



## **Women Enterprise Development And Strategies In India**

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***Abstract:***

*Women entrepreneurship is a global, national and local trend. It is the right form of women empowerment towards holistic approach to involved women in building the economy. It is their entrepreneurial perspective that brings socio-economic change even in smaller degree that makes their entrepreneurial activities more meaningful. Microfinance is emerging as a powerful instrument for poverty alleviation in the new economy. In India, micro-enterprise scenario is dominated by Self-Help-Groups (SHGs)-Bank Linkage Programme as a cost-effective mechanism for providing financial services to the rural communities, ordinary masses, which has been very successful in meeting financial needs of the rural and urban poor women. It acts as catalyst for strengthening collective self help capacities of the poor, leading to their authentic empowerment. SHG formation is an empowerment movement among women across the country and particularly in Visakhapatnam District, Andhra Pradesh. Economic empowerment resulted in women's ability to make decisions, increased self-reliance and confidence, better status and greater gender role in household, economy, politics and society. This paper tries to address the performance and role of micro-enterprise development in stimulating social capital and strategy for mobilizing women who are working together on a task to take advantage of new self-awareness of their collective and individual assets, and in the process, create humane family and social capital that lay the foundation for improved economic condition and adequately empower low-income women entrepreneurs to achieve economic self-sufficiency. To demonstrate the significant role of micro-enterprise development and financial inclusion of gender in economic development, particularly with reference to the less developed economies, the study also uses case analysis from Visakhapatnam District, Andhra Pradesh to illustrate the improved conditions of women entrepreneurs.*

**Introduction**

Women are the source of a nation to solve the problems of rural and urban poverty. They are the real builder and molder of a Nation's Destiny. The position and status of women in any society is an index of its civilization and Progress. Women constitute half of the global population, but their representation in gainful employment is relatively low and limited. According to International Labor Organization (ILO) report in 1980, "Women who belong to the bracket of 50 per cent do the two-third of the world's work hours, receive 10 per cent of the world income, and own less than 1 per cent of world's property. According to All India Census of Small Scale Industries (1998) women entrepreneurs managed only 7.7 per cent of total number of business units in society.

Women represent half the world's population, and gender inequality exists in every nation on the planet. In many countries, at all levels of development, women's access to the labour market is consistently more difficult than men's (Acharya and Meena, 2007). Even in 21<sup>st</sup> century women often have less recourse than men to legal recognition and protection, as well as lower access to public knowledge and information, and less decision-making power both within and outside the home.

Women in many parts of the world frequently have little control over fertility, sexuality, and marital choices. The discrimination and prevent half of humanity from reaching its full potential is economic folly. Denying women and girls equality and fairness not only hurts them, but also hinders the rest of society (Aithal, Vathsala, 2009).

**Entrepreneurship: Concept And Growth**

The word entrepreneurship is borrowed from the French language. It is derived from '*Entreprendre*' meaning to 'undertake'. Thus, entrepreneur is an 'undertaker' in the literal sense of the word. Its use in French language can be traced much before the emergence of 'activities generally associated with entrepreneurs today. Initially, the concept was used in the military sphere and later on it began to be applied to construct, engineering, and other related activities.

Entrepreneurship is the attempt to create value through recognition of business opportunity, the management of risk taking appropriate to the opportunity and though the communicative and management skills to mobilize human, financial, and managerial and material resources necessary to bring project to fruition. Entrepreneurship means the function of seeking investment and production process, raising capital, hiring labour, arranging the supply of raw materials, finding site, introducing a new technique and commodities, discovering new sources of real materials, and selecting top managers for day-to-day operations of the enterprises.



According to A.H Cole, he defined entrepreneurship as “the purposeful activity of an individual or group-associated individuals undertaken to initiate, maintain, or aggrandize a profit oriented business unit for the production or distribution of economic goals and services”

Pathak regarded the term “entrepreneurship” as co-extensive with setting up and managing a small scale unites. This involves a wide range of areas needing a series of decisions that can be broadly grouped into three categories. Decision-related 1) perception of an opportunity, 2) organization of an industrial unit and 3) running of the industrial unit as a profitable, going and growing concern

In a developing country like India, women make up a subject majority of the poor. The researcher compares the lives of inhabitants of the poorest communities across the developing world. The researcher attempts to discover that virtually everywhere women experience the hardest deprivation, they are more likely to be poor and marginalized and less likely to receive medical services, clean water, sanitation and other social benefits. The lower earning capacity of women and their limited control over their spouse’s income, contributed to this disturbing phenomenon. Women have less access to education, formal sector employment, social security and government employment programmes. These facts are combined to ensure that women’s financial resources are meager and unstable relative to men’s (Janet Monsen 1991).

Women in rural and urban areas have less access to the resources which are necessary to generate stable incomes and are frequently subject to generic laws that further compromise on earning potential. They are sidelined while providing the institutional resources such as credit and training. Further, with less access to land, capital and technology, it greatly diminishes the efficiency of production both inside and outside. (M. Buvinic et al 1993). At the same time, women are by passed in various grass root poverty reduction programmes and economic regeneration. The efforts of the developing countries to modernize discriminatory laws and galvanize women’s participation can be frustrated by the deep rooted cultural barriers that so often run in parallel with poverty.

### **Concept Of Women Entrepreneur**

The role of women in the economy has undergone a dramatic change in the last 50 years just as the view of entrepreneurship over the centuries. Just five decades ago, there were only a few women who owned and operated their own businesses. The Second World War brought many women into the workforce and business, but such accepted social values as the male being the head of households and women as being dependent, vulnerable subject and staying indoors did not commence an environment conducive for women to work unless there was a necessity. Women have tried to shed this traditional mould in society. Also, there have been significant social, political and economic changes that have

created opportunities for women as well as given them greater acceptance and recognition in the business arena.

A woman entrepreneur includes a woman or a group of women who initiate, organize and operate a business enterprises (P. Narayana Reddy, 2010). Many authors have defined 'entrepreneur' differently. Generally, an entrepreneur is a person who combines capital and labour for production. According to P.F Drucker "he is one who always (1) searches for change (2) responds to it (3) exploits it as an opportunity." In the context of developing communities across the world, the role of micro-enterprise is crucial. Firstly, identification of people who would undertake micro enterprise is the first important step. Secondly, identification of projects to fit the people and their needs and equipping people with the basic skills to run micro-enterprises profitably is the next step in the process.

The role of women in terms of entrepreneurship has drastically changed over the centuries. The development of women entrepreneurship includes women who initiate, organize, and operate business enterprises with great acceptance and recognition in society. They have eventually made pivotal change in business as to male counterparts. Women entrepreneurs have been in the Indian business scene for decades and have achieved a remarkable success in development. However, their number is still undoubtedly limited in terms of small scale enterprises even in global perspective. (P. Narayana Reddy, 2010)

### **Women Micro-Enterprises Development In India**

Women constitute half of the human population and rural women in India constitute nearly seventy-seven per cent of the total female population. They contribute significantly to agriculture, daily wage laborers and allied activities and also artisanal activities. Women play multiple roles as producer, entrepreneur, worker, and home-maker. Even when there is a male earner, women are earning significant part of income contribution among poor households; thus enhancing women's economic productivity is important strategic approach to improve the welfare of women who are living below poverty line. The most feasible option to generate their own income is through self-employment despite the problems and challenges they face in gaining access to assets and resources.

