



ENHANCING SELF HELP GROUP WOMEN ENTREPRENEURSHIP THROUGH TRAINING

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ABSTRACT

The SHG movement definitely proved to be a spark to spread the fire of empowerment of women through development of concept of group entrepreneurship. Self Help Promoting Institutions (SHPIs) provide the necessary assistance like financial, training and skill development, procurement of raw material, infrastructure, marketing and technological support, guidance to SHGs in various matters concerning micro-enterprises. Therefore this research was conducted with the specific objectives to study and analyze the profile of SHG entrepreneurs to study kind of enterprises/ business activities taken up by SHGs, to know the kind of institutions supported to SHG entrepreneur in technology and financial assistance. Types of training acquired before set up of enterprises. The study was conducted in Chandrapur district of Maharashtra. Pretested structured interview schedule was administered for data collection. The statistical analyses were carried out by using SPSS 18.0 Software. The findings of the study revealed that most of the SHGs (94 and 98) of region have received financial assistance in the form of government subsidies under different schemes and assistance support, technical training and skill development from respective institutions. More than ¾th of the members of SHGs did attend training programs before starting or upgrading the enterprise. Majority of SHGs (72) member attended the training program on entrepreneurship development. Majority SHGs member indicated that the training had positive impact on their confidence, decision making and awareness pertaining to linkages in the Banks and credit related aspects. However, there was marginal improvement in skill development, marketing linkages and managerial ability respectively as a function of training.

Keywords: Self Help Group, Training, Entrepreneurship, microenterprises

INTRODUCTION

“When women moves forward the family moves, the village and the nation moves.” These words of Pandit Jawaharlal

Nehru are often repeated because it is an accepted fact. Women (especially rural women) are vital development agents who can play a significant role in the economic



development of a nation, but they should have an equal access to productive resources, opportunities and public services. The development of the whole community cannot be separated or viewed in isolation from the development of women. The process of economic development would be incomplete and lopsided, unless women are fully involved in it. “Emancipation of women is an essential prerequisite for economic development and social progress of nation” (Gurumoorthy 2000).

Micro enterprise is an effective instrument of social and economic development. The development of micro enterprises in general and particularly for woman would be the appropriate approach to fight against poverty at the grass root and generate income at the household level. This has necessitated the grouping of woman in Self Help Groups and development of entrepreneurship among them. This system has been functional in countries like Bangladesh, Malaysia, Korea,

Philippines and Indonesia (Kuratko and Richard 2001).

Self Help Group is an organization of rural poor, particularly of woman that deliver micro credit to undertake the entrepreneurial activity. Self-help group disburses microcredit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. Thus, entrepreneurship is most important factor for economic development of rural women.

Training and Development function plays a significant role in energizing and empowering human resources by increasing their skills through innovative and productive programmes. When proper exposure, knowledge, training imparted to them, women proved themselves to be highly potential and productive force. If women acquire skills, they can carve a niche for themselves in the outside world too (Sounder 1999). Right efforts on all fronts are required in the development of women entrepreneurs and their greater



participation in the entrepreneurial activities.

In various national policies and development programmes, emphasis has been given on organizing woman in Self Help Groups and thus marks the beginning of a major process of empowering women. During the planning era, a number of institutions or agencies have been set up to render assistance to women entrepreneurs by giving them training and providing financial and marketing assistance. Both the governments as well as the NGOs are facilitating development of such enterprises at the grass root level. The success, stability and sustainability of such enterprises have a significant impact on the confidence of women belonging to same or different SHGs, as failed enterprises may act as deterrents to members who may have planned on starting micro ventures. Therefore this research was conducted with the specific objectives-

To study and analyse the profile of SHG entrepreneurs.

To study the kind of enterprises under taken by SHGs.

To know the kind of institutions supported to SHG entrepreneur in technology and financial assistance.

Types of training acquired before set up of enterprises.

Impact of training to run enterprises.

METHODOLOGY

The study was conducted in Chandrapur district of Maharashtra. Chandrapur district comprises 15 blocks. The women SHGs who are engaged into some income generating entrepreneurial activity from two or more years selected for study.

