

A CRITICAL ANALYSIS ON WOMEN SELF-HELP GROUPS IN MICRO ENTERPRISE DEVELOPMENT IN TAMILNADU

Dr.T.Mukilan¹,

¹Assistant Professor and Head, Department of Social Work,

Imayam Arts and Science College, Trichy, Tamilnadu, India.

¹<https://orcid.org/0000-0001-7082-6877>

ABSTRACT

This research study begins with a background discussion about the women self-help groups in micro enterprise development in Tamilnadu. It moves on to a discussion of a qualitative analysis the impact of SHGs on individual members, family, and community life, changes in skills, knowledge, and attitudes, successful outcomes, and the development of human and social capital. Utilizing these findings, analysis on women SHGs in the promotion of micro enterprises is discussed, suggesting that micro enterprise development is a viable option for poverty alleviation, and community economic development. This research study examines the impacts of Women SHGs in the promotion of micro enterprises in Tamilnadu, specifically, the development of social and human capital through micro enterprise development to work towards poverty alleviation.

Micro enterprise promotion among the very poor requires comprehension of the market dynamics. Markets being highly dynamic in character, enterprises are under constant risk due to relative ease of entry and exit conditions. The study shows that SHGs are still in a state of flux and their sustainable development depends on a number of factors, which are both 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 the poor in their own setting. In this present study the further were briefly described in the full paper.

Key Word: SHG, Women, Micro enterprise, Socio Economic, Empowerment.

INTRODUCTION

Overview of Self Help Group:

Throughout history, people have formed groups with others who have something in common with them, and oppressed people have joined together to overcome the conditions they face. Self Help groups, as we know them, go back at least to the 1930s, when Alcoholics Anonymous started in USA. While self help groups have distinct characteristics, the philosophies of the self help movement overlap with various other ways of working. Community Development, which became established as a discipline in the late 1980s, shares the concept of empowerment. In the past two decades, the self-help movement has mushroomed. AA, the largest self-help group, reports over one million members in the US. One estimate places the total number of people in self-help support groups at 20 million.

There are groups for addictions—Alcoholics Anonymous, Gamblers Anonymous, Debtors Anonymous; for families—Families of the Mentally Ill, Mothers of Twins Clubs; for illness/ disability—National Association of People with AIDS, Tourette Syndrome Association; for mental illness—Emotions Anonymous, Recovery, Inc., GROW; for bereavement—The Compassionate Friends, Survivors of Suicide, Widow to Widow; and for lifestyles—Single Mothers by Choice and Society for the Second Self (cross dressers),etc.

Self Help Group is about people coming together with others who are affected by a particular issue (experience, disadvantage, discrimination, etc) to support each other and to work together to change the disadvantage affecting them. Activities that groups do include community education, information, mutual support etc. Self Help group (SHG) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. In the meetings they discuss common village problems and plan solution, share information; make efforts to improve their health and literacy skills.

Self Help Groups are not charity or simply community based groups. They are made of and controlled by the people affected. Group members are not volunteers. Although the work is usually unpaid, members work to change their own situation and the support is mutual. The knowledge base of self-help mutual support groups is experiential, indigenous, and rooted in the wisdom that comes from struggling with problems in concrete, shared ways. Self-help groups

build on the strengths of their members.

SHGs have another very important role to play particularly in the transfer of technology to user group population. It has been found by the members of SHGs that they offer them organizational base, large resources, and access to modern technology leading to employment and income generation. Thus, SHG movement among the rural poor in different parts of the country is emerging as a very reliable and efficient mode for technology transfer. However, it is strongly felt that the pace of transfer and popularization of technologies must be accelerated so that even the small farmer can benefit from new technologies.

Self Help Groups: Path Ways Out of Poverty in India

Self-help groups (SHGs) play today a major role in poverty alleviation in rural India. A growing number of poor people (mostly women) in various parts of India are members of SHGs and actively engage in savings (in actual term Thrift) and credit (S/C), as well as in other activities (income generation, natural resources management, literacy, child care and nutrition, etc.). The S/C focus in the SHG is the most prominent element and offers a chance to create some control over capital. The SHG system has proven to be very relevant and effective in offering women the possibility to break gradually away from exploitation and isolation. Almost all major donor agencies support SHGs in India in one way or another, and many success stories are available, describing how membership in a SHG changed the life of a particular individual or group for the better. Many NGOs are promoting the SHG mechanism and linking it to various other development interventions. Whereas there is ample evidence that the SHG approach is a very effective, efficient and relevant tool for organizing and empowering the poor, do arise with design, development and introduction of programmes to promote income-generating activities (IGAs) that will generate sufficient, sustainable and regular income.