A micro-enterprise suits the life style of Indian women, but caught up in the dual responsibility role, her entry into the business needs to recognize the quantum of time. However, in recent times women engage themselves in micro enterprises both in rural and urban areas. Women found themselves with less risky business like trade and service units rather than manufacturing. Most self-employed women are those employed in the informal or agricultural sectors often work in small-medium enterprises, which provide them with little access to the credit and information that are required to manage and market their products effectively.



This study indicates that two strategies are of special importance for increasing women's economic participation namely, increasing access to credit and capacity building regarding organizational and work skills together with provision of information technology. There is an imperative need to develop micro-entrepreneurship with special focus on women. Micro-enterprises have great potential for generating productive economic opportunities especially in rural areas. NABARD launched various schemes for promotion of Self-Help-Groups and NGOs as a channel of funds to micro-enterprises among women.

The search for suitable ways of reaching credit and savings to the rural poor does not sufficiently link-credit and savings with the market viability. Group entrepreneurship in the form of Self-Help-Groups in which the women savings are pooled together and on the basis of the performances of repayment of their own savings credit tie-up with credited banks for starting micro-enterprises, utilizing the local raw materials by carefully analyzing and assessing the market structures for such products and services.

It is evident that credit programmes are being launched to help women in micro-enterprises both by the government and non-government organizations. Many NGOs are incorporating women into their programmes designed to assist entrepreneurs.

#### **Statement Of The Problem**

India is a male-dominated society and women are assumed to be economically as well as socially dependent on male members. The most common problem, which women face, is the non-cooperation of husband or close male family members. Majority of the family members do not motivate them. They also face other problems like mobility constraints, credit barriers, dual responsibility, low managing ability or risk-bearing ability. They do not possess managerial skills but they have less promotional ability, which they need to improve upon themselves. The scarcity of raw materials and finance are another problem faced by the women entrepreneurs. Women entrepreneurs encounter a lot of challenges at start-up as well as operating stage of business like, non-availability of finance, restricted mobility freedom and having to perform multiple roles at home and community. Many constraints such as transportation, marketing facilities, improper power supply, and telecommunication are some of the other problem faced by them. Credit and marketing problems are the biggest constraints or economic barriers faced by women.

This research provides a critical assessment of the development of women micro-enterprises and seeks to organize, report, and critically assess key findings from the scholarly literature in order to provide greater insights into the development of women micro-enterprises and address gaps in the literature.

**Need Of The Study**

Women in enterprise-building has emerged as concern and agenda for policy makers, researchers, trainers, associations and organizations as well involved in women development. Basic access to financing continues to be one of the most significant challenges for the creation, survival, and growth of women micro-enterprises. Micro-finance serves as a tool to establish micro-enterprises in the form of Self-Help-Groups which glean enormous results for developing women as entrepreneurs. The main vehicles for economic growth are the micro-enterprises therefore, as a matter of economic efficiency, it is important to ensure that potential women entrepreneurs are not left out of any development process.

There is a need to conduct an in-depth study on the development of women micro enterprises. The study attempts to analyze “constraints” faced by women entrepreneurs, the challenges they face, and the entrepreneurial ventures run by financial matters of SHG members. The “constraints” of these women entrepreneurs in the following four “critical needs” areas: 1) Finance/Funding; 2) Support 3) Capacity Building; 4) Technical and Technological Development and their working needs, specific to women micro-enterprises in Visakhapatnam.

**Significance Of The Study**

Micro-enterprise in the study area is undergoing a very remarkable positive change in terms of capital composition. While certain traditional institutions are carried out with low technology, using low quality raw material and catering to the low-income groups of the customers, many others are facing urgent need to enhance their capital base for productivity improvement, cost-reduction and innovate for effective marketing. All these require additional capital investment for which the entrepreneurs need credit. Women entrepreneurs receive assistance to prepare business plans, and secure start-up loans; hence it successfully supports women’s groups to set up new enterprises. A descriptive analysis of performance of the SHGs can contribute to women's socio-economic empowerment. A segmented few enterprises slightly improved technologies, using quality raw materials and catering to the low income women as well as the regional markets are able to generate opportunities to women in Visakhapatnam.

**Objectives Of The Study**

- To study the socio-economic profile and nature of micro-enterprises owned by women SHGs.
- To examine the motivating factors for starting micro-enterprises by women SHGs
- To study the challenges, identify the major problems and operational difficulties, bottlenecks for running women micro-enterprise
- To evaluate their savings and utilization of financial resources performance of the sample SHGs in Visakhapatnam District selected for the study



- To suggest effective measures for empowerment of women and draw appropriate recommendations for their better living and development of micro-enterprises through micro-finance.

### **Research Methodology**

This study is undertaken in the specific context of Visakhapatnam District, Andhra Pradesh, because the women micro-enterprises development in the state offered scope for comparison of the function of micro-finance and SHGs. The methodology used in this the study is deductive approach. The research design is descriptive-cum-analytical framework using an in-depth interview focusing on “constraints” and opportunities encountered by women entrepreneurs. The study is conducted within the framework of rural and urban women SHGs.

The research is based on the empirical survey of randomly selected 300 rural and urban members belonging to different SHGs set up by for micro-entrepreneurs involved in the agricultural, diary, vegetable venders, fruit venders, fisher venders. The pre-constructed questionnaires are developed and pilot testing of few questionnaires are done accordingly. Along with this focused group discussions, interviews of the key personnel involved in this programmes are also conducted to confirm the outcomes of the survey and get the insight of certain issues. Some indicators are selected for measuring economic empowerment of women.

### **Sampling**

The study is conducted to know the development of women micro-enterprises. To examine this aspect a primary study is technically tedious in process but rewarding because the goal is to overcome the challenges faced by women. Multi-stage random sampling techniques are used in selection of households and women respondents.

### **Data Collection**

A survey technique along with standard personal interview method was employed for data collection. A pre-designed Questionnaire was used for collecting data relating to SHG group members. In addition to this, secondary data were obtained from NABARD records, journals, books, reports, and case studies, conference papers obtained from the internet and special reports from Government of Andhra Pradesh and the Society for Eradication of Rural Poverty (SERP).

**Research Tool**

The tool used in the study is set of questionnaires through which the researcher collected the data from the SHG members of the selected rural and urban areas in Visakhapatnam. The questionnaires contained items like socio-economic profile, family background, motivational factors of SHG membership, their socio-economic performance and their influence on economic activities, constraints faced by the respondents, etc., and the investigator gathered direct answers from the respondents through the given items to measure the economic activities of the respondent and the impact of micro-finance on women enterprises.

**Tools Of Analysis**

Different statistical tools were employed for analyzing the data. Simple techniques like averages and percentages were extensively used. The regression method is used for series of data considering the historical evidences or cross-section data representing the present numerical relevance. The purpose of regression model is to quantify the degree of effect of each variable under hypothetical consideration, in explaining the variation in the dependent variable. Since the study was based on cross-section numerical data, the regression analysis may help to identify the significant factors that influence the dependent variables.

