on the agri-based products in the form of finished products and how effective and this business can be run through the cost effective way and better profitability is explained. The author has also focussed that not only producing the product but before that deciding upon producing such a product which is more saleable and preferred by the customers and they having better market is also explained. It has also given the various food processing schemes run by the central government and also Maharashtra state level schemes are mentioned. Thus this article was very useful to the researcher as it throws light on the entrepreneurial activities and the various tips are also given for better entrepreneur which is one of the hypotheses of studies.

3. The journal “The week” published on the 10th March 2013 was special for the women day celebration. In this journal The article under the heading” Woman of 2013” the various leading woman in various fields have shared their views. like the article of working women by Sangeeta Reddy who is executive director of Appolo Hospitals say that women must tackle the physical and mental challenges properly so that she is in position to give justice to both. Also tells that special needs like providing the crèche facility at the workplace should be provided as the some IT industries are providing. In another leading
women who chose to run a sports magazine in state were women are in the house like Kashmir is also very motivating for the women marriage but still fought with the circumstances and is small entrepreneur today.

‘Women and Equality” one of the article throws light on the political role of women in which she says that women are occupying very few positions in the ministry and only two women were holding the position of the judges. The article by the renowned athlete Ashwini Nachappa throws light on the position of the sports women and how encouraging her parents were and how her daughter also performs well as badminton player. Also in the article of “Leading by Example” Kiran Mazumdar Shaw have shared how she faced the difficulties and is successful entrepreneur, also the references of leading entrepreneurs like Chanda Kochar,Shikha sharma etc is mentioned. One of the small entrepreneurs "Saroj" shares that how from s small village in vidhrabha and marries at age of seven which led her to abusive marriage she fought and is entrepreneur today. Thus this article shares all the challenges and leads with the successful women from various fields which are leading the researcher to her hypothesis as how to fight with the problems for the women members in the self help group. Thus this journal has helped the researcher to prove that success is laying for the women members of the self-help group.

4. In the journal January 2013 of 'Business India' the cover page article is on Chanda Kochhar “the Business Person of The Year 2012.” The article shows the rising graph of the managing director and CEO of the India’s largest private sector bank ICICI.In the article her peers have also praised her for her outstanding performance and the growth of the bank. Her family members have also thrown light as hoe she is a good wife, and good mother also even though when she is leading a successful bank.

This article as very motivating to the researcher as it was proving the success for the women who are the main focus in her thesis.

5. The journal “Shiv Sparsh”of the year 2012 was special which self help group special was. All the articles in this are related to self-help group. There are 15 articles in the various aspects of the working of self-help groups. The article which tells about the history of self help groups, the articles like women empowerment through Shg’s, the article on government schemes started specially for shg’s,microfinance and shg,computerisation and shg which seems
very apart but the use of computerisation is made through the working of shg in the local Marathi language in few Pune run shg’s.

The banks and shg co-ordination, one of the article also focusses on the marketing of the products prepared through small entrepreneurs in the shg’s. Few groups have also shared their success only because of joining shg and few women members have also shared their experiences of joining the shg.

This journal was very useful for the researcher as it was all related to shg. The journal specially focuses on the Pune shg which is the main research area of the researcher. Thus mostly the hypothesis of administration and entrepreneurship is widely focussed in this journal. This journal was of great help to the researcher as it is basically Pune based journal and was special edition only on the self help groups.