The approach towards poverty alleviation is based on the formation of self-help groups at the grass root level. This brings about the necessity for organizing them in a group by which they set the benefit of collective perception, collective decision-making and collective implementation of programme for common benefits. This organization holds the power and provides strength and acts as an anti dote to the helplessness of the poor. The group saving of self helps groups serve a wide range of objectives other than immediate investment. The approach has evolved over the years in India. Before understanding the strength of SHGs as a tool in Poverty Alleviation, it is imperative to understand the evolution of various Poverty Alleviation programs in India.

Conceptual evolution of micro finance in India

The irrepressible desire and inherent capacity of poor to improve their living for themselves is considered as the foundation for concept of Micro Credit. Propelled by the demonstrative success of Bangladesh Grameen Experiment Micro Credit is acknowledged as an effective channel to take the poor into a new domain of economic empowerment.

Micro credit movement assumed global advocacy through Micro Credit Summit held in February 1997 at Washington. The summit representing 1500 institutions and 137 countries is a landmark in the collective crusade against poverty undertaken by the developed and developing countries together. The Micro Credit Summit launched a nine-year campaign to reach 100 million of the worlds poorest families by the year 2005. Micro credit is referred as providing “Credit for self employment, financial and other business services including savings and technical assistance.

In some countries such as India and Pakistan, a large proportion of cooperatives is reported to be non-functional, due to financial mismanagement and inability to recover dues. Even where they are functional, management is often dominated by rural elites, with funds allocated on the basis of patronage rather than needs. Frequently they rely heavily on government funds and are largely owned and controlled by governments. In India and Pakistan, for instance, state and provincial cooperative departments have the right to be represented on the board of directors, and can exert considerable influence on the management of cooperatives. For instance, permission may be needed to hold elections, invest funds, change their area of operations, use funds from their reserves, and similar matters. Particularly in India there are very few highly successful cooperative banks and societies, which are devoted specifically to providing financial services to the poor, such as SEWA Bank and Working Women’s Forum etc,

Micro – credit is distinctly different from other poverty alleviation schemes. Loans under micro – credit programs are very small, on an average less than \$100 by world standards and in hundreds of rupees by Indian standards. Micro – credit continues to target the rural and urban households, with emphasis on women borrowers, provision of finance for creation of assets and their maintenance and bringing in greater quality of services. The beneficiaries are identified by micro – credit providers themselves independently or through NGOs/Self Help Groups/ the repayment period is generally very short. The amount is increased based on the borrower’s repayment history.

Micro – credit is a novel approach of banking with poor with the distinct advantages of high repayments of loans and low transaction cost. Various micro – finance initiatives have gathered pace in the recent years. In Micro – Credit NABARD’s role has been twofold, viz., promotional and financial. Promotional efforts assume the form of the SHG – Bank Linkage programme and facilitating training. Financial involvement is in terms of providing refinance, revolving fund assistance and grants.

Over the last decade micro finance has become an accepted institutional framework for taking financial services to the poor. Micro finance has now evolved into a type of independent financial system of its own and there are a number of variants in micro finance institutions and systems. But broadly they can be classified into two—the individual approach and the group approach. An example of the group approach, where the group itself, not the individual member, is the client, is the self-help group program in India.

In all countries there are wide variety of small, informal savings and loans groups, such as rotating savings and credit associations (ROSCAs), which operate informally and are not registered. In at least three countries, these or similar groups have been institutionalised to some extent by involving them in formal micro finance programs. In India self-help groups (SHGs) are an integral part of the National Bank for Agriculture and Rural Development (NABARD) program for linking banks and SHGs. Nevertheless, they are generally not registered.

Under Indian law, SHGs are only required to be registered (as a society, trust or cooperative) if they have more than 20 members. For this reason, many SHGs restrict their membership to 20 persons or less. It is also observed in Gujarat and some other parts of the country that some larger SHGs operate informally and are not registered.

The purpose around which an SHG is initially formed varies depending on the kind of program being implemented and the need for collective working. It varies from managing a collective resource to promoting a social cause. In the context of microfinance, SHGs are formed (and sometimes old SHGs established with another purpose are converted) to foster savings and credit. A small group of individuals become members and pool their savings on a regular basis to form a collective fund. This fund is then rotated as credit amongst the members through a system of self-generated norms. Hence, the basis of the SHG is the mutuality and trust in depositing individual savings in group funds. Once the initial trust is established, the incentive or motivation for a member is the access provided to financial services through the common pool fund, which is higher than the individual’s own savings.

