

# Transforming self help groups (SHGs) To successful micro enterprises - The prospects and imperatives

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## Abstract

*The two prime objectives of the Millennium Development Goals are eradication of poverty and attainment of equality of gender. Even though, the world has witnessed an expeditious economic growth in the past, it was unbalanced because the gap between the covered and uncovered primary sectors of the society. This ultimately questioned the sustainability of the growth rate. Now, the global economy is facing recession and it has not reached the gross root levels of the excluded sectors of the society. In India, the GDP growth rate has almost touched double digits; whereas the agricultural sector has recorded a growth rate of less than 3%. Therefore, there was a pragmatic shift from farming sectors to non-farming sectors. One of the successful concepts to have emerged in 1990's is the Self Help Groups (SHGs from now on). The emergence of self help groups has created a positive impact with the bankers. Tamilnadu has recorded the second highest growth in SHGs, at all India level, with the number of SHGs crossing 3.65 lakhs, of which nearly 70% are from rural areas. SHGs has helped farmers to come out of the clutches of local moneylenders, to acquire skills such as communication, leadership, financial literac etc. These SHGs are slowly becoming successful micro enterprises with competition from the corporate sector. This paper, a part of the research study undertaken by the authors attempts to analyze the prospects, problems and the requisites of transforming SHGs to successful Micro-enterprises and suggests ways and means for a smooth transition.*

**Keywords:** Micro Enterprises, Self Help Groups (SHGs), Non-farming, Rural Employment Scheme.

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## Introduction

World is facing a global meltdown and as a result the need for a balanced regional growth has been realized. Hence, the Micro and Small Enterprises (MSEs) have been accepted as the engines of sustained economic growth for promoting equitable development. The MSEs constitute over 90% of total enterprises in most of the economies and are credited with generating the highest rates of employment opportunities and account for a major share of industrial production and exports. In India too, the MSEs play a pivotal role in the overall industrial economy of the country. It is estimated that in terms of value, the sector accounts for about 39% of the manufacturing output and around 33% of the total exports of the country. In the recent years the MSE sector has registered higher growth rate compared to the larger industrial sector. The major advantage of the sector is its employment generating potential at low capital cost. This sector employs an estimated 31 million persons spread over 12.8 million enterprises and the labor intensity in the MSE sector is estimated to be almost 4 times higher than the large enterprises.

## Methodology

This paper forms part of the research conducted with SHG members who are running micro enterprises, either involved in trading or producing goods in Thiruvallur District, Tamilnadu, to study the prospects

and imperatives of successful micro entrepreneurs formed by women self help groups. The primary data were gathered through a structured schedule, from a statistically treated sample size of 120 women respondents from SHGs that are operational in the district. The secondary sources of data include published work of scholars and experts in the field. The gathered data were analysed to test the hypotheses formulated, and to draw conclusions.

## Micro Enterprises - The Current Scenario

After foreseeing the development of micro enterprises, Indian Government merged two major ministries namely Agro and Rural, Small Scale Industries, into "Ministry of Micro, Small and Medium Enterprises" and also introduced a separate Act for MSME. According to the Micro, Small and Medium Enterprises Development Act 2006, an enterprise could be classified as micro enterprise - manufacturing, if the investment in plant and machinery does not exceed twenty five lakhs and micro enterprise - service if the investment does not exceed ten lakhs.

In developing nations like India, macro economic problems such as population explosion, poverty alleviation etc. can be solved using production made by masses approach than by mass production (Ganesan N and Dr Mohammad Jaffar, 2004). Even

unorganized farm sector can become a potential tool to reduce the gap between urban and rural (ArjunSengupta, 2007). Further, right environment, providing accessibility to smart capital and skills and creating network relationship will help to develop rural entrepreneurship in India (Shaik Mohamed. N, 2004).

Micro enterprises are predominantly played by SHG's, with strengths such as regular and compulsory savings, very high percent of recovery performance, excellent financial discipline with better transparencies (Manimekalai N, 2008). The benefits of the micro finances are directly and usefully given to the poor, and it is their achievement (Jivan Kumar Chowdhary). According to Sudalaimuthu and Senthilkumar (2008), savings habit, income generation, social status and standard of living have been registered by this system. Micro enterprises by SHGs offer better promises when compared to earlier system because of its structure of easy credit, savings and peer monitoring (Jasmine 2008).