6. The journal “Jeevabhavaji Mazi Maitreen” is special edition published on the occasion of women’s day published on 8th March 2006. The editor of this magazine is Shaila Limaye. There are total seven articles which throws light on the self help group movement. In the first article it tells about the self help group as source for women and society development. In another article the development women is told in which the women earlier to joining SHG knew only to work as a labourer but the same women due to joining SHG have become owners as many women are self employed by starting small business. In one of the article the how Pune district is running the special Eight fold programme for the self help group women is focussed. In this the first work of cleanliness in the own village this contract is being given to women shg’s on ly. Then in the second fold it is to educate all the girls who have high dropouts, then to give the finance to the women and motivate them to start self employed business, in the third fold the shg women members are appointed who will inform the government about the needy people who are need of the house in “Gharkul “plan run by the government. In this the shg women have to travel and find out the needy people who really can be a part of this scheme and such needy people found out by members of shg are officially considered by the government for the same. The other folds like insurance coverage to the poor is also done through the shg groups, then family planning importance work is also done by this shg members only. Thus this and many more
schemes are being done or run by the government through the self help group members. Also in one of the article it tells as to how state Bank of India have achieved their mission of social work through the self help groups.

Lastly the article has also mentioned the challenges faced by the self help groups.

**Observation by the researcher:**- This Journal was of great help to the researcher as it throws light on the success of the women self help groups and it proves that how even government schemes are run based on the information provided by the self help group members as women do the work sincerely.also it proves hoe the illiterate or semi ill-literate women are successful as self employed entrepreneurs which is one of the hypothesis of the researcher and it also throws light on the other hypothesis of problems faced by the members due to economic insecurity. Thus the journal was very informative to the researcher.

### 2.6 Article Review -

1. This article was published in “Sakal Newspaper” the famous newspaper in Pune city on Sunday 6th March 2013. In this article the women Sandhya Patil shares how successful women entrepreneur today she is due to Self help group. She said because I joined the SHG group I am today running a company of event management which had just started with small events of birthday parties to the corporate events today. This is only because of joining self help groups she started saving the money which was useful for the growing of her business.

   **Observation of the researcher** :-The article is one of the success story of the women shg members which is focussing the one of the hypothesis and the objective of the researcher and since it is in the local paper of Pune city the other shg members are able to know the story as she is also a women like them who got the chance to prove this as she had joined the self help group.

2. This article is published in sakal paper in Pune city on Sunday 21st October 2012 which gives the information about the self help groups which says that in our country the number of self help groups are 40 to 45 lakhs.It also tells that
due to SHg’s the women empowerment is taking place and also the society is improving. The financial independence is achieved by the women and credit is made available to them in which 98% of the loan offered are repaid. 80% of the groups are run by women all over the country.

**Observation of the researcher** :- Through this article the researcher is benefitted as it throws light of how the running of the group i.e administration is effectively done and how the financial independence is achieved by the women after joining the shg’s which is one of the objectives of the study.

3. This article was published on 1st November 2012 in which the agriculture minister Mr. Sharad Pawar declared that the role of women in agricultural sector is major but is not considered and for the same in the programme of agricultural related advisory committee meeting he said that the role of women in agricultural sector should not be neglected for the same the various yojanas that are running in the interest of the farmers the 30% of the amount will be credited to the women in farming through the self help group medium.

**Observation by Researcher** :- The article was very informative to the researcher as it throws light that the self help group programme is trusted by the government and on the same women members even in the agricultural sector are benefitted through the shg’s. Thus the article focuses on the importance of the self help groups.

4. This article was published on 8th November 2012. This article informs about the “Bachat Bazzar” exhibition held in Pune city in which various stalls of articles required in Diwali and prepared by the self help group women was main attraction. Today due to busy schedules of the working women they don’t find time to prepare all the sweets necessary for celebrating Diwali for the same to help the women in the pune city the self help groups were motivated and this bazar received the overwhelming response. The products like shoes produced in the own factory by one of the member of shg, or the products like floating candles were very specially the main attractions.

**Observation by Researcher** :- This article was very informative and was throwing the light on the hypothesis of development of women entrepreneurship through the self help groups. It also informs that in Pune city their many efforts being carried out to give the platform for these women entrepreneurs to market and sale the products made by them.
5. This article is published in the “Times of India” on January 22nd 2013. It is under the article of social Impact awards livelihood category in which the “SEWA” (Self Employed Women’s Association) received the prize. SEWA is in Gujarat state an NGO that creates self help groups to empower women. It runs 3200 SHG’s in unorganized sector which works in microfinance, insurance training, health care, banking etc. It is helping women in informal economy finding a social and economic foot hold. SEWA has extended its services to Nepal, Bangladesh, Sri Lanka, Afghanistan and Maldives.