The purposive random techniques were used to select SHG's. For this purpose the list of SHG's entrepreneurs of each block were collected from District Rural Development Agencies, Mahila Arthik Vikas Mahamandal, Commercial banks of year 2011-12. Out of total number of SHGs started business activities, 150 SHGs, 10 SHG's of each block were



chosen by lottery method for the study.

A descriptive survey research design was used in the study to assess the key factors that affect the growth of SHG women in enterprises (entrepreneurs) in Chandrapur district. Pretested structured interview schedule was administered for data collection. The study includes interaction with SHG's grass root level extension workers, government departments and other institutions that support the Self Help Group in various kinds.

Both, average and percentage analyses were carried out to draw meaningful interpretations. The statistical analyses were carried out by using SPSS 18.0 Software.

RESULTS AND DISCUSSION

Activities Undertaken by SHGs

The type of enterprises started by SHG entrepreneurs in particular region reflects their potentiality, Interest and demand of the product in the market. Moreover, distribution of the SHGs

according to the income generating activity undertaken by group is categorized as shown in table 1.

Table 1 presents data pertaining to the distribution of the SHGs with respect to the business activities undertaken by them. The results show that majority (24.7 per cent) of the SHG members are engaged in other types of enterprising activities like the grocery shop, cloth shop, bangles shop, stitching and tailoring, bags making, pottery, tea selling, operating mess service, anganwadi meal service and kerosene selling. However, those involved in the dairy and farming related business are relatively low (**Fig.1**). Hence, it is concluded that noticeably high number of SHG members from the study area are engaged in relatively unorganized kind of business activities (like, grocery shop, cloth shop, bangles shop, stitching and tailoring, bags making, pottery, tea selling, operating mess service, anganwadi meal service etc.).

Yatnalli et al., (2012) have stated that SHG's sustainability is



dependent on the type of activity undertaken by them as the benefits are directly linked to the same.

Type of Assistance Received by SHG

Table 2 shows the types of support availed by SHGs from the Institutions, where the nature of assistance is like financial, training and skill development, procurement of raw material, infrastructure, marketing and technological assistance.

Table 2 indicates that 80.3per cent SHGs have received technical training & skill development assistance which is related to enterprise. Followed by 77 per cent SHG who received financial assistance in the form of government subsidies under different schemes for starting enterprises. Physical infrastructure assistance were received to negligible (5.7 per cent) of SHGs.(Fig.2)

Thus, it is evident from the study results that most of the SHGs of study area have received financial and technical training

and skill development related assistance.

Training

Training and support services are one of the primary focus of the supporting institutions. Training is process of learning the skills you needed to do a particular job or activity. Taking into consideration importance of training and its significance in entrepreneurship development investigator has surveyed selected samples (group) about the training attended by SHG, training period, type of training, impact of training, quality of training program presented in table below.

The table 4.5.1 indicates that members of 76.7 per cent SHGs have attended training programs conducted by various supporting agencies before starting or upgrading the enterprise in the area. While members of 23.3per cent SHGs reported that they didn't attend any training program conducted for SHG. The reasons reported were that since, it was traditional business, and they were



either not interested in any type of training and they didn't get opportunity to attend the training program

Thus, it is concluded that more than ¾th of the members of SHGs did attend training programs before starting or upgrading the enterprise.

Duration of Training Programs

Duration of training programs depend upon the type of training organized by institutions for SHGs and aim of training program. Duration of training program attended by SHG in study area is presented in table 4.

Table 4. Data shows that members of 65.2 per cent SHGs attended trainings for up to 5 days before starting or upgrading the enterprise in the area, while, members of 27.0per cent SHGs attended training for the duration between 5 to 10 days. Also members of 4.3per cent and 3.5per cent SHGs attended training programs for the duration above 15 days and 10 to15 days respectively.

Thus, it is concluded that members of majority ($P<0.05$) of SHGs of the study area attended the trainings for a period up to 5 days.