In addition to innovation and creativity, the requirements such as comprehensive market dynamics are to be promoted by the micro enterprises (Chelladurai.M and Thirumaran 2008). As regard financial institutions, the products and services offered by the banks need to be developed in such a way that they are adapted to the needs of the majority, at affordable prices from time to time (Dr K SrinivasaRao, 2008).

Therefore, Micro enterprises movement has been viewed as an important economic development strategy. This paradigm is based on the premise that gender discrimination is an economic phenomenon, and therefore, the generation of employment and income through micro enterprises empower the poor. The tiny business such as an owner who starts the business in cities, towns, villages is defined by micro enterprises. They do not require the formal establishments of these enterprises, but they commence with minimum investments. The members of the same family are employed by the Micro enterprises.

The tasks of Micro Enterprises are:

1. Exploring the prospects of starting new enterprises with local resources.
2. Undertaking risk and handling of economic and non-economic uncertainty.
3. Introduction of new innovative products or imitation of already successful product in the market.
4. Developing soft and managerial skills in running an enterprise.
5. Gaining knowledge about the financial system.

The major constrains faced by Micro Enterprises are:

1. Availing financial assistance from Banks/FIs at better terms
2. Providing adequate security for the loan.

3. Over dependence on intermediate people.
  4. Intensive competition.
  5. Low mobility.
  6. Family ties.
  7. Lack of education.
  8. Adverse affect of risk bearing.
- Solving conflict through collective leadership and mutual discussion.
  - Providing collateral free loans with terms decided by the group at market given rates.

The major gains for the developing countries are:

1. Reduce unemployment.
2. Alleviation of poverty.
3. Equalities in regional development.
4. Utilization of unutilized or under utilized local resources.
5. Development of Entrepreneurial skills.
6. Self sustained growth, with out expecting assistance from Government.

### **Self Help Group (SHG) – An Introduction**

Self Help Group is a small economically homogeneous and affinity group of the rural poor, voluntarily coming together for the following reasons.

- Saving small amount of money regularly.
- Mutually agreeing to contribute to a common fund.
- Meeting their emergency needs.
- Have collective decision-making.

The groups undertake the responsibilities of delivering non credit services such as literacy, health and environmental issues. The habit of saving paves the way to repay loans. SHGs empower the women and train them to take active part in socio economic progress of the nation and make them sensitized, self made and self disciplined citizens.

SHGs undertake entrepreneurial activities at smaller level with minimum capital requirements. In future, the inbuilt strength of the SHGs, will pave the way to undertake mega projects, performed by joint stock companies, public sector enterprises etc. SHGs have the power to create a socio-economic revolution in the rural areas of our country. They have proved that they could indeed bring about a change in the mindset of the very conservative and tradition bound people in rural areas. Self help groups have paved the way to bring the rural women into the main stream of social and economic progress of our country.

### **Self Help Groups in India**

The Self-Help Group - Bank Linkage Program initiated by National Bank for Agricultural and Rural Development (NABARD) in 1992 is perhaps the most successful community development initiative ever tried in India. It has been acknowledged as the fastest

growing and the most cost effective Micro finance initiative in the world. The pilot project started in 1992, with a modest target of linking just about 500 SHGs with a few banks across the country, had crossed the milestone of 1 million SHGs by 31 March 2004, and rose further to over 2.5 million by 31st March 2007. There is growing recognition by banks that SHG-Banking is a new dimension of quality lending with minimum risks and low transaction costs, both of the banking system and the poor, so that, the financial relationship between the banks and the poor become lasting.

Besides the financial implications, the other significant gains out of the Self Help Group movement are the massive community mobilization and women empowerment in most parts of the country. Owing to the grand success of the program, now SHGs are at centre stage in almost every poverty alleviation program and developmental program aimed at poor. SHGs have become the development ambassadors of villages and they symbolize the growing face of rural India.

### **Self Help Groups in Tamil Nadu**

In Tamil Nadu, Rural Development Department - Tamil Nadu Corporation for Development of Women is the nodal agency. The program particularly aims at development of the women and the various other departments contribute equally in their endeavor to reach out to the people. Special convergence meetings of the various

departments are held periodically to sort out the problems and they work in union towards development of women. In the formation of Self Help Groups by the NGOs also, it is predominantly women, who are covered, since it has been found easy to reach out to them than the men folk. The SHG members are provided the skill up gradation training through the departments / NGOs, etc. in their effort to pursue economic activities.