**Observation by Researcher**: Through this article the women empowerment is shown and also the entrepreneurship development among the women through this SEWA group is focused. For the researcher this article was very useful as it was related to the hypothesis of development of women entrepreneur through the self help group.

6. The article “Civic Committee sanctions multi-facility centre for SHG.” The Pune municipal corporation sanctioned a multifacility centre for women self help groups. This centre will be the first in the city which will provide a platform to sell their products and can also acquire soft skills for better management of their business and the centre will also provide them with the training. Various groups and NGOs often hold the exhibitions to sell their prepared goods.

**Observation of the Researcher**: Through this article researcher got to know that the women members of the groups received a platform in the form of multi-facility center, which is a sign that many groups are into own business which is sign of entrepreneurship developed among the members which is proving one of the hypothesis and also it is one of the step in effective administration of the groups.

7. Pune Municipal Corporation women and Child development Committee had organised two day women fair to give stage to the women made products. The fair/exhibition was inaugurated by M.P Supriya Sule who said that a permanent place should be given to women members for marketing and selling their products.

**Observation by researcher**: Thus through this article it shows that how the government agency like Pune municipal corporation is assisting the Self help group women members to start small business and provide them the market to
sell the same. For the researcher this article gives the information as to in Pune city the efforts being taken by the pune municipal corporation for the women of self help groups.

8. On the 18th May 2013 in Sakal paper their was article in which the self help groups of sector 55 came together and gave the message of “Save Water” under the pune Municipal corporations urban community development in which they walked giving thus message by walking for 4 km. In this walk before starting the walk the women members and UCD department chairman and various leaders of this groups took the oath of saving the water. Also the corporator declared there is construction work of multipurpose hall is about to be completed.

**Observation of Researcher :-** This article was very informative to the researcher as it gives the knowledge that the self help group members are actively doing social awareness activities and it also shows that the Urban Community development encourages the women members to carry out these social activities as they are more effective as the self help group members are more believed.

9. This article was also published on 18th May 2013 in which it tells about the ‘Tukai bachat gat” which is in Dhayari area of Singhad Road got the license of running the rationing shop. This group was established in 2004. Their are many small business groups established by this group which are doing good business. They provide meals to the schools which they have this contract for three years and know they have received the license of rationing shop which is done by few groups in pune city with good success.

**Observation of Researcher :-** The article was informative which throws light on the success of the self help group members. In Pune city today the work where women members were not allowed to do are being done by the women members of self help groups as they have proved by working honestly and with transparency.

10. This article was published on the site www.thepunekar.com in which it gives the detailing of the news that a special branch was started by the Bank of Maharashtra the newly opened SHG branch will take care of formation of new SHGs, opening of their accounts with the branches, their credit linkage, monitoring, guiding and assisting them in marketing of their products. On the
same occasion the NABARD director said that women SHG accounted for 73% of the savings and out of which Rs 14453 crores of loan approved to SHG ‘s by banks Rs 12429 crores were allotted important factor in the country’s to women SHG’s, which went to prove beyond doubt that women SHG were a economy. He also cited that some 16.5% SHG held their account with Bank of Maharashtra in the state. The branch has sanctioned proposals to the tune of Rs 10 crores to around 1000 SHG by the financial year end.

**Observation of the Researcher**:- Through this article researcher came to know that how Bank of Maharashtra has taken the initiative to empower the women members of the SHG’s in Pune City. Also the purpose of the bank is not only for bank linkages but also help them for getting the capital to start the entrepreneurship and assisting them for marketing their products. Thus indirectly the bank is helping them in the administration of the groups.