The researchers review some empirical papers that discussed development of women micro-enterprises issues, challenges of women micro-enterprises in the global perspective as well Indian perspective. This strategy is based on the recognition that women's equal participation is essential for the achievement of all major development objectives, sustainable development, and eradication of poverty, human rights, and democracy. Empowerment in the context of women's development is a way of defining, challenging, and overcoming barriers in women's life through which they increases the ability to shape their own lives and environment. It is an active, multi-dimensional process, which should enable women to realize their full identity and power in all spheres.

**Introduction**

Women in India have been found in all low profiles, less prolific sectors such as cultivation as great as domicile activities. Human Development Report 2004 India ranks 103 in Gender associated Development Index (GDI). As per 2001 census; women consecrate scarcely half of India's population. Out of this total, 72 per cent were intent in agriculture, 21.7 per cent in alternative non rural pursuits with usually 6.3 per cent in domicile industries. Women entrepreneurs in India have been put out of action in a big difference of organizing as great as regulating businesses upon compulsion of their in all low levels of skills as great as for wish of await system.



Status	No. of Units Registered	No. of Women Entrepreneurs	Percentage
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Madhya Pradesh	2967	842	28.38
Kerala	5487	2135	38.91
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
Other states & UTS	14576	4185	28.71
Total	57452	18848	32.82

Table 1: Status of women entrepreneurship in India

Source: Indira Bharati "Women Entrepreneurship: Investigation Of Soothing and Impediment Factors", 2009

In most of the countries, the average earning of women are lower than men and main reasons why there are less number of women entrepreneurs in several developing countries like India are family problems, societal concept, less education and marriage etc. Due to these reasons most of the women have confined themselves to some professions like education, nursing, medicine, and housework. There are few women indulging in professions like industry, engineering, trade, etc and have zeal to become entrepreneur; and if they have interest in this field they face various hurdles.

#### Profile Of Women Self Help Groups In Andhra Pradesh

In Andhra Pradesh, self help movement through savings has been taken up as a mass movement by women. There are about 8.50 lakh women SHGs in Andhra Pradesh covering nearly 111.81 lakh rural poor women. The SHGs are not only resorting but are also taking small loans out of the corpus available with the group. An amount of Rs. 4025.55 crores is mobilized as corpus among these groups and the savings of these SHGs have an accumulated Savings Rs. 1962.50 as on March, 2009. The state government has taken several initiatives to extend financial support to these groups. During the financial year 2008-09 Rs.11037 crores has been targeted as loan mobilization under SHG Bank linkage

program and an amount of Rs.7203.53 crores has been mobilized up to March 09 (Microfinance & Inclusive Development, 2011)

The Government of Andhra Pradesh has taken up women's empowerment as one of the main strategies to deal with socio economic issues. Development Programmes taken up by A.P Government has placed women in the forefront. This has enabled the formation of a large number of women SHGs throughout the state. The Government of Andhra Pradesh is consciously making all efforts to assist SHGs by providing funds under various programmes. Andhra Pradesh is one of the leading states in India with large number of SHGs promoted by the Government District Rural Development Agencies (DRDAs).

### **Building Sustainable Institutions Of The Poor**

There are 1,11,02,494 members in 9,94,595 SHGs exclusively for women. A total of 38,300 Village Organizations (VOs), 1099 Mandal Samakhya (MSs) and 22 Zilla Samakhya have come into existence in 22 districts. As on today, the total Savings and Corpus of SHG Members are Rs.3383.10 crores and Rs.5070.51 crores respectively.

In India, the SHG approach to micro-credit started in the early 90s and got momentum only since 1998-99. In the State of Andhra Pradesh (A.P), the SHG approach started spread throughout the State since the year 2000. The SHG as pointed out above is an attempt by the poor women to come together to fight out various economic and social problems faced by them. In India, the literacy levels of poor women being very low, their awareness regarding various issues or aspects regarding SHG formation, functional aspects of SHG is also minimal. In this context they look forward to an individual, institution or an agency which would articulate their common perceptions and feelings to help them in their endeavor to bail out from their problems. In the State of Andhra Pradesh, Government has taken keen interest in spreading the message of the SHG approach and their promotion. A.P Government is implementing a project by local vernacular name 'Velugu' (Light) which work out under this project functionaries work at village, mandals, districts and state levels. The functionaries at the village and mandals play an important role relating to the promotion of the SHGs and their proper functioning. Apart from government Velugu project, a number of NGOs are also striving to assist the promotion of SHGs. The number of SHGs promoted by banks and individuals is very low.

### **Financial Access Of SHG In India**

During this financial year up to March 2011, Rs.7092.71 crores of bank loans are given to 3,89,444 SHGs under Bank linkages programme. Under Pavala Vaddi Incentive Rs.535.59 Crores is given to 11,33,269 SHG groups during 2010-11, thus totaling to Rs.1099.45 Crores since inception of the



scheme. To access the credit facility from project side an amount of Rs.971.24 crores is given to 26,74,712 beneficiaries as Community Investment Fund.

Parameters	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
Coverage of Groups	261254	288711	366489	431515	4,83,601	4,13,625	3,89,444
Amount of Loan (Rs. Crores)	1017.70	2001.40	3063.87	5882.79	6684.07	6501.35	7092.71
No. of Branches	3,853	3,853	3950	4000	4150	4274	4286
Per Group Finance Rs.)	38,954	69,322	83,601	136329	1,37,498	1,57,180	1,82,123
Group Per Branch	68	75	93	108	118	97	91

Table 2 : SHG- Bank linkage in Andhra Pradesh

Sources: IKP Financial Report, 2011

During the current year, SERP has facilitated Rs.7092.71 crores of Bank Loans to 3,89,444 SHGs up to March 2011. Here, to reduce the financial burden on the self help groups, the Government introduced "Pavala Vaddi" scheme w.e.f 01.07.2004. The Government gives incentive in the form of reimbursement of the interest above 3% per annum on the loans taken by the self help groups under this scheme. During the year 2010-11 up to March 2011, Rs.535.59 crores were reimbursed to 11,33,269 groups, thus totaling to Rs.1099.45 crores since inception of the scheme. Government have issued detailed guidelines for e-transfer of Pavala Vaddi incentive amount to the Savings Bank accounts of eligible Self Help Groups directly from Core Bank in order to ensure that the Pavala Vaddi incentive reaches the eligible Self Help Groups concerned in time. ( IKP Financial Report, 2011).

### Strategy Of Micro-Enterprise Development

Micro-enterprise development and micro-finance has been widely adopted as anti-poverty strategies in most of the developing countries. Micro-enterprises have been accepted as an engine of economic growth and equitable development. As the national trends continue to saturate in the local economy, women-owned businesses are one of the fastest growing sectors of micro-enterprises. It is believed that micro-enterprise support programs aim to help people with modest means to start, strengthen, and/or

expand very small businesses. Micro-enterprises encourage self-employment to a large extent. The availability of financial services is to key the success of micro-enterprises. Women micro-entrepreneurs live on the fringe of the informal sector known as micro-finance sector.