Tamil Nadu Government spearheaded Self Help Group (SHG) concept in the country by forming SHGs Dharmapuri district with the assistance of International Fund for Agricultural Development (IFAD) as early as September 1989. Later SHG scheme was extended to Salem and South Arcot districts in the year 1991-92 and further expanded to include Madurai and Ramanathapuram districts in the year 1992-93.

The overwhelming success of the IFAD project has paved way for the now popularly known "MahalirThittam" project, which was launched during 1997-98 with TN state Government funding. This has happened in Villupuram, Dharmapuri (Krishnagiri), Namakkal, Cuddalore, Ramanathapuram, Madurai, Theni, Karur, Virudhunagar, Salem, Thiruvarur, Thoothukudi, Vellore and Tiruvallur districts.

During 1999-2000 the scheme was further extended to the districts of Kanyakumari, Coimbatore, Dindigul, Kancheepuram, Perambalur (Ariyalur), Thanjavur and Nagapattinam. Finally, it was extended to the

city of Chennai in the year 2001-02 to cover the entire Tamil Nadu. This scheme was also extended to youths for their development. The stake holders of this scheme include TN. Government Agency (TNCDW), Voluntary Organisations (VOs), Banks, Government Departments, Panchayat Raj Institutions (PRI) and Urban Local Bodies (ULB).

As on 31st January, the number of SHGs in Tamilnadu touched 3.88 lakhs, covering 62.27 lakhs of women with a savings amount of Rs. 2062.04 crores.

This study was carried out with SHGs in Thiruvallur district, a newly formed district bifurcated from the erstwhile Chengalpattu district (on 1st January 1997), is located in the North East part of Tamil Nadu. This district is divided into 3 revenue divisions' of Thiruvallur, Thiruthani, Ponneri. This is further divided into 8 revenue taluks, 46 revenue firkas and 14 development blocks. There are 824 revenue villages, 12 Municipal Councils and 13 Special Village Panchayats. The population of the district as per 2001 census is 27.54 lakh with a density of population at 800 persons per sq. km.

### **Data Analysis and Inferences**

The analysis of data was done under the following categories.

- A. Social status of the respondents
- B. Economic status of the respondents
- C. Profile of the group
- D. Product details

E. Financial Details of the group

F. Marketing details

### **Social Status**

Majority of the SHG members are between 31-40 years of age, which is an indication that women takes up additional responsibilities as they grow up. Even though the overall educational qualification is low, most of the respondents have been educated up to middle school. The average number of family members engaged in a SHG is four. The pressure on women to join the group of additional wage earners is said to be obvious by the increase in the number of family members joining the group. In 40% of the cases the number of dependents is two and they depend on them for finance. The three member dependence is 33.33%. People belonging to backward and most backward community are the major respondents. Married persons form the chunk of the respondents which indicate their need to join in a group for their financial and other needs as shown in table 1.

**Table 1: Social Status**

<b>Age group - years</b>		
<b>Particulars</b>	<b>Number</b>	<b>%</b>
20-30	15	12.5
31-40	60	50.00
41-60	38	31.67
50 and above	7	5.83
Total	120	100
<b>Educational Qualification</b>		
Primary	29	24.10
Middle	65	54.20
High School & above	26	21.70
Total	120	100
<b>No of Family Members</b>		
Up to three	24	20.00
Four	56	46.67
Five and above	40	33.33
Total	120	100
<b>No of dependants</b>		
One	16	13.33
Two	48	40.00
Three	40	33.33
Four and above	16	13.33
Total	120	100.00
<b>Religion</b>		
Hindu	95	79.17
Muslim	18	15.00
Christian	7	5.83
Total	120	100.00
<b>Community</b>		
BC & MBC	82	68.33
SC/ST	38	31.67
Total	120	100
<b>Marital Status</b>		
Married	109	90.83
Unmarried	11	9.17
Total	120	100.00

### Economic status of the respondents

A majority of the respondents have their monthly family income of less than Rs 5000/. It shows that the beneficiaries are from economically weaker section of the society. It is understood that the low level of income has forced them to borrow from local money lenders, who normally charge high rates of

interest. After joining the group they felt that their credit worthiness has improved and they are also relieved from the clutches of local money lenders. Also, it is found that most of the respondents are not working in any other places, hence, they don't have alternative sources of income (other than income from SHG) as shown in table 2.