11. This article was first published on the site www.asthango.com in which it tells that a meeting was held in the temple on 23rd May 2009 with the self help group members about benefits of shg, progress of shg movement in the country, importance of good account keeping, and the doubts of the members were cleared.

**Observation of the Researcher** :- Through this article researcher was benefitted which tells that for rural women the administration as it was sort of training even for the administrative aspect which is one of the hypothesis of the researcher and such training, is not regularly given and through this meeting the shg members were also encouraged for being more active in the group.

12. The article “All Women co-operative bank opens First branch in Pune” was published in Times of India”on 26th May 2013. In this article it informs hoe in the adverse condition a lady named laxmi fought for surviving after her husbands death and came in contact with Mann Deshi mahila Sahakari bank and how threw their help she started the women self help group. The bank established in 1997in Mhaswad village of Mann taluka in Satara is opening its first branch in Pune city in Dhayari area with the various objectives like getting bigger market for rural women self help group members, to start Mann deshi Chamber of Commerce for toll free assistance to women self help group members to build more women entrepreneurs through SHG, and creating
marketing platforms for women self help group members. Also bank plans for
giving financial, vocational training to the women, it aims to moving women
toward rural empowerment. Today Mann Deshi is the largest microfinance
bank in the state with 1,40,000 clients and Mann Deshi mahila Bachat Gat
foundation consists of morethan 2462 SHG.

**Observation of the researcher:**- The article was very informative as it was
focussing on the hypothesis as to how the entrepreneurship is developed in
women after being part of the self help group and it also informs as to how
successfully this NGO is running nearly 2400 groups. That also focuses on the
administrative improvements which is also the hypothesis as it is clear from
their missions about the opening of chamber of commerce for the women for
assisting them in the entrepreneurial activities.

2.7 **Websites Review** -

1. **Title of the Website :- A Handbook of forming Self help Group**
   Address of Website:-
   1100879155210_formingshgs.pdf
   Created by :- Micro Credit Innovations Department (NABARD)
   **Observation by the Researcher:**- This website was very useful to the
   researcher as it gives all the information about self help group right from
   starting the group. Also the instructions given by RBI and NABARD are given
   which adds to the understanding of administration of the group. The site also
   consists of the functions of the self-help group. The actual meetings how to
   held them is also discussed which is useful for the researcher. The internal
   lending and assessment of self-help Group is also explained. The checklist to
   assess the self help is also given which helps in the administration of the group
   which is one of the hypothesis of the researcher. Thus this website which is
   handbook of self help group is helping the researcher to understand the
   functioning of the groups.

2. **Title of website:- Punes pride, Self help groups sends 80,000 bags to Newyork**
   Article is published on 7th September 2009’

Created by:-

**Observation by the Researcher:** Swamini Bachat Gat was the group who after setting up the self owned industrial unit who prepared the polythene bags and exported 80,000 of the bags to New York. Thus this article on the website was very useful to the researcher as it tells about the success story of the self help group through the successful women entrepreneurship unit. The same was very motivating to the other self help group members and the readers. The website was also throwing the light on the hypothesis of entrepreneur development which was proved by the same.

3. **Title of website:** Seva Fair

Address of Website: http://www.sevasahayog.org/seva-fair

Created by: Seva Sahyog foundation

**Observation of the Researcher:** This websites informs about the organisation which engages the individuals, who are social conscious and groups and corporate offices with the NGO’s of common interest but lacks the resources like technology, human resource ,funds in which these resources are channelised by the Seva Sahyog to the NGO’s. Through this website of Seva fair this organisation helps women in SHG to produce quality products and enhance their skills and generate income for their family members which makes them independent and create respect in the minds of family members. Thus Seva Fair is exhibition of work done by voluntary organisations and they also do marketing of these goods and tries to create awareness among the corporate houses about this groups. Through this website the researcher was able to contact many self help groups and learnt that this website had made a difference in solving the problem to an extent of marketing the products and sales had also increased. The website was useful to the researcher as it was providing the base to one of the objectives of achieving financial independence and how the skills and qualities have improved through exposure to self help group.
4. Title of Website: - Guidelines on the formation of Self Help Groups, For families of working children.
Address of Website: - www.ilo.org/wcmsp5/groups/public/@ed_emp/.../wcms_116168.pdf
Created by: - international labour organisation, sub regional office of east Asia, ILO
“Time Bound Programme on the Elimination of the Worst Forms of Child Labour”