Vijay Mahajan (2005) suggested that a comprehensive approach, which included financial services, infrastructure finance, agricultural and business development services and institutional development services for realization of livelihood enhancement. On the other hand, Loganathan K (2007) affirmed that even though some committed efforts done by various organizations and agencies were needed to promote micro-enterprises such as Entrepreneur Development Program training, skill training, micro-finance and marketing tie-up and all these should be available under one roof in order to focus on the potentials and opportunities of women enterprises at the grassroots levels.

### **Strategies Of Poverty Eradication In India**

Bardan Pranab and Rudra Ashok (2010) reported that in India like any other developing country, policy makers and planners have realized the failure of growth strategies in bringing certain sections of country into mainstream. A direct attack on poverty has become an important goal of economic planning, which was considered as a remedy for all the problems that the underprivileged are facing. It is believed in India that the poor are trapped in a vicious circle of low capital, low productivity, low employment, low incomes and low savings. Thus, the strategy of economic planning is somehow to break the vicious circle. To break this vicious circle, credit appears to be an important instrument and therefore government intervention in credit market is recommended with an ultimate objective of strengthening the Rural Credit Delivery System (RCDS) to serve the needy people more effectively.

Planning Commission, Govt. of India, (2002) identified that during the past fifty five years of planning government spent huge amounts on agriculture and rural development credit programmes assuming that farmers and poor households are facing liquidity constraints. Most of these efforts are heavily subsidized charging concessional interest rates and tolerating loan defaults. They have less access to the resources necessary to generate stable incomes and are frequently subject to discrimination that further affects their earning potential and human development.

Syndicate Bank (2002) revealed that the direct credit programmes as pointed out by critics, were proved to be ineffective in achieving the desired goals of rural transformation and empowering the poor. The causes for this are many. The main problem here is: or the structural and institutional inefficiency on the government side and indifferent attitude from the receiver's end such as the poor women. All this resulted in accumulation of defaulted credit and the consequent weakening of the entire institutional credit system. Rural Credit Delivery System (RCDS) was beset with number of problems that



eventually affected its viability. Further, many institutional arrangement designed to meet the credit requirements of the rural poor failed to fulfill its task as most of these institutions could not cover even half of the population especially women. It is evident from a number of studies that in households where women's income share in the total household income is relatively high, there is less discrimination against girls, and women are better able to meet their own needs as well as those of their children.

Bina Agarwal (1994) reported that in poor households, virtually cent per cent of women's income is contributed towards meeting household's expenditure. Thus development programmes focused to increase household income will be effective when they target women than men. Therefore, the poverty eradication programmes or strategies must be designed to address the social, legal and economic constraints that women face. All the development policies more importantly credit and financial policies have to be revamped to maximize the productivity of women's work and their earnings. In essence, policy makers must consider the implications of development interventions for women at each stage of policy and project development. Failure to do so may mean not only by passing women in poverty alleviation efforts but also increasing their relative poverty. The government intervention in credit market as a strategy of poverty alleviation needs to focus on 'women empowerment' and help the poor women to help themselves. The whole idea here is that credit has to be used as an instrument in bringing a major breakthrough in the social, economic and living conditions of the poor women. Further, the success of RCDS depends on decentralization in operations, appropriate grouping of social groups, use of appropriate intermediaries and tapping of rural savings which enlarge the resource base and thereby reduce their external dependence.

### **SHG Movement And Women Empowerment**

The women SHGs in India have been recognized as an effective strategy for the empowerment of women in urban as well as rural areas; bring women together from all spheres of life to fight for their rights or a cause. Since the overall empowerment of women is crucially dependent on economic empowerment, women through these SHGs, work on a range of issues such as health, nutrition, agriculture, forestry, etc., besides income generation activities and seeking micro-credit.

Valasamma Antony (2006) opined that empowering women socio-economically through increased awareness of their rights and duties as well as access to resources are a step towards greater security for them. Women are in a new deal today as they are the focus of economic development. Possible

steps are being taken to strengthen them to achieve their economic, social, cultural and political growth and welfare.

Pillai J.K. (1995) stressed that the concept of empowerment has become one of the widely used development terms. Empowerment is an active, multi-dimensional process which enables women to realize their potential and powers in all spheres of life. Power is not commodity to be transacted, nor can it be given away as alms. Power has to be acquired and once acquired it needs to be exercised, sustained and preserved.

Hence, empowerment is a process of challenging existing power relations and of gaining greater control over the sources of power and empowerment is attained through awareness and capacity building leading to greater participation decision-making process, control and transformative action. Although the Government has continued to allocate resources and formulated policies for empowerment of women, it has become strikingly clear that political and social forces, that resist women's rights in the name of religious, cultural or ethnic traditions, have contributed to the process of marginalization and oppression of women. The basic issue that prevents women from playing full participatory role in nation building has been eagerly searching for certain alternatives. The participatory approach to development has emerged as a vital issue in developmental policies and programmes for women.

Most Self Help Groups (SHGs) are considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. It is an important institution for improving the life of women on various social components. The basic objective of SHGs is that it acts as the forum for members to provide space and support to each other. SHGs comprise of very poor people who do not have access to formal financial institutions. It enables its members to learn to co-operate and work in a group environment.

Marilyn Carr, Martha Chen, Renana Jhabvala (1996) defined that SHG is a group of people that meets regularly to discuss issues of interest to them and to look for solutions of commonly experienced problems. The group may or may not be promoted by Government or non-government institutions. Any strategy which aims at empowering the rural poor and empowering the woman in particular must be based on an understanding of and ability to overcome causes of the lack of power which lie at the root. Poor rural woman live with the reality of double deprivation. The sources of women disempowerment have been categorized into two sections namely; general source and women specific source. First, the sources of disempowerment arise as women belong to poor households and because of their gender, they experience more intensely than the men of the same households. Secondly, women are disempowered due to gender stratification like caste or class. These sources are called women specific



sources, within these categories, the reported sources of women's lack of powers have been grouped according to whether they arise in the social or economic spheres of women's lives.

An SHG is a group of about 15-20 women from a homogeneous caste or class who come together to address their common problems. They are encouraged to make a voluntary thrift on a regular basis. This savings amount, thus pooled is rotated among the members at some nominal interest rate. This process helps the members to imbibe the essentials of financial intermediation including prioritization of needs, setting norms and conditions and keeping of accounts. This process gradually develops financial discipline, as the money involved in the lending operations is their own hard earned money and saved overtime with great hardship. Once the group attains a matured financial discipline bank linkage is attained and banks are encouraged to advance loans to SHGs in certain multiples of the accumulated savings of SHG. Banks find it easier to lend money to SHGs which have some history of credit operations and credit discipline among the members. In this way the institutional credit is made accessible to poor and marginalized women through community building and resource generation capacities.

The SHGs holds power and provides strength; it is an antidote to the helplessness of the poor women. There is great incentive to form a SHG if people feel that it is the only way to have access to institutional credit. It also inculcates propensity to save further thus improve income earnings and standing living conditions of the SHG members.