**Table 2: Economic Status**

<b>Family income per month</b>		
Up to 2000	37	30.83
2000-5000	59	49.17
5000-and above	24	20.00
Total	120	100.00
<b>Whom they approach for financial needs</b>		
Neighbors	9	7.50
Local money lender	98	81.67
Others	13	10.83
Total	120	100.00
<b>Based on the improvement in credit worthiness</b>		
Yes	110	91.67
No	10	8.33
Total	120	100.00
<b>Alternative source of income. - Other than from SHGs.</b>		
Yes	17	14.17
No	103	85.83
Total	120	100.00



### Profile of the group

Mostly the groups are having members between 11-15, which is good for operation. A majority of the groups were formed after 2004. Regarding the association with NGOs, only less than 40 % is having associations with NGOs, that has helped them in the formation and training of the members to develop their skills. The remaining 60% of the groups were formed with the help of either Government or neighboring SHGs.

Most of the respondents are animators, who were involved in the business as well as in motivating the members to carry out the business and getting access to banks. They also have better knowledge about the functioning of their groups. As regards the nature of training programs, only 35.93 % of the respondents have undergone training for developing products. General training was taken up by 39.17% of the respondents as shown in table 3.

**Table 3: Profile of the Group**

<b>Number of members</b>		
11-15	66	55.00
16-20	54	45.00
Total	120	100.00
<b>Year of establishment</b>		
Up to 2003	24	20.00
2004 and 2005	34	28.30
2006 and 2007	62	51.70
Total	120	100.00
<b>Based on the association with NGO</b>		
Associated	47	39.17
Not Associated	73	60.83
Total	120	100.00
<b>Role played by the respondent in the group</b>		
Animator	67	55.83
Cashier	15	12.50
Member	38	31.67
Total	120	100.00
<b>Training undergone by the respondent</b>		
Product development	43	35.93
General training	47	39.17
Others	30	25.00
Total	120	100.00

## Product details

Majority of the SHG respondents are involved in manufacturing products such as weaving of silk, cotton sarees, craft items like jewelry (non-gold), candle, toys and agarbathies. Nearly 25 % depend on job order from middlemen for the works like design works in tailoring of bulk garments - cloths, Churidhars etc., Only a small number of group are trading edible products, products like sarees, provisional items., retail sales like flowers, Tender coconut etc. A majority of the respondents decide the selection of products

based on their earlier experience or imitate the neighboring SHGs. Only few decide on the basis of either the training given by NGOs/ Government or the contacts of middlemen. As regards participation in the trade fair, only a small number of the respondents participated in the trade shows conducted by the Govt. or By NGOs or themselves, mutually. However, majority of the groups were not aware of the trade shows or they were lately aware of such trade shows . Therefore, they could not find time to prepare for the same as shown in table 4.

**Table 4: Product Detatils**

<b>Nature of products</b>		
Food Based	17	14.16
Job Order	26	21.67
Manufacturing	50	41.67
Retail	10	8.34
Trading	17	14.16
Total	120	100.00
<b>Reason for selection</b>		
Personal Experience	85	70.83
Government / NGO	24	20.00
Middle man	11	29.17
Total	120	100.00
<b>Participation in trade exhibition</b>		
Yes	49	40.83
No	71	59.17
Total	120	100.00

**Financial Details of the group**

Regarding loan assistance from banks, only 50% of the respondents have availed loan from banks. As far as Govt. assistance is concerned, most of the groups are yet to avail loan from banks. It is also found that most of the groups are not covered with any group insurance, and they are not aware of the procedure to be followed, as well as the

benefits they derive from it. Many of the respondents have invested less than Rs 10,000 in their business, followed by the range of investments between Rs 10,000 and Rs 50,000. This is mainly because of the fact that the banks are extending loan to the groups, and they divide among themselves, according to their needs. Hence the amount availed by them is not adequate to produce any product as shown in table 5.