Observation by the Researcher: - This article focuses the problems of child labour in Cambodia and how they do not have any source for credit and funds to be raised. In this there are guidelines for the formation of Self help groups, how they can be promoted, they give guidelines on how to organise the groups, how to decide on internal regulations, how to set up administrative procedures etc. Through the guidelines they try to eradicate child labour and make them join the school again as the parents will make this possible if they are given the credits which is possible if they join the self help groups. The guidelines includes basics of self help groups, internal regulations, how to conduct the meetings, how to appoint the management committee who administers the group, it should consists of how many members etc. Thus after reading the website article it was of help to understand the working, functioning the group which focuses on the administration objectives and hypothesis.

5. Title of Website: - Self Help Groups in India
A Study of Lights and Shades.
Address of Website: - http://www.syngentafoundation.org/__temp/light_n_shade_study.pdf
Created by: - Care, CRS, (catholic relief services), US AID and gtz

Observation by the Researcher: - This website informs about the shg members fact sheets which studies about the facts sheets of shg, their outreach which includes why there are dropouts, the their linkages with the politics, shg and social harmony, social justice, and their stability. Through this study it tries to focus the study of certain questions in the self help group like are the groups effective in managing the financial transactions, are the poor really benefitted by joining the groups, are the groups really susutanted, why are
their dropouts from the group? etc. The study explore such questions from the field research in four states of India Andhra Pradesh, Karnataka, Orissa and Rajasthan. For the researcher this website was very helpful since it gives the picture of the working of the SHG’s in this state and covers the certain problems faced by the self help groups like benefits after joining the self help groups and after the dropouts, stability of the groups, their financial transactions working which researcher feels is being more criticised. Thus this research study was of great help to the researcher and researcher could go through it only through the source of website.

6. **Title of Website :- Infochange Women Self Help Groups script an Urban Success Story in Pune.**


   Created by:- Infochange which is website consisting of analysis and information on social justice and sustainable development in India.

   **Observation by the Researcher:-** In the above article displayed in the website is very useful to the researcher as it informs about the scheme which was started in 2001 called as urban Community scheme under which 205 self help groups were formed and generated around Rs 1.74 lakhs rupees which are deposited in the savings bank account and through that the credit is being given to the members who earlier were refused credit but due to shg they have attained financial empowerment and also receives credit in the interest rate of 1.5% per annum. The UCD department is following the Kerala model of self help groups which involves women from weaker sections which may be from below poverty line or not from below poverty line (BPL). For the researcher it was very helpful as it was supporting the objectives of achieving the financial independence.

7. **Title of Website:- PMC to reward top three self help groups for performance.**

   **Date :- 3rd Aug 2013**


   **Observation by the Researcher:-** Through this website the researcher learnt that the pune municipal corporation is going to reward the groups who will
performance the best which will motivate the groups means the members to work effectively. Mostly they are into small entrepreneurial activities. Also this is drive taken for knowing the exact number of self help groups so that they will register their groups for getting the rewards. This website was useful to the researcher as it was a step ahead in proper administration of the groups which is one of the main hypothesis of the research work