Once such an SHG is formed and stabilized (through repeated rotations of their own savings converted to mutual credit), it is possible for it to become a source of funds to others outside the SHG. Moreover, in most countries the cost of subjecting MFIs to full prudential regulation and supervision would be prohibitive. In Bangladesh, for instance, there are around 1,000 NGOs involved in microfinance. And while MFIs in other countries do not have nearly the same outreach as in Bangladesh, the number of MFIs is not necessarily less. In India there are perhaps as many NGOs engaged in microfinance as in Bangladesh, plus some 90,000 primary agricultural credit societies and thousands of self-help groups. In the Philippines, there are some 500 MFIs reaching a combined total of only 30,000 borrowers. In Thailand there are more than 1,500 community organisations engaged in microfinance.

In India, there are at least three official second tier institutions, which on-lend to specialist MFIs. However, none of them imposes rigorous performance and reporting standards. The second tier institution with the largest lending program is Rashtriya Manila Koch (RMK). For a partner organisation to borrow from RMK, it should have at least three years experience in thrift and credit administration, a 90 per cent recovery performance during the last three years (in practice, RMK generally accepts a recovery rate in the range of 80 to 90 per cent), satisfactory funds management and financial performance, and a good track record of work in the socioeconomic field. These requirements are all quite general in nature. There are also a number of requirements relating to loans by the partner organisations to individual borrowers. Further, partner organisations are supposed to maintain 10 per cent of the loan provided by RMK as reserves, but this is not strictly enforced. The performance and reporting standards imposed by two other significant second tier institutions, the Small Industries Development Bank of India (SIDBI) and the National Bank for Agriculture and Rural Development (NABARD) are even less specific than those imposed by RMK and do not provide a basis for monitoring the financial performance of the NGO.

As a part of its mandate, NABARD initiated certain research projects on SHGs as a channel for delivery of micro-finance in the late eighties. Amongst these, the project sponsored by the Mysore Resettlement and Development Agency (MYRADA) on “Savings and Credit Management of SHGs” was partially funded by NABARD in 1986–87. In 1988–89, in collaboration with some of the member institutions of the Asia Pacific Rural and Agricultural Credit Association (APRACA), NABARD undertook a survey of 43 nongovernmental organizations (NGOs) in 11 states in India, to study the functioning of microfinance SHGs and

their collaboration possibilities with the formal banking system (NABARD, 1991). Both these research projects produced encouraging possibilities, and NABARD initiated the pilot project called the SHG linkage project in 1992. NABARD also held extensive consultations with the Reserve Bank of India. This resulted in issuing a policy circular to all commercial banks to participate and extend finance to SHGs (RBI, 1991). NABARD also issued a broad set of flexible guidelines in February 1992 (NABARD, 1992) to the formal rural banking system, explaining the project's modalities. The project was extended to the regional rural banks and co-operative banks, in addition to the commercial banks in 1993.

Origin of SHGs in India

1. In 1976, **Prof. Mohammed Yunus** of Bangladesh started women's groups in Bangladesh and developed thrift and savings among the poorest. Now it has developed into a bank named **Bangladesh Grameen Bank**. Its report in February 1998 states that the bank has 1138 branches and covers 39572 villages. It has 2367503 members of which only 124571 are men. The bank has disbursed a cumulative amount of US \$ 2714.61 Million whereas the savings of the members has reached US \$ 202.73 Million.
2. With the success of BGB and similar organisations elsewhere, the concept of **Micro credit** has gained momentum in India. Based on this success many Non-Governmental Organisations (NGOs) in our country are involved in organising SHGs and they serve as an agent between the bank and the poor.
3. Self- help groups (SHGs) play today a major role in poverty alleviation in rural India. A growing number of poor people (mostly women) in various parts of India are members of SHGs and actively engage in savings and credit, as well as in other activities (income generation, natural resources management, literacy, child care and nutrition, etc.). The S/C focus in the SHG is the most prominent element and offers a chance to create some control over capital, albeit in very small amounts. The SHG system has proven to be very relevant and effective in offering women the possibility to break gradually away from exploitation and isolation.
4. In our country the pioneer in this field is **Self-Employed Women's Association (SEWA)**. Without the Grameen model SEWA was started in 1972. Though started as a Trade union for women in the unorganised sector, today SEWA boasts of running the first Women's Bank in the country. By the year 2000 SEWA has a membership of 209250. The SEWA Bank has 87263 depositors, and 41757 borrowers whose loan

outstanding us Rs.887 lakhs 4 as on March 1998. SEWA has also networked many co-operatives and emerged as the largest federation of co-operatives in the country.