**Table 5: Financial Details of the Group**

<b>Loan assistance from Bank</b>		
Yes	56	46.67
No	64	53.33
Total	120	100.00
<b>Financial assistance from Govt.</b>		
Yes	20	16.67
No	100	83.33
Total	120	120.00
<b>Insurance coverage</b>		
Yes	28	23.31
No	92	76.79
Total	120	100.00
<b>Capital invested</b>		
< 10,000	68	56.67
10,000-50,000	41	34.17
50,000 and above	11	9.17
Total	120	100.00

## Marketing details

As regards area of focus, majority of the respondents are selling their products within the town, and nearly 30 % of the respondents sell their products out side the town limits, mostly on job order basis. They use mostly local resources. Regarding the method of pricing, mostly, the members prefer referring to the price of the competitors' products. For job order, the buyer decides the price. Most of the respondents are not following any professional system. They deliver the

products to customers in an unprofessional way, either in loose or folded manner. It is found that they are not aware of the significance of professional packing. As far as marketing is concerned, majority of them depend on middlemen or Govt. co-operative societies or NGOs. Many of respondents have felt local competition followed by lack of adequate advertisement for their products as major challenges. This has led them to improve their marketing performance. It is also found that 95 % are not using SHG labels on their products as shown in table 6.

**Table 6: Marketing Details**

<b>Based on the marketing range</b>		
With in town	68	56.67
Neighboring town	17	14.17
Outside	35	29.17
Total	120	100.00
<b>Pricing</b>		
Cost plus	24	20.00
Referring market price	53	44.17
Discretion of the buyer	43	35.83
Total	120	100.00
<b>Type of packing</b>		
Professional	25	20.83
Occasional	12	10.00
Not professional	83	69.17
Total	120	100.00
<b>Marketing system</b>		
Personal canvas	42	35.00
Govt. / NGO/ Middle man	57	47.50
Others	21	17.50
Total	120	100.00

Based on the nature of difficulty		
Transport	7	5.83
Advertising	42	35.00
Competition	53	44.17
Others	18	15.00
Total	120	100.00
Labeling as "Product by SHGs		
Yes	6	5.00
No	114	95.00
Total	120	100.00

**Inferential Analysis**

The level education of members of SHGs is generally low. It is widely felt that basic education is required for the members to run an enterprise. Chi-square test conducted with education as a parameter for certain aspects of running enterprises has successfully revealed the following.

**Hypothesis 1:- Null hypothesis:** There is no relationship between Educational Qualification of the SHG members and the difficulties faced in marketing their Product as shown in table 7.

**Table 7: Level of Education and Marketing Difficulties**

Qualification	Transporting	Advertising	Competition	Others	Total
Primary	3 ( 10.30)	6 ( 20.70)	20 (69.0)		29
Middle	4 ( 6.20 )	23 ( 35.40)	20 (30.80)	18 (27.7)	65
High School		13 (50.0)	13 (50.0)		26
Total	7	42	53	18	120

**[Source:** primary data, Figures in parentheses denote the percentage to total Chi-Square Value 28.02161, (b) df. 6 and Table value 12.592)

## Inferential Analysis

The calculated value of Chi-square is greater than the table value of Chi square, at 5 % level of significance. Therefore the null hypothesis is rejected. Hence, it is concluded that there is relationship between

educational qualification and the difficulties faced by the members in marketing their products.

**Hypothesis 2:- Null Hypothesis:** There is no relationship between selection of product and the system of marketing as shown in table 8.

**Table 8:** Product Selection and System of Marketing

Reason	Personal canvas	Govt. / NGO	Others	Total
Field Experience	25 (29.40)	42 (49.40)	18 (21.20)	85
Govt. / NGO	15 (62.50)	6 (25.0)	3 (12.50)	24
Middle man	2 (18.20)	9 (81.80)		11
Total	42	57	21	120

(Source: primary data, Figures in parentheses denote the percentage to total Chi-Square Value 15.10814 (b) df. 4, Table value 9.488)

The calculated value of Chi-square is greater than the table value of Chi square, at 5 % level of significance. Therefore null hypothesis is rejected. Therefore, it is concluded that there is an association between selection of product and system of marketing.

**Hypothesis 3: - Null Hypothesis:** There is no association between year of establishment and loan availed from banks as shown in table 9.