Ajay Tankha (2002) simplified that the SHG form of micro-credit is now more strategic and important agency in RCDS. These institutions have developed a credit delivery model that helps to attain the objectives of economic planning viz, economic and social development of women and eventually empowering women. The underlying philosophy of SHGs is that if the rural poor women are provided with credit on reasonable terms they can judge for themselves how best to increase their incomes. In addition to financial intermediation, it conducts social intermediation to make the poor both socially and individually accountable. Such accountability leads to more effective use of loans and consequently ensures loan recovery. The pilot project of linking SHGs with bank credit is an innovative programme that aims at banking with those who were considered not bankable. The aims of the programme are to ensure flexibility in structure and operational guidelines, creation of awareness prior to provision of credit, make conscious effort at group formation and effect economic empowerment through groups and individual effort.

The advantage of SHG methodology is appreciated by the fact if the MFI employee has to visit each individual house in isolation, it would be very difficult. Also in the absence of a group, if a client refuses to pay there is no forum where such a case can be discussed or there is no method through

which the MFI can exert pressure on the client. Group methodology is also important because in case of larger loan defaults a financial institutions can take recourse of legal action but in small loans legal recourse is not an economically sound option. An MFI who may have an outstanding of Rs 3,000 at default cannot apply legal pressure as the cost of recovery through that method can be higher than the amount to be recovered itself. Moreover, the clients that the MFIs are dealing with are generally poor and may face genuine problems at times. Rather than taking an aggressive/legal approach, which such vulnerable clients it is always better to have more constructive and collective approach, which is provided by the groups. The illustration of figure: 3.2 the SHGs and Joint liability Group Credit Delivery Model.

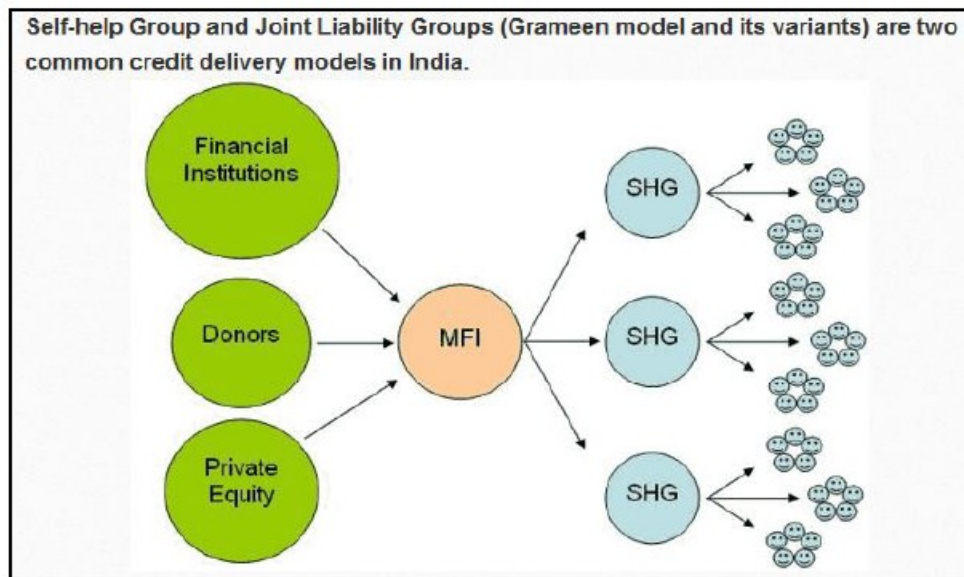


Figure 1: SHG and joint liability Groups Credit Delivery Model

Source: Indian Microfinance Deliver Models, 2010

### Trends Of Micro-Finance And SHGs

In order to identify, classify and rate Micro Finance Institutions (MFIs) and empower them to function as intermediaries between the lending banks and their clients, NABARD had introduced a scheme for providing financial assistance by way of grant to CBs, RRBs and Co-operative Banks to avail of the services of accredited rating agencies for rating of MFIs. Banks can avail the services of credit rating agencies viz. CRISIL, M-CRIL, ICRA, CARE, and Planet Finance for rating of MFIs and also avail financial assistance by way of grant to the extent of 100 per cent of the professional fees of the credit rating agency (RBI, 2005). During 2009-10, the scheme has been refined and the grant support has been increased to a maximum of Rs. 3,00,000. The facility is available for the first rating of an MFI with a minimum loan outstanding of about Rs.50.00 lakh and maximum loan outstanding of Rs.10



crores. During 2009-10, NABARD has provided grant support of Rs.15.83 lakh for rating of 13 MFIs to Banks or MFIs (Mahajan, Vijay, 2010). Further detailed here can see the overall progress fewer than two models below.

(₹ in crore)											
Particulars		2007-08		2008-09		% Growth (2008-09)		2009-10		% Growth (2009-10)	
		No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
<b>A. SHG-Bank Linkage Model</b>											
Savings of SHGs with Bank as on 31 March	Total SHGs	5009794	3785.39	6121147	5545.62	22.2	46.5	6953250	6198.71	13.6	11.8
	Out of which SGSY	1203070	809.51	1505581	1563.38	25.1	93.1	1693910	1292.62	12.5	(17.3)
Bank Loans disbursed to SHGs during the year	Total SHGs	1227770	8849.26	1609586	12253.51	31.1	38.5	1586822	14453.30	(1.4)	17.9
	Out of which SGSY	246649	1857.74	264653	2015.22	7.3	8.5	267403	2198.00	1.0	9.1
Bank Loans outstanding with SHGs as on 31 March	Total SHGs	3625941	16999.91	4224338	22679.84	16.5	33.4	4851356	28038.28	14.8	23.6
	Out of which SGSY	916978	4816.87	976887	5861.72	6.5	21.7	1245394	6251.08	27.5	6.6
<b>B.(1) MFI-Bank Linkage Model</b>											
(₹ in crore)											
Particulars		2007-08		2008-09		Growth during 2008-09 (%)		2009-10		Growth during 2009-10 (%)	
		No. of MFIs	Amount	No. of MFIs	Amount	No. of MFIs	Amount	No. of MFIs	Amount	No. of MFIs	Amount
Bank Loans disbursed to MFIs during the year		518	1970.15	581	3732.33	12.2%	89.4%	691	8062.74	18.9%	116.0%
Bank Loans outstanding with MFIs as on 31 March		1109	2748.84	1915	5009.09	72.7%	82.2%	1513	10147.54	(21%)	102.6%
<b>Note</b> : Actual number of MFIs provided with bank loans would be less as several MFIs could have availed loans from more than one bank.											