5. In Southern India organisations like **PRADAN**, **MYRADA**, **ASSEEFA**, **MALAR** etc. have entered into this rural credit system. PRADAN has a membership of 7000 women who have availed 40000 loans worth \$ 600000 as on March 1997. MYRADA has 62769 members who have saved RS.48 lakhs and availed loan to the tune of Rs.2.90 crores. MALAR has a membership of 15000 women who have saved RS.86 lakhs and availed loan to the tune of Rs.2.23 crores.
6. NABARD refinances the banks, which lend to SHGs. As per NABARD's Annual Report 1998-99, banks have financed 30447 SHGs with a finance of Rs. 53 crores as on 31st March 1999. The repayment is excellent. The Finance Minister in his budget speech has asked NABARD and SIDBI to increase the number of SHGs to 100000. Even this number will be minuscule as it will cover only 2000000 people in our country which has nearly 38 crores of people below poverty line.
7. MALAR has emerged as a new self-reliant model for our nation. An offshoot of the Total Literacy Campaign in Kanyakumari District, MALAR has emerged as an organisation of poor women who share the interest income to sustain a full time structure, office and training schedule. This has kindled a new hope. Already 10 districts in Tamilnadu have undergone training at MALAR and started similar organisations for micro-credit.
8. Revamping of the rural credit system has already started. The banks Regional Rural Banks, Co-operatives and SHGs linked with Non-Governmental Organisations (NGOs) have a role to play. There is need for closer study to support the system. So that the country can eradicate poverty at least in the beginning of the next millennium. NABARD introduced a Pilot Programme for starting and lending to SHGs in 1992 based on the experience of BGB and MYRADA. Now seeing the success in repayment many banks are eager to lend to SHGs and because of the pressure from Govt. NABARD has started giving targets to Banks.
9. NABARD also provides training support, Grant cum Aid support for micro credit under it's different schemes. SIDBI has entered this field late but now SIDBI has formed a Micro-credit foundation, which gives loans to NGOs after rating them by an external agency. The minimum loan is Rs.50 lakhs and it is to be used only for micro enterprises.

10. Rashtriya Mahila Kosh - an organisation promoted by Govt. Of India also gives direct loans to NGO's for on lending with incentives for proper repayment. All Banks including co-operative Banks and Private Banks lend to SHGs based on their savings at the ratio of 1:1 initially and this can go upto 1:4. Suddenly World Bank and IMF have found a way to reach the poor through NGOs and they see this an opportunity to reduce poverty and also to prevent the poor from agitation because of the ill effects of their Economic policies.
11. The Government of India, which is under IMF and WB guidance, has launched schemes scrapping Integrated Rural Development Programme, Scheme for Urban Micro enterprises, Prime Ministers, Urban Poverty alleviation programme and TRYSEM. The Schemes are known as (1). Swarnajeanthi Gram Swarozhar Yojana – SGSY. (2). Swarnajeanthi Sahahari Swa Rozhar Yojana – SJSRY.
12. The former is for Gram Panchayats and the latter for Town Panchayats, Municipalities and corporations. According to this scheme, the Panchayats will select the good group with assistance from BDO, Bank and NGOs and provide Rs.10000/- as revolving fund - free of Interest and then banks will provide loan to the group - seeing the performance. There is an individual subsidy of 30% for those who do individual enterprises and 50% subsidy for Group enterprises. After the introduction of this scheme NGOs and Panchayat are forming groups or trying to get control of the Groups and funds. The scheme has a trap. If the repayment under this scheme is less than 70% in a Panchayat, nobody will get loan in this panchayat.
13. After the Micro Credit summit held at Washington WB, IMF and many foreign funding agencies have directed their projects towards micro-credit. Now Govt. of India has also directed CAPART and other funding agencies to focus on micro credit because of which all NGOs are running after people to for SHGs so that they can get funds. Thus a slow and steady SHG movement started during 1990s in India truly representing the concerns of the poorest of the poor.

Table 1- SHGs in various state of India (as on March, 2003)

States	No. of SHGs
Andhra Pradesh	281338
Tamilnadu	98410
Karnataka	62178
Uttar Pradesh	53696
Orissa	42272
West Bengal	32647
Maharashtra	28065
Rajasthan	22742
Madhya Pradesh	15271

If we see the presence of SHGs in India, 64% of total SHGs are in Southern India that to particularly in A.P and Tamilnadu, where as SHG movement is very weak in Northern and western states In developing micro finance in India, especially through the SHGs, a major role is that of the promotional institutions. Several institutional variants of the Self-Help Promotion Institutions (SHPIs) have come to the fore since the beginning of the last decade.

