ABSTRACT

The experience in promoting micro-enterprises in the regions of poverty suggests that markets are dynamic and for enterprises to be sustainable the enterprises must be able to understand the behaviour and character of markets and respond appropriately to the challenges of competition. Micro Enterprises promotion among the very poor requires knowledge of dynamic market. Since market is dynamic in character these enterprises are under constant risk due to relative ease of entry and exit conditions.

Keywords: Self help Groups; Micro Enterprises

INTRODUCTION

The GOVT has made laws, facilities, schemes, systems etc. It is observed and noted Women are not aware of these things. Success is found only 20% to 30% further to add that in our country THE SCHEMES ARE WELL PLANED but IMPLIMENTATION PART or PROCEDURES are not simple and easy to follow for common man.

Women are still following same traditions are not educated and confident about themselves do not get proper support from family, there are still some barriers like custom cast etc. It is unfortunate that women who are educated working with GOVT, Companies, in educational field do not get time to work with needy.

The study shows that SHGs are still in a state of FLUX and their sustainable development depends on number of factors, which are internal and external to the group. No doubt SHGs have set a new empowerment agenda for financial intermediation by banks further, SHG as a system has infused certain synergy among its members to move up in the socio-economic ladders from passive onlooker into an active partner/stakeholder in the development process. Today SHGs in India have become a potential tool for the empowerment of women social solidarity and socio-economic betterment of poor in their own settings.

RELEVANCE AND IMPORTANCE OF THE STUDY

The growing commercialisation of economy mobilisation of savings towards constructions and the growing education have opened up new vistas for the Micro Enterprises in the study area, as elsewhere are undergoing a very remarkable change in terms of their Capital Composition.

The experience in promoting micro-enterprises in the regions of poverty suggests that markets are dynamic and for enterprises to be sustainable the enterprises must be able to understand the behaviour and character of markets and respond appropriately to the challenges of competition. Micro Enterprises promotion among the very poor requires knowledge of dynamic market. Since market is dynamic in character these enterprises are under constant risk due to relative ease of entry and exist conditions.
HYPOTHESIS

It is seen that impact of SHG movement in India is positive and some of the salient features are

1. 98% members make savings regularly as norms prescribed by groups.
2. All groups meet once in month to discuss financial social problems.
3. Due to SHG groups now 100% children are able to access immunization services against diseases, under Govt. Scheme Deepam 30% members have access to safe cooking fuels like LPG gas.
4. 80% could get bank finance and loan repayment is 98%
5. Members are engaged in around 400-to-500 varieties income generating activities.

OBJECTIVES OF THE STUDY

1. To study actual micro enterprises of women Self Help Group
2. To study skill development programme to women
3. To study approach of women towards their business.
4. To study success rate of business started by women.
5. To study approach of Financial Institution towards Women Enterprises.

RESEARCH METHODOLOGY

Classes of Respondents to be contacted: The Govt. offices, NABARD group Leaders of SHGs Members Individuals different NGOs working for SHGs Banks, Co-op credit Societies and Banks. Federation of SHGs groups.

Universe & Sample size: The SHGs and micro financing units are all over India and the linkages with Banks, NABARD, Govt., NGOS, and Federations. As I worked all over India with SHGs it is observed that problems are same

Hence the study which will be made through this research will be useful to all I shall select Pune Dist. And Pune city out of total different enterprises selection for different activity, different economic condition of group and according to area would be selected and out that 30% would be examine as primary

As SHGs are having different activities, different type of groups various institutions financial and others have variety hence sample size will be selected with this concept.

It will be random sampling in different areas like, Taluks municipal areas NGOs etc.

As reference of Millennium Goals is made in introduction, those are development goals accepted by member countries some of the results which are related to the subject areas under.

To find out correct information which will support the hypotheses made and study finding should be quantitative and qualitative.

For quantitative survey would be made with collection of primary data through Questionnaire personal discussion with members' leaders' head of Institutions etc.

For Qualitative result through personal interviews problems with individual member's leaders will be independently discussed.

FINDINGS

1. SHGs helped to generate and collect small thrifts amounts from cross section of people considered a in capable of savings. The essential difference between thrift and savings is that
while thrift is generated out of differed consumption whereas savings are generated out of surplus.

2. SHGs have felicitated rural poor in fulfilling their credit requirements, both for emergent consumption needs as well as for small production requirements. Further to add SHGs have been able to meet successfully credit needs of poor as per the choice unlike in the case of borrowings under other programs.

3. The high recovery rates of SHGs are in sharp constraint to the poor recovery performance of banks In respect of various activities under other rural credit since credit/finance is seen as management of participants own funds and enterprises a feeling of ownership and responsibility is generated.[RBI COMMENTS]

4. SHGs activities make additions to the income of the family -Increase in self confidence Self-esteem

5. Increase in awareness levels about society, voluntary participation in social activities like reducing crime against women, protest against dowry, water harvesting etc.

CONCLUSION

Though all financial results, growth figures are shown there is no mention about SHG business financial growth which ultimately support country growth. Hence by this study I am sure this contribution and work will be taken care of such organizations. When a woman in the family is healthy and economically sounds the family become healthy, wealthy and ultimately the Nation.

Why the women are selected as SHG members?

It is always criticized that two women cannot come together but SHG is a group of women struggling for well fare of their family. Reasons for making women as SHG members are

1. She is honest
2. She gives birth to child so creativity
3. Nursing, care to all
4. Love to family
5. Always thinks about repayment of money
6. as per my own experience only 5 to 10 % women do not repay loan only because of their helplessness
7. Love to family
8. Always thinks about repayment of money
9. As per my own experience only 5 to 10 % women do not repay loan only because of their helplessness.

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