Table3: Overall progresses under the two models

Sources: NABARD, 2011

### Position Of Women SHGs

The details of total number of women SHGs savings linked, credit linked and loans outstanding for the last two years are given in table:

(₹ in crore)							
Particulars	Year	Total SHGs		Exclusive Women SHGs		% age of women SHGs to total SHGs	
		No.	Amt	No.	Amt	No	Amt.
Saving linked SHGs	31.03.2009	6121147	5545.62	4863921	4434.03	79.5	80.0
	31.03.2010	6953250	6198.71	5310436	4498.66	76.4	72.6
Loans disbursed	2008-09	1609586	12253.51	1374579	10527.38	85.4	85.9
	2009-10	1586822	14453.30	1294476	12429.37	81.6	86.0
Loans Outstanding	31.03.2009	4224338	22679.84	3277355	18583.54	77.6	81.9
	31.03.2010	4851356	28038.28	3897797	23030.36	80.3	82.1

Table4: Position of Women SHGs

It may be seen that of the total number of saving linked and credit linked SHGs, exclusive women SHGs with banks were 76.4 per cent and 81.6 per cent, respectively. Further, the percentage of loans outstanding of exclusive women SHGs to loans outstanding of total SHGs which was 81.9 per cent as on 31 March 2009 has increased to 82.1 per cent.

### Savings Of SHGs With Banks

As on 31 March 2010, a total of 69.53 lakh SHGs have saving bank accounts with the banking sector with outstanding savings of Rs.6198.71 crores as against 61.21 lakh SHGs with savings of Rs.5,545.62 crores as on 31 March 2009, thereby showing a growth rate of 13.6 per cent and 11.8 per cent, respectively. Thus, more than 97 million poor households were associated with banking agencies under SHG-Bank Linkage Programme. As on 31 March 2010, the CBs lead with savings accounts of 40.53 lakh SHGs 58.3 per cent with savings amount of Rs.3,673.89 crores 59.3 per cent followed by RRBs having savings bank accounts of 18.21 lakh SHGs 26.2 percent with savings amount of Rs.1,299.37 crores 21 per cent and Cooperative Banks having savings bank accounts of 10.79 lakh SHGs 15.5 with savings amount of Rs.1,225.44 crores 19.8 per cent. The share under SGSY was 16.94 lakh SHGs with savings of Rs.1,292.62 crores forming 24.4 per cent of the total SHGs having savings accounts with the banks and 20.8 percent of their total savings amount (NABARD, 2011). See the table below in detailed way:

(₹ in crore)								
Agency	Position as on	Total SHGs' Savings with the banks as on 31 March 2009 / 2010				Per SHG Savings (Rupees)	Out of Total : SHGs' savings with banks under SGSY	
		No. of SHGs	% Share	Amount	% Share		No. of SHGs	Amount
Commercial Banks (Public & Private Sector)	31.03.09	3549509	58.0	2772.99	50.0	7812	931422	681.60
	31.03.10	4052915	58.3	3673.89	59.3	9065	1088160	831.48
	% growth	14.2		32.5		16.0	16.8	21.9
Regional Rural Banks	31.03.09	1628588	26.6	1989.75	35.9	12218	433912	774.55
	31.03.10	1820870	26.2	1299.37	21.0	7136	462370	268.50
	% growth	11.8		(34.7)		(41.6)	6.5	(65.3)
Cooperative Banks	31.03.09	943050	15.4	782.88	14.1	8302	140247	107.24
	31.03.10	1079465	15.5	1225.44	19.8	11352	143380	192.64
	% growth	14.5		56.5		36.7	2.2	79.6
TOTAL	31.03.09	6121147	100.0	5545.62	100.0	9060	1505581	1,563.39
	31.03.10	6953250	100.0	6198.71	100.0	8915	1693910	1292.62
	% growth	13.6		11.8		(1.6)	12.5	(17.3)

Table5: Savings of SHGs with Banks – Agency-wise Position



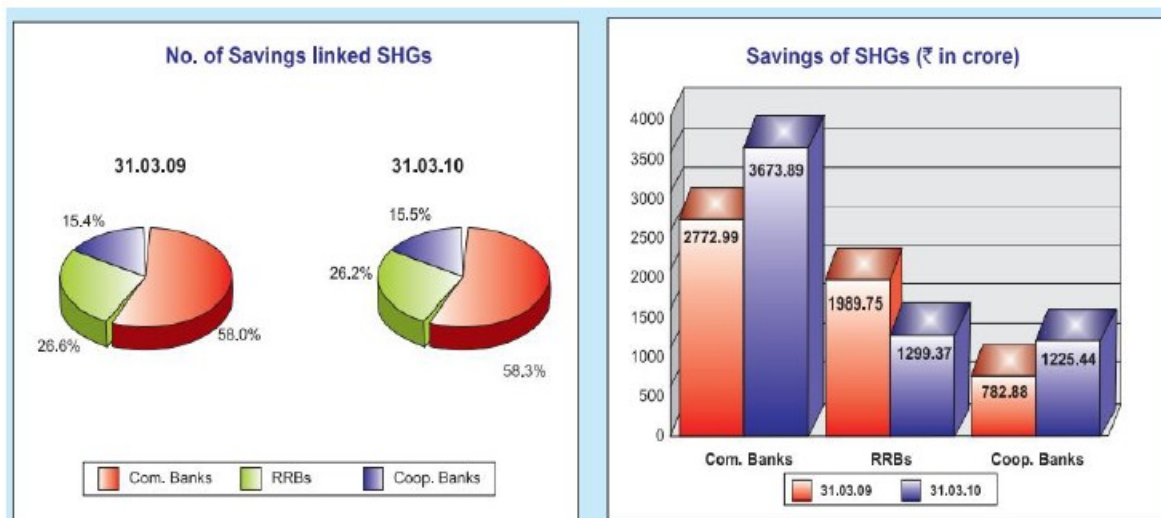


Figure 2 : Savings of SHGs with Banks – Agency-wise Position  
Sources: NABARD REPORT, 2011

M-CRIL Microfinance Review (2011) was emphasized a comprehensive overview of the operational and financial performance of Indian MFIs in recent years. It undertakes both an analysis of Indian MFI performance over time and a comparison with microfinance in countries such as Bangladesh as well as with benchmarks for South Asia, all of Asia and the global industry. Sa-Dhan – The apex body of MFI's in India that includes both non profit and for profit microfinance institutions released its report on Financial Performance of Indian MFIs:

The Total Loan Outstanding for all 264 Microfinance Institutions that provided their Data to Sa-Dhan for the report is Rs.18, 343 crores.

The total number of active borrowers has grown by 46 per cent and the outstanding loan portfolio has grown by 57.4 per cent as compared to 2009.

For profit Micro-finance NBFC's hold about 90 per cent a total loan portfolio outstanding.

The average loan size from the sample is Rs.9, 766 crores.