In India, the promotional institutions are basically of three types: (1) Government (2) Banks and (3) NGOs. These institutions have over a period of time developed systems and practices, some of which can be emulated as best practices and some others which should be learning points for caution.

Table 2- TAMILNADU: SHG-BANK Linkage Performance till 2004 March (In Million)

TAMILNADU : SHG-BANK Linkage Performance till 2004 March (In Million)

	Tamil Nadu						
1.	Coimbatore	1,224	882	2,103	38.23	85.20	123.43
2.	Cuddalore	2,679	1,647	4,326	86.80	130.79	217.59
3.	Dharmapuri	10,613	4,281	14,894	837.79	715.02	1552.81
4.	Dindigul	2,844	776	3,620	101.09	72.69	173.78
5.	Erode	1,521	1,063	2,574	53.50	100.17	153.67
6.	Kancheepuram	3,836	2,042	5,878	113.70	74.82	188.52
7.	Kanyakumari	5,792	734	6,526	94.93	73.21	166.14
8.	Karur	1,129	173	1,302	27.40	16.64	44.04
9.	Madurai	4,433	3,395	7,828	285.06	439.95	725.01
10.	Nagapatinam	3,476	1,492	4,968	105.64	111.05	216.69
11.	Namakal	2,454	712	3,166	111.80	96.20	208.00

12.	Nilgiris	1,356	643	1,999	29.68	32.15	61.83
13.	Perambalore	506	239	744	23.31	19.21	42.52
14.	Pudukottai	2,066	1,633	3,699	162.41	279.06	441.47
15.	Ramanathapuram	5,551	1,962	7,513	226.70	251.60	478.30
16.	Salem	2,812	2,944	5,756	102.14	222.09	324.23
17.	Sivaganga	5,399	2,522	7,921	371.49	401.55	773.04
18.	Tanjavur	3,003	1,933	4,936	74.02	132.68	206.70
19.	Theni	375	286	661	26.45	39.33	65.78
20.	Thoothukkudi	6,037	3,074	9,111	303.46	202.24	505.70
21.	Tiruchirappalli	5,627	3,045	8,672	114.56	162.88	277.44
22.	Tirunelveli	7,806	8,146	15,952	334.01	700.42	1034.43
23.	Tiruvallore	674	699	1,373	24.96	43.19	66.15
24.	Tiruvannamalai	2,125	1,337	3,462	71.28	137.50	208.76
25.	Tiruvarur	2,988	655	3,643	116.76	101.29	218.05
26.	Vellore	3,138	1,270	4,408	113.19	56.11	169.30
27.	Vilupuram	4,331	2,066	6,417	114.96	188.90	301.86
28.	Virudhunagar	4,616	2,190	6,806	189.86	175.15	365.01
	TOTAL	98,410	51,851	1,50,261	4255.16	5059.10	9314.26

Source www.nababrd.org.

REVIEW OF LITERATURE

Riessman, (2000a). Pointed out in his study the self-help movement is becoming a global phenomenon. In some countries, selfhelp groups already exist for every medical condition listed by the World Health Organization (Riessman, 2000a), and they are serving people who encounter almost every physical, behavioral and emotional problem (Humphreys, 1997; Kessler et al., 1997). In spite of the rapid growth of self-help groups in India, the full potential of utilizing self-help groups remains untapped. One of the reasons may be attributed to the lack of systematic research and solid methodological foundations. Little was known about how helpful self-help groups are to members, and what kind of social impact they have brought about. The research component of the self-help phenomenon has clearly been left behind by the self-help movement itself.

Humm, 1997 and Kessler et al. (1997). In their studies the emergence of self-help groups can be seen as a response to industrialization, the breakdown of the kinship system, and the decline of the community (Katz & Bender, 1976; Humm, 1997; Kessler et al. 1997), although alternative views see it as a reflection of an ineffective, inefficient and dehumanizing formal

system of care (Gartner & Riessman, 1977). Currently, the increasing interest in providing services that are family-centered is also considered a factor contributing to the increased number of self-help groups (Rosenbaum et al., 1998). Despite the variety of explanations for the self-help phenomenon, the consensus is that there is a need for a new model to supplement and complement professional services, and that self-help groups are growing at an unprecedented speed worldwide.