Type of Training Received

Type of training received by SHG members for starting or up-gradation of enterprise is presented in table 5.

Table 5. Shows that members of 66.62 percent SHGs have undergone training on EDP i.e. entrepreneurship development, which includes the area of enterprises and administration of enterprise. This is followed by members of 25.21 per cent SHGs who received training on information and knowledge up-gradation regarding new technologies, marketing, various schemes and credit facilities, certification of products etc. Whereas members of 12.17 per cent SHGs received training on skill development related to enterprise they chose. The skills related to processing of fruits and vegetables, dairy, goatry, poultry management, etc.



Thus, it is concluded that majority of SHG members attended the training program on entrepreneurship development.

Quality of the Training

Quality of training received by the members of SHGs, and trainings which were conducted by various institutions gives the clear idea of utility and success of training program or any said project under which training is imparted to SHG's. Hence the samples were surveyed to know the level of satisfaction and the response is presented in table 6.

The **Table 6** indicates that according to the members of 67.0 per cent SHGs the quality of training received by them was good, while according to members of 27.0 per cent SHGs it was satisfactory. And members of 6.1 per cent SHGs reported that the quality of training was not satisfactory.

Thus, it is concluded that members of majority ($P < 0.05$) of the SHGs from the study are feel that the quality of training received by them is good.

Impact of Training

The impact of training received by the members of SHGs was assessed in terms of developing confidence, acquiring skill, understanding marketing linkages and related information about markets. The information is presented in table 7.

Table 7 indicates that members of 88.7 per cent SHGs agree that due to the trainings, their confidence has grown, while members of 83.5 per cent SHGs indicated that their decision making capacity has increased. Moreover, a noticeable percentage of members of SHGs i.e. 54.8 per cent revealed that their linkages in the Banks and awareness about the credit related aspects has improved post attending the trainings (**Fig 3**). However, 34.8, 40, 31.3 per cent SHGs saw marginal improvement in skill development, marketing linkages, managerial ability respectively as a training impact.

Thus, from the results, it is concluded that the trainings had a mixed impact on the



entrepreneurship related aspects of the SHG members. Specifically, it is evident that confidence and decision making ability of the SHG members has improved significantly, while other aspects, like skill development, managerial ability and awareness about the credit related aspects were improved marginally, indicating that there is a greater need for conducting focused training programs.