The total outstanding borrowings for MFIs as of 31st march, 2010 stands at Rs.16, 466 crores. Out of this, about 77 per cent is held by the 10 largest MFIs, while 90 per cent of total borrowings are held by for profit Micro-finance NBFC's



Figure 3: Graph- MFI Growths (2010)  
Sources: M-CRIL Microfinance Review 2011

The growth of Indian MFI's in 2010-11 was just 7.5 per cent for borrowers and 7.2 per cent for portfolio, greatly reduced from the 43 per cent and 76 per cent growth respectively in the previous year after adjusting for multiple lending. See the table 4

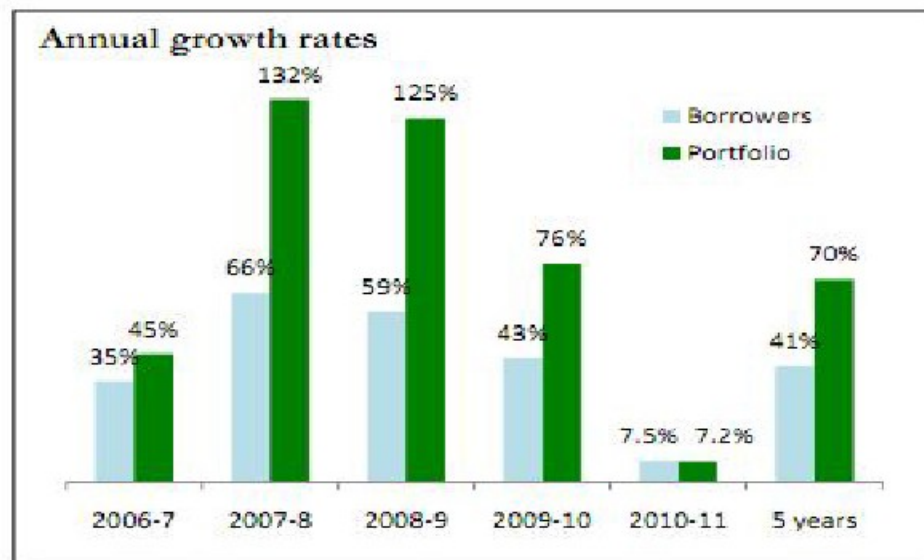


Figure 3

Sources: Micro-Credit Rating Review, 2011

Micro-credit growth in 2010-11 was just 7.5 per cent for borrowers and 7.2 per cent portfolio, greatly reduced from 43 per cent and 76 per cent growth respectively in the previous year after it adjusted for multiple lending. Growth has not been even; the four largest MFIs operating in Andhra Pradesh

recorded negligible growth rates in a year. Other MFIs grew at 10-15 per cent, a few at 40-50 per cent. According to the Credit Rating Review report (2011) stated that the largest 24 institutions together serviced a portfolio of Rs19,700 crores (\$4.4 billion) by the end of March 2011 through about 18 million clients (estimated after allowing for multiple lending to the extent of 50 per cent). From the abnormal high of 5 per cent in previous year, the average reported return on assets (RoA) has fallen to a reasonable 2.2 per cent in 2010-11; but a composite PAR (>30 days) has risen to as much as 31 per cent on account of AP effect. Excluding the 6 AP-based MFIs (5 of them in the largest 7), results in a PAR30 of just 1.55 per cent – much higher than last year's low PAR below 0.5 per cent, an apparently good level.

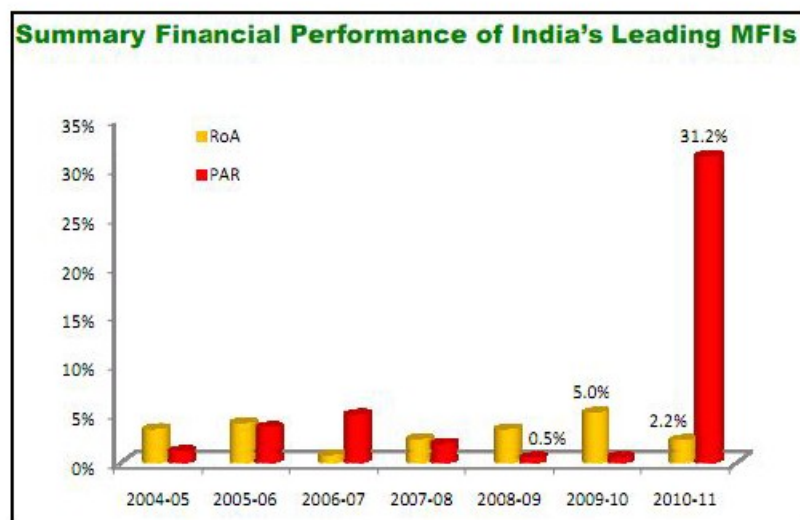


Figure 4

Sources: Micro-Credit Rating Review, 2010

### Declining Of The Micro-Finance Financial Performance

It is apparent that the draconian AP law against the practice of microfinance has thrown out “the baby with the bathwater” of the over indebtedness of some clients and deprived millions of low income families in AP of the credit services provided by MFIs. The average financial performance has declined drastically from the highs of 2009-10 with the virtual collapse of portfolios in Andhra Pradesh. Elsewhere there has been a small decline in portfolio performance (up to 31 March 2011) but, remains below two per cent for most MFIs not operating in Andhra Pradesh and while the non-AP MFIs still grew fairly well at around 25 per cent, the six MFIs with their main portfolios in Andhra Pradesh but also outside the state grew by nine per cent in terms of number of borrowers by all the growth being outside of Andhra Pradesh; but registered a small decline in portfolio.



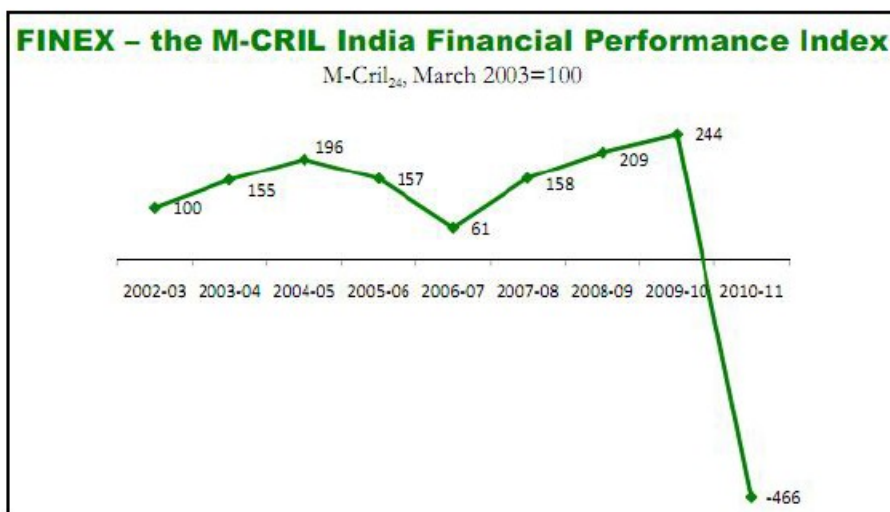


Figure 5

Sources: *Micro-Credit Rating Review, 2010*

Subsequently, information from some of the leading MFIs shows that there has been a significant decline in both portfolio and outreach to clients over the past few months since March 2011.

### Indian Government Strategies For SHGs

#### *Pop (Poorest Of The Poor) Strategy*

The mission of Indira Kranthi Patham is reaching the unreached poorest of the poor families in rural areas and facilitating and supporting them in coming out of poverty through social mobilization building their own institutions, livelihood enhancing interventions etc., Multifaceted activities are being taken up by IKP to enable the Poorest of the poor (POP) and poor families to better their volatile situation. Seeing that the PoP households need intensive handholding and focused interventions, SERP has decided to have a special strategy for the PoP households wherein the focus is on household. The PoP households will have a systematic plan going through various stages of development and they will be followed up till they reach a reasonable level of security and sustainability. This will be implemented in two phases with phase I covering 510 mandals and the remaining mandals will be covered during the phase II.