According to Yalom (1995). Along the same line of thinking, Yalom (1995) contended that self-help groups provide a unique opportunity for growth, social experimentation and change. Past research has also identified several major outcomes of self-help groups. These include: emotional support, acceptance, empathy, affirmation, spirit of hope, and sharing of feelings; provision of factual information and sharing of experiential knowledge; development of a sense of community; and individual and collective empowerment (Gottlieb, 1982; Kurtz, 1988; Borkman, 1976; Levy, 1979; Gartner & Riessman, 1977; Katz & Bender, 1976; Gidron et al., 1991; Jacobs & Goodman, 1989; Bennett et al., 1996; Humphreys & Rappaport, 1994).

Rappaport (1993). Reveals that theoretically and empirically, the effectiveness of self-help groups has been widely documented in global context. The “helper-therapy principle” postulated by Riessman (1965) pointed to the process by which helping others has a therapeutic effect on the helper, and the self-help group provides the context for members to gain the unique benefits that may arise from helping someone who has the same problem as the helper. Rappaport (1993) asserted that self-help groups, which offer the venue for, shared experience; emotional support and social learning can help constitute a social identity.

According to Gottlieb & Peters, (1991). Reported that for example, about two percent of Canadians belonged to self-help groups in 1987, approximately 10 percent of Israel’s population, was estimated to have some type of involvement in a self-help group (Ben-Ari & Azaiza, 1995), and cancer self-help groups were found to be prevalent in major cities in China (Mok & Zhang, 2001). In the United States, self-help group participation amounted to 10 million in 1996 (Kessler et al., 1997) and it was recently noted that more Americans try to change their health behaviors through self-help than through all other forms of professional programs combined (Davison et al., 2000). The proliferation of self-help groups in various countries can be seen as an initial indication of self-help group effectiveness, because groups will cease to exist without value

MATERIALS AND METHOD

Objectives of the Study

1. To analyze the present status of women self help groups in Micro Enterprise development in Tamilnadu.
2. To know the socio economic empowerment of women through self help group in Micro Enterprise development.

Research Design:

This is a content analysis study. Content analysis is commonly used in qualitative studies, and is described by Bauer (2003) as follows: While most classical content analyses culminate in numerical descriptions of some features of the text corpus, considerable thought is given to the ‘kinds’, ‘qualities’ and ‘distinctions’ in the text before any quantification takes place. In this way, content analysis bridges statistical formalism and the qualitative analysis of the materials. In the quantity/quality divide in social research, content analysis is a hybrid technique that can mediate in this unproductive dispute over virtues and methods (p.132).

In this study, content analysis indicates the systematic analysis of papers. This study provides a content analysis of women self help groups in Micro Enterprise development in Tamilnadu. The research conducted by Swadeshi Jagaran Foundation and published by the National Commission for Women, New Delhi, which is available in Google database. This study will help to illuminate the trends and quality of recent educational research studies in India.

Methods of Data Collection

Primary Data	Secondary Data
Primary data has been collected from Interviews, surveys, and fieldwork, Internet communications on email, blogs, Books, magazine and newspaper articles and ads published at the time, Public opinion polls, and scientific journal articles reporting experimental research results, Technical report, and Research data, such as census statistics	Bibliographies, Biographical works, Reference books, including dictionaries, encyclopedias, and atlases, Articles from magazines, journals, and newspapers after the event, Literature reviews and review articles and other popular or scholarly books.

Data Analysis

In this present study, all of the data were recorded in a database. Recorded data were transferred to SPSS 16.0 and the results were analysed. The results are presented in qualitative manner as three success stories. Using statistical tools the data collected may be used for to know the present status of women self help groups in Micro Enterprise development in Tamilnadu. Therefore it needs to be very simply to understand that self help group have paved way for socio economic empowerment of women through self help group in Micro Enterprise development in Tamilnadu.

MAJOR FINDINGS:

In this chapter the three successful stories show that there is a significant association between women self help group and micro enterprise are given below.

Success Story 1: The Golden Age – In Real Life:

The film “Jingicha” in which actress Meena acted is said to be very famous. It was during these acting days that the actress was filled with thoughts of love for Murali. It is said that these days were a golden period in her life. Similarly, history holds the age of the Gupta’s as the golden age. In a like manner, today, in the present age, Anandam and Karvi of Madurai District hold their life to be the golden period. Hailing from a village, these two joined the Fathima Kalanchiam, a women’s organization. Before becoming members, these two have been in the grips of poverty suffering without job opportunities and a steady income. They have even experienced starvation. Today they are self employed in the pottery business and are leading a comfortable life. The seven members in Rani’s family were all expert potters. But what was the use? The family lacked the finance for purchasing clay or the implements for the potter’s wheel. There were others too who were experts, but they too lacked financial support. These veterans were unable to find jobs even on daily wages. It was at such a juncture that they joined the kalanchiam as members. This organization sanctioned them a loan of Rs.7000/- with money in their hands, they were able to invest in the raw material and implements for making pottery and with their readymade expertise, they went into production. Along with their own family members they appointed three others to help with their small time business.