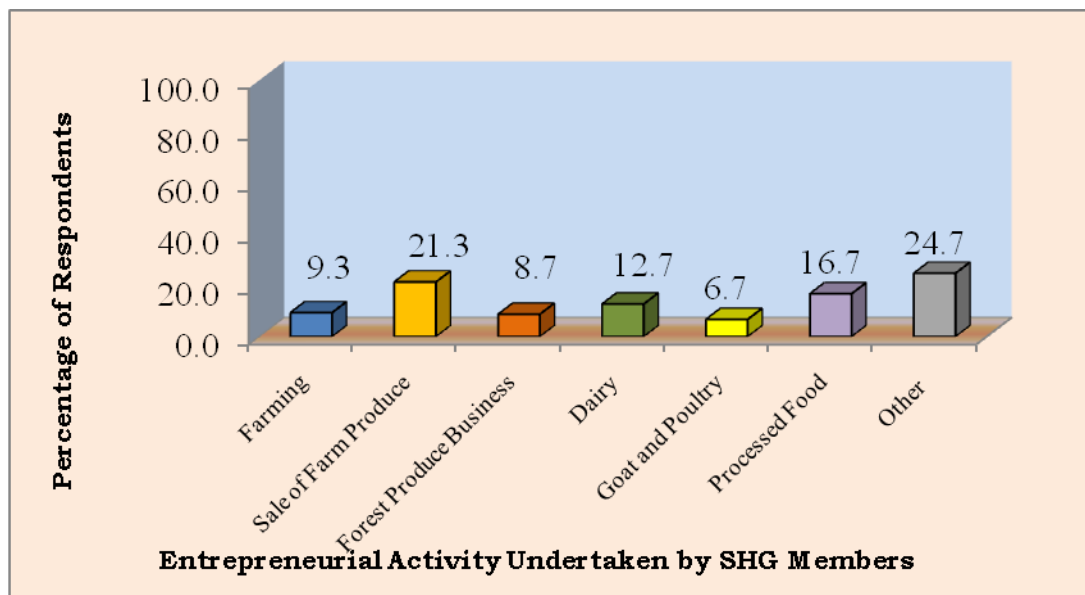
CONCLUSION

On the basis of research results, in view of investigator it can be concluded that, majority of enterprises undertaken by SHG women is based on service providing activities. It is found that most of the SHGs have received financial assistance in the form of government subsidies under different schemes and technical training and skill development from respective institutions. Training impact shows that entrepreneurship quality of SHG woman has improved to some extent and SHG women has moderate level of entrepreneurial

behavioral profile; therefore there is wide scope of development of entrepreneurship in area. Though there is a positive growth of SHG entrepreneurship but it is observed that the development of women entrepreneurship is very low in rural areas. Hence, it is important that the duration of training should be decided in such a way that the necessary objectives can be fulfilled. To manage group enterprises more improvement is needed in development of managerial ability, administrative skills, good leadership, conflict management, marketing skills, account-keeping and information of legal aspects in SHG members by development of more focused and skill oriented training programs. As well long duration vocational training program needed to enhance the entrepreneurship among the SHG members. Author suggested that focused trainings are very important and should be conducted with higher frequency than they are currently organized.

**Table 1:** Activities Undertaken by the SHG Members

Enterprises Activity undertaken	Respondents	Per cent
Farming	14	9.3
Sale of Farm Produce	32	21.3
Forest Produce Business	13	8.7
Dairy	19	12.7
Goat and Poultry	10	6.7
Processed Food	25	16.7
Other (Grocery shop, cloth shop, bangles shop, stitching and tailoring, bag making, pottery, tea selling, mess, anganwadi, meal, kerosene)	37	24.7
Total	150	100.0

**Fig. 1:** Entrepreneurial Activities Undertaken by the SHG Members**Table.2:** Assistance Received by Self Help Group Entrepreneurs

Type of assistance received by SHG	Yes		No		Total
	No.	Per.	No.	Per.	
Financial Assistance	94	77.0	28	23	122
Technical training & skill development	98	80.3	24	19.7	122
Procurement of raw material	40	32.8	82	67.2	122
Physical infrastructure	7	5.7	115	94.3	122
Marketing & technological assistance	43	35.2	79	64.8	122