In the first year, the focus is on strengthening their institutions, linking the identified households to credit agencies and enabling them to earn additional income through NREGS. The strategy is supported by Decision Support System software being developed by Infosys technologies, Bangalore. Since the strategy involves identification of the PoP households in 510 mandals through CRPs, positioning an exclusive facilitator (CA or community activist) for a group of households, continuous hand holding them, forming these households into fixed labour groups with working mates etc. it is decided to pilot

this initiative in one mandal before scaling up to 510 mandals. The PoP strategy is being field tested in Marpalle Mandal of Ranga Reddy district.

#### *Institution Building (Ib)*

The principal objective of SERP is to promote Self Managed Institutions of the Poor through Self Help Group across the state of Andhra Pradesh. The key functions of the CBOs promoted by SERP are financial intermediation, social intermediation, and community development through sustainable livelihoods promotion. SERP strongly believes in the assumption that the poor have the potential to come out of poverty, provided that timely facilitation is ensured by the Government. In order to harness the potential, the poor are organized to form Community Based Organizations from village level to district level through DRDA. The process of institution building has it that at village level all the poor women are formed into SHGs, all the SHGs are incorporated under Andhra Pradesh Mutually Aided Cooperative Societies Act 1995 as —Village Organizations (VO), all the Village Organizations are federated under the same Act as Mandal Samakhya (MS) at Mandal (Block) level and all the Mandal Samakhya are further confederated at District level as Zilla Samakhya (ZS). Village Organizations are the front line self-managed CBOs for the economic and social betterment of the community. All the development activities of SERP are carried out in and around the CBOs



*Figure 6*

*Sources: IKP Project Report, 2009*



### **Entrepreneurship Development Programmes To Women**

The Andhra Pradesh Women Finance Corporation (APWCF) has entrusted the council to organize EDP's to Women candidates who have already undergone skill upgradation training in Mahila Pranganams. The council has organized EDP's in Khammam, Nalgonda, Nellore, West Godavari Prakasham, and East Godavari.

#### *Entrepreneurship Development Programmes/Sensitization Programmes*

Entrepreneurial, managerial & accounting skills are imparted to the women trained in various vocational training programmes. Some of these programmes are conducted with assistance from NABARD under the REDP scheme and from other line department, dovetailing with various schemes PMRY, CMEY, SGSY, SGSRY etc. Sensitization programmes to tackle the issue of gender discrimination and insensitivity towards women is conducted to field functionaries of various departments and women groups involving the line departments in the District such as Women Welfare Department, Health & Family Welfare DPEP and Women Empowerment Department.

#### *Demonstration Programmes*

Demonstration programmes are intended conduct one day exposure cum training in some trades like floral arrangements, embroidery, sarees rolling bakery, fabric painting, pot painting, fast food, preparation of jam jellies, squashes etc. for the house wives.

#### *Production Unit*

The Production units have been set with a vision that they provide gainful employment to ex-trainees besides contributing for the self sustainability of Mahila Vikasa Kendrams to name a few Printing, Screen Printing, Bakery, Dress Making, Leather Articles, Soap Making etc. are functioning. (2) Major units - Off-Set Printing and Screen Printing units are functioning in the premises of Head Office.

#### *Incubator*

Incubators have been setup with the equipment/machinery available in the Mahila Vikasa Kendrams to facilitate those women who have entrepreneurial skills but lack finance to set up their own units. It is available on nominal rent basis to encourage women entrepreneurs and women groups for starting their production prior to establishing their own units.

*Mother Units*

Mother Units have been set up to facilitate those women who have the skill but lack entrepreneurial skills. These centers provide transfer of technologies, training to women, quality control and production techniques. Women manufacture the products in their households with semi finished raw materials given through these centers, and send them back for ultimate packing, pricing, branding and marketing.

*Nursery and Horticulture*

Every Mahila Vikasa Kendrams has 4 to 6 acres of land vacant for development for optimum utilization of vacant land Medicinal Plants, Fruit gardens, Flower orchids, Aquaculture, Nursery; Kitchen garden etc. are grown depending on the suitability of the soil.

*Marketing Initiatives through Taruni Resource Center*

Taruni Resource Center has been set up with a vision to create marketing platform to the products produced by rural women by providing and to give continuous skill up gradation and guidance, this would Eliminate Middlemen and improve bargaining power. Through this center Facility for design development and brand management, exposure to modern marketing and sales techniques would be provided through Exclusive workshops; seminars to buyer & seller meet and exposure to social development aspects are also provided.

*Business Counseling Centers*

These centers are established to provide information and guidance to women and assist them in forwarding their proposal for setting up enterprises as per the procedural requirements of various financial institutions.

**Conclusion**

The government of India launched a scheme called "Trade Related Entrepreneurship Assistance and Development Scheme for Women" (TREAD) during the 11th five-year plan. This scheme envisioned economic empowerment of women through the development of their entrepreneurial skills in non-agricultural activities. However, women micro-enterprises need more incentives for women from rural regions, advanced training programs for development of management skills among women. Women need financial access, technical knowledge; access to market is the key thrust areas to strengthen the women's entrepreneurial talent through education and training. However, a lot still remains to be done to improve the participation of Indian women micro-entrepreneurs in the economy, with an aim to



come at par with the women's participative role in the developed economies of the west. In the 21st century India where nuclear families are becoming popular, the dividing line between the roles of men and women is blurring. Women are equally keen to become active participants in the economy. Therefore, the role of women cannot remain confined to jobs, but they must also engage in employment generation and bring out their entrepreneurial talent. The women's family and the society have a key responsibility to support this shift in the women's economic development. The study indicates that the neglect of women in the development process and the immediate need for appropriate attention on women to enable them to attain their requisite position in the society has been emphasized. Realizing the need, the Government of India initiated exclusive development programmes for women with the active association of State Government.

The Government of Andhra Pradesh is one state in the country, which stands as a pioneering state in terms of Self-Help-Group movement based on micro-credit. The state witnessed gigantic strides in terms of women empowerment through micro-credit. Women have been given limited awareness of alternatives to traditional female occupations and their perception of their own employment potential has been extremely narrow. Their economic and social development is not possible unless employment creation, resource generating and economic self-dependency activities are not implemented. One approach suggests that if the skills of human resources could be enhanced, the resources would have been used in productive way.

Micro-finance has evolved over the past quarter century across India into various operating forms and to a varying degree of success. One such form of micro finance has been the development of the Self-Help movement. Based on the concept of "self-help", small groups of women have formed into groups of ten to twenty and operate a savings-first business model whereby the member's savings are used to fund loans. The results from these self-help groups (SHGs) are promising and have become a focus of intense examination because it is one of the most effective methods of poverty reduction. However, research studies penetrating into the aspects of process, impact and efficacy aspects are always essential to understand the process of SHG movement in a much better manner and suggest requisite measures to pay a better way for realizing the potential and benefits of SHG movement. Having this in view, the present study is undertaken in the city of Visakhapatnam to examine the development process of women micro-enterprises through SHGs with an emphasis on the operational performance of enterprises.

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