They gave their workers three meals a day and also paid them a salary of Rs.50/- each day. They were able to manufacture upto 150 pots per month excluding other pottery items such as lamps, mud vessels, flower pots etc. They have earned enough to aid them pay back upto Rs.4500/- of their original loan amount. They are immensely happy. Gone were the days when

they were without a job even as a daily wage labourer. Today they are masters of their own business enterprise. They are right in holding this to be a golden age for them.

Success Story 2: Hardwork Pays:

In Seettampatti Municipality of Kalasampakkam in Thiruvannamalai District, twenty women, all belonging to BPL families came together in 1998 under the Municipal Women's Welfare Scheme and registered their SHG. This group was granted Rs.25000/- as a revolving fund by the District Development Officer and the members utilized this amount for starting vegetable business, camphor manufacture, milch cows, dairy development, chilli powder and dhal powder manufacture etc., Their bank account number is 2198 and they have an account in the Ladavaram Bank. This group came together on 19-02-2002 along with a service organization (RSWS – Adhamangalam, Pudur) and joined the Women's Development Scheme. These women are maintaining their registers and records with efficiency. Each member contributes Rs.15/- each week towards the savings account in the bank and the 20 of them have Rs.48000/- in their account. These women have been given a first instalment of Rs.1,20,000/- with which each member has bought a milch cow. The earnings from this is being diligently paid into the bank by these women. They have been given a second instalment of Rs.1,20,000/- with which also they have bought milch cows and have further improved their assets. These women are selling the milk to the heritage dairy and the milk gets pasturised at the Thiruvannamalai milk processing unit. The daily supply by these women on the whole is 160 litres at the rate of Rs.7.70 per litre. The milk processing unit pays them at the rate of Rs.7.90 per litre. These women also supply milk within the village at the rate of Rs.10/- per litre. The income for each women each month through milk sale ranges between Rs.1600/- and Rs.2000/- Because of this, these women are able to not only pay back their loan but also have enough money to meet their household needs.

These women do different kinds of social service including work in the temples. They also help subsidize the part time teachers in schools. While the school collects Rs.5/- per student, the members give Rs.25/- each. Because of the service organization, the Women's Development Corporation and the other sympathetic souls, each women member has up to Rs.40000/- worth of assets, by way of milch cows, calves and oxen. For these benefits, the members extend their whole-hearted gratitude to the Government of Tamil Nadu.

Success Story 3: Success Speaks:

Vanakkam – My greetings to you. I am extremely happy to share with you the other side of my success story. My husband had lost his job in a leather tanning unit. But in spite of the

dark days, we found a supporting hand in the guidance given by the Mother Lourde Women's Organisation. After I joined this organization and started saving, I found a true sense of confidence. I had studied only up to the VIII Std. and being a woman from the Muslim Community, I had never had any exposure to the outside world. When I wanted to start a business, I felt that I should indulge only in a known area of activity. And so, I decided that I would manufacture the flour for making the Indian Rice Noodles called "Idiyappam". I secured a loan of Rs.5000/- initially from the Women's Organisation. I spent Rs.3000/- on raw materials and the other Rs.2000/- on a baking machine and balancing scales.

In order to diversify my business and sell more packets each month, I got a further loan of Rs.12000/- from the Paramakudi Indian Bank. I used to buy rice during harvest time and store it. I diversified into supplying other kinds of flour such as wheat, ragi, flour for making murukku etc., Due to the insistence of traders to supply a branded product, I christened my product "Rajathi Flour". With this brand name, I was able to sell more than 500 packets per month. During festival seasons, such as Deepavali, calculating the demand potential. I prepared 1000 packets of murukku flour as against the usual 100 packets that I would normally sell in a given month. During Deepavali, all my 1000 packets got sold. I had to depend on employees to supply the goods and collect the money. I found that there were many lapses in the supply and collection procedures. So I bought an auto with the help of my sister and now my husband attends to the supply of goods and collects money personally. I attend to the manufacturing aspect and have now completely paid back the loans which I had taken earlier. Now I have taken a loan of Rs.35000/- a co-operative loan from the Indian Bank. I earn upto Rs.4000/- each month and have really progressed a lot in my business. The training and guidance which the Women's Development Corporation and Indian Bank have given me are the real basis for my success.