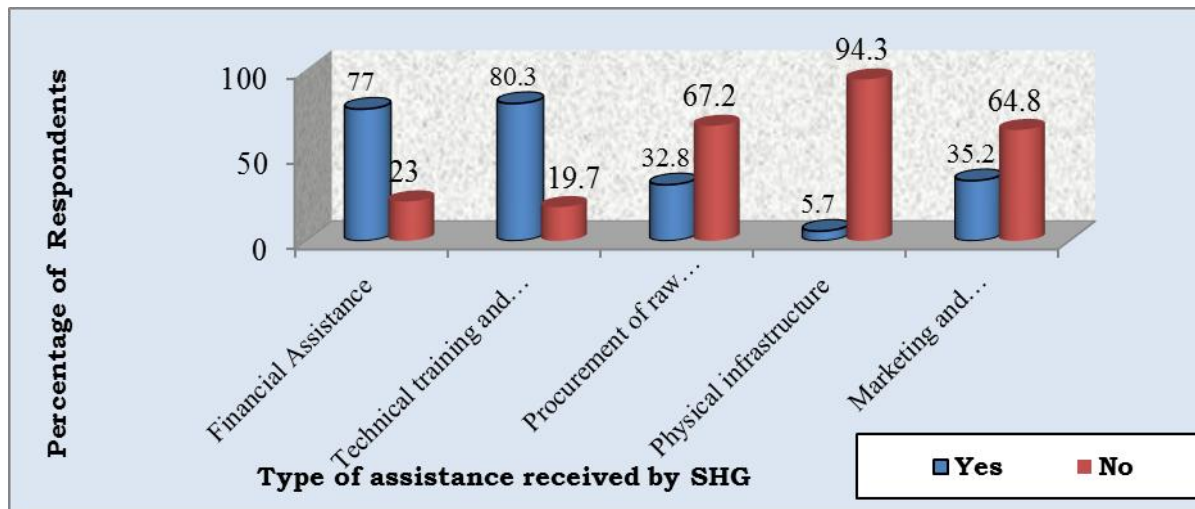


Fig.2: Type of Assistance Received by SHG

Table 3: Training Program Attended by SHG's Before Starting or Up - Grading the Enterprise

Training program attended	Respondents	Per cent
No	35	23.3
Yes	115	76.7
Total	150	100.0

Table 4. Duration of Training Program Attended by Members of the SHGs

Duration of training	Respondents	Per cent	
Up to 5 Days	75	65.2	Chi Square = 115.504 P=<0.05
5 to 10 days	31	27.0	
10 to 15 days	4	3.5	
Above 15 Days	5	4.3	
Total	115	100.0	

Table 5.: Type of Training Received by SHG Entrepreneur

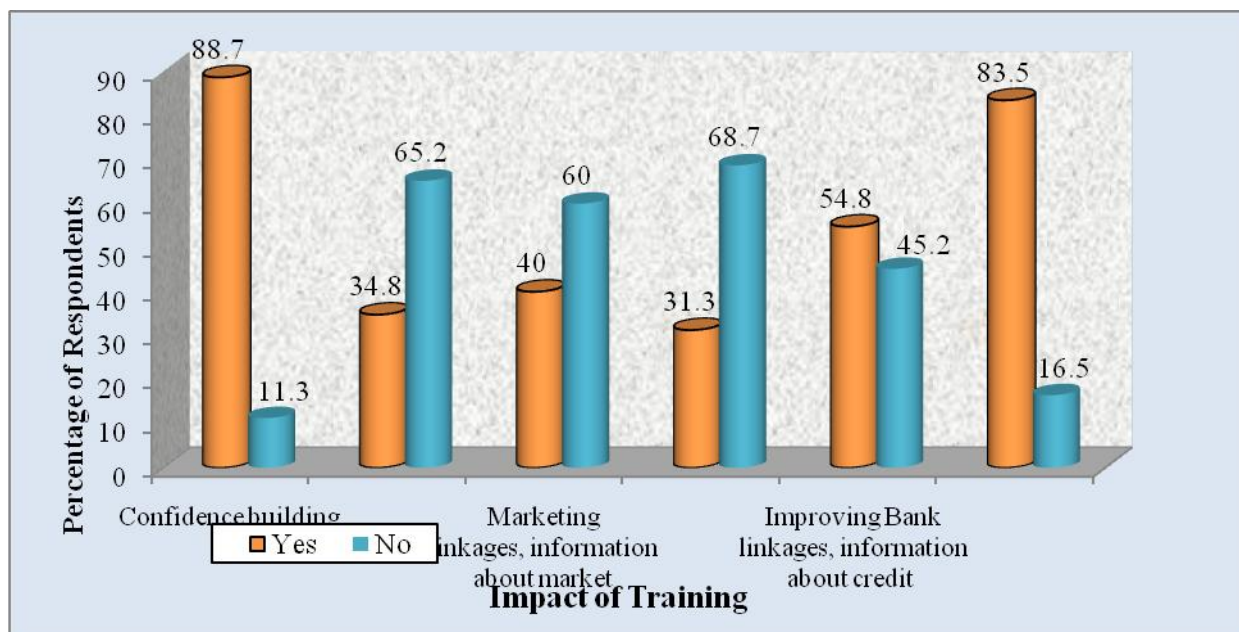
Type of training	Respondents	Per cent
Entrepreneurship Development Program	72	62.62
Skill Development	14	12.17
Informative and Knowledge upgrading	29	25.21
Total	115	100.0

**Table 6:** Quality of Training Received by the Members of SHGs

Quality