8. **Title of website: - SHG based schemes implemented in the project span.**
   Address of Website :-
   Created by :- Mahila Arthik Vikas Mahamandal (MAVIM)
   **Observation by the Researcher :-** State Women's development corporation which is mahila arthik vikas mahamndal (mavim) is established on 24th Feb 1975. Mavim is declared as nodal agency by government of Maharashtra to implement women empowerment program through self help groups. It is not for profit company. In this website the various programs information run under mavim is given like Maharashtra rural credit programme in which main aim was access to credit to women through shg, Swarna Jayanti Gram Swarozgar Yojana (SJSY) which was implemented in 2001 in Maharashtra state in which 10413 groups were formed, NABARD add on project under which 1000 Shg’s were to be formed in 10 districts of Maharashtra to access credit, Krushii saptak yojana under which 25 shg were to formed. Throgh visiting the website researcher learned the various schemes run by MAVIM and how the objective of developing women is effectively achieved through forming of self help groups. Various training for the women self help groups is arranged in which women are given training of running the mess, training in ready made garments, canteen management, handicrafts etc. Thus the functioning of MAVIM with the help of SHG was thoroughly thrown light in this website. The website was very useful to the researcher.

9. **Title of website :- A report on Success and Failure of SHG’s in India- Impediments and Paradigm of Success.**
   Address of Website :- http://planningcommission.nic.in/reports/sereport/ser/shg3006.pdf
   Created by :- Planning commission of India
**Observation by the Researcher**: The above website was very useful for the researcher as in the website the self help group success is stated through the sample state. The website informs about the credit support and marketing support to the group. The financial and physical performance is also noted and also it throws light on the role and perception of the stake holders who are NGO’s, bankers, Gram Panchayats etc. It throws light on impact of self help groups on bank linkages, on poverty and group enterprises. Thus as the website focuses on all the criteria’s of self help group like the entrepreneurship development, and also the functioning and administration of the groups which are the main objective and hypothesis of the study.

10. **Title of Website**: Self Help Group
   **Address of Website**: http://dcw.delhigovt.nic.in/SHGs%201.htm
   **Created by**: Delhi commission for women, Delhi government.

**Observation by the Researcher**: This website is informing about the self help groups in Delhi. This commission was started for development of women and making them economically empowered. In year 2000-2001 Delhi government with the NGO’s set so many SHG’s to empower women with the economic power and reduce the crimes on them. In the short period of one year around 716 SHG’s were formed with 16000 women members. Thus through this researcher was able to understand the power of self help group and women in the areas other than Pune city or other than Maharashtra state. Thus it tells about the success of SHG’s all over.

11. **Title of Website**: Circular on SHG bank linkage Programme to Chairman or Managing Director/Chief Executive Officer.
   **Address of Website**: http://rbidocs.rbi.org.in/rdocs/notification/PDFs/89MC SHG020713.pdf
   **Created by**: Rural Planning and Credit Department, Central office RBI

**Observation by the Researcher**: The website was very useful to the researcher as it is throwing light on RBI guidelines on SHG bank linkage. Due to this website the researcher was able to understand as to how RBI is doing all the efforts for the forming and providing credit to the people who do not have access to the banks. In this the RBI have given all the instructions as to how to open an account in the bank by SHG, how to provide loan to them,
what are the formalities to be completed, what should be the interest rate charged, and how to deal with the defaulters etc. Thus this website was very informative for the researcher.

2.8 Conclusion -

Thus in this chapter researcher has tried to review about the books on Micro credit, Self help group, Financing to SHG by banks, Effective administration, Women entrepreneurship issues and ideas, manuals of SHg etc. Also researcher has given the review on various articles published on self help groups in leading newspapers in Pune city like daily "Sakal", "Times of India", "Pune Mirror", "Indian Express" etc. Also researcher has given review on websites which gives information about the groups and their activities, progress, use of technology in administration of the groups etc. Thus this is an attempt by the researcher to understand the working of self help groups, their difficulties and development of entrepreneurship. The review of literature helps the researcher to understand the research topic in detail, to discover gaps in research, which will lead to future research questions and research should be helpful to the society in general.