I have been advised that in the environment of healthy competition, one should prepare quality products and innovate to succeed in my business endeavours. I had taken a couple of bags of my branded flour to the training programme. Not only did I share my experience there, but I also sold all my flour. By taking part in these training programmes one learns many new things. Hard work coupled with new ideas will pay rich dividends. Every women should join a SHG and start a business of her own. This is my wish and may all women prosper. (*Rajathi - June 2004*)

SUGGESTIONS AND RECOMMENDATIONS:

The researcher suggest that there have definitely been significant advances in recent years and the concept and practice of SHG-based micro finance has now developed deep roots in many parts of the country. Impact assessment being rather limited so far, it is hard to measure and quantify the effect that this Indian micro credit experience so far has had on the poverty situation in India. Doubtlessly, a lot needs to be accomplished in terms of outreach to make a serious dent on poverty.

However, the logic and rationale of SHG-based microfinance have been established firmly enough that microcredit has effectively graduated from an “experiment” to a widely-accepted paradigm of rural and developmental financing in India. This is no mean achievement. In fact to the extent that people’s mindsets are the biggest roadblock in the success of an innovation, it may well be one of the most important steps in the saga of microfinance. The path ahead is obviously strewn with challenges. Scaling up of projects and bringing millions of people within the fold of micro finance is no mean task.. To strengthen SHG movement, the following recommendations have been suggested. These recommendations were formulated after detailed discussions with the many experts in the field.

- a) The researcher suggests that SHG concept should target the holistic development of women members. The recent scenario suggests that the focus lies empathetically with economic empowerment. In addition, life (social) and developmental issues related to the quality of life of the poor needs immediate attention. Therefore, programmes targeting holistic development should be conceptualized and even the existing programmes may be oriented towards this.
- b) Finally the researcher suggests that there is dearth of relevant information on SHGs for the SHGs, their members and even the social workers who are into promotion of women SHGs. The ministry may bring out publications pertaining to different aspects of SHG and its development / empowerment. The publications may also target various case studies on SHGs compiling experiences of different agencies of development like individual NGOs, International donor agencies or the partner NGOs of the Government involved in promotion of SHGs. The publications may be brought out in easy and community friendly language. For the purpose, the ministry may open up a nodal reference material center on SHGs.

CONCLUSION:

According to the researcher the present study disclose that the SHGs have given its members a total loan amount of Rs.11, 257.6 m. The average loan size per member is Rs.1, 204/- and the repayment rate is 95%. The present study shows that Out of the 1, 47,573 SHGs which are rated eligible, approximately 78% SHGs have received external credit linkage (ECL). The average loan disbursement per each eligible SHG works out to **Rs. 60,616**, which is a substantial amount for the growth of SHGs through credit linkage.

The present study reveals that there are different sources from which loans are obtained under the ECL. The Sampooma Gram Samriti Yojana (SGSY) - CC and NABARD loans come without subsidy. SGSY (loans for economic activity) and TAHDCO provide subsidy. TAHDCO is meant only for SCs/STs. An SHG should have at least 12 SC members for the group to be eligible. The subsidy is generally 50% of the loan subject to a ceiling of Rs.1,25,000/-. Another important contributor to the SHG movement is the SGSY Revolving Fund (RF). There are 33,853 SHGs (23% of the 1, 47, 593 rated eligible) which have received the RF. A total amount of Rs.8783.26 Lakhs has been released. SHGs have received an average amount of Rs.25945/-.

To conclude that the present study reveals that biggest challenge in development, however, is the simultaneous development of investment potential and improvement of skill levels of the borrowers. Microcredit cannot be expected to be a panacea to rural developmental problems. In some sense, its role is similar to that of credit in the general economy. It is a string that can hold back progress, but it is almost impossible to push on a string. In future the budding social work researcher can be done furthermore research studies in SHG and Micro enterprise for the social development.

REFERENCES:**WEB URL:**

1. <http://www.edarural.com/document/shgstudies>
2. <http://www.preservearticles.com/201101203586/structure-and-functions-of-self-help-groups.html>
3. <http://en.m.wikipedia.org/wiki/swarnajayanti-gram-swarojgar-yojna>
4. <http://drdakampur.org/..gp-wise.asp>
5. https://rural.nic.in/sites/default/files/StatePerformanceReport2020-21andActionPlan2021-22Volume1_15062021.pdf.
6. <https://newapps.nic.in/pdfReports/SHG-Delhi.pdf>