**Table 9:** Year of Establishment and Loan Availability

Year of Establishment.	Yes	No	Total
Up to 2003	16 ( 66.7)	8 (33.30)	24
2004 &2005	19 (55.90)	15 (44.10)	34
2006&2007	21 (33.90)	41 (66.10)	62
Total	56	64	120

(Source: primary data, Figures in parentheses denote the Percentage to total Chi-Square Value 9.09596 (b) df. 2 Table value 5.991)

The calculated value of Chi-square is greater than the table value of Chi square, at 5 % level of significance. Therefore null hypothesis is rejected. Therefore it is concluded that there is an association between the reasons for selecting the product and participated in the trade exhibitions.

**Hypothesis 4: - Null Hypothesis:** There is no association between basis of selecting the product and participation in the trade fairs.

**Suggestions**

In order to convert the existing SHGs to micro enterprises that can successfully compete in the competitive environment, the following suggestions are made.

1. In the present system, the registration of SHGs is not mandatory. This leads to migration of members between groups or discontinuing the activity of a particular group after

**Table 10: Product Selection and Participation in Trade Fair**

Year of Establishment.	Yes	No	Total
Up to 2003	16	8	24
2004 & 2005	19	15	34
2006 & 2007	21	41	62
Total	56	64	120

(Source: Primary Data, Figures in parentheses denote the Percentage to total Chi-Square Value 6.50989 (b) df.2 Table value 5.99)

The table 10 reflects the distribution of respondents by reason for selecting the product and whether participated in the trade fair.

The calculated value of Chi-square is greater than the table value of Chi square, at 5 % level of significance. Therefore the null hypothesis is rejected. Hence it is concluded that there is association between the reasons for selecting the product and participated in the trade exhibitions.

availing assistance. To arrest such activities, it is suggested that registration of group with its members may be made mandatory, at least, before availing any financial assistance either from banks or government.

2. Similarly, coverage of group insurance to the members of SHG may also be made mandatory before availing any loan assistance from Banks/ Govt./ Institutions. This will help in building

- group cohesiveness and members would like to work as a team for longer period.
3. Product, Place, Price and Promotion are the four pieces of marketing. At present most of the groups are not showing their identity by labeling "A PRODUCT OF SHG", with a common logo, on their products. If the SHGs implement this practice, it will create an awareness among the public that the product is manufactured by a SHG, which is capable of manufacturing quality goods that will meet the customer requirements.
  4. Whenever members / group decided to manufacture or trade a product, at present majority of the SHGs depends on their earlier experience, without conducting a preliminary survey about the existing competitors in the market. Due to this, they find it difficult to compete with the competitors. The existing market conditions of various products that can be manufactured by them may be made available to them through training centers. This will help them in selection of the best available products for manufacturing.
  5. The SHGs may exploit the possibility of selling their products mutually to each other or through other SHGs. This will not only strengthen their relationship between them but also increase the turn over.
  6. The SHGs are not having any sign boards mentioning their name and other details in any of their places. These boards in the long run will help them to have identity and will enable them to avail financial assistance from banks/ Institutions.
  7. Packaging is another area in which SHGs are lacking, which needs improvement and attention to attract customers as well as to protect products like toys, readymade cloths etc..
  8. Sharing of good practices / reasons for success among SHGs on periodical basis in group meetings would help them to develop their competencies.
  9. SHGs may also explore the possibility of getting bulk orders or tie ups with near by companies for their products.
  10. SHGs may subscribe for the monthly magazine "Murram", published by TNCDW. This will help them to know the existing trends in the market and the success stories of other SHGs.

## Conclusion

It is noticed that the system of SHGs saved its members, who mostly belong to the economically weaker sections from the clutches of local money lenders. Besides, it also provides an alternative source of income



to their family by becoming owners of micro enterprises. However, women members basically require training to develop their skills in the areas such as product identification, pre-testing activities, and other marketing related skills like 4Ps. The related institutions like Govt./ NGOs may provide adequate financial supports for training through educational institutions, systematically, on a regular and continuous basis, according to their requirement, intensively covering both rural and urban. The growth of SHGs may be graphed in such a way that they become a potential micro small and medium entrepreneurs to overcome the macro problems like unemployment, poverty and inequality in development of the nation. This micro revolution in all the parts of the nation will help in achieving sustained balanced industrial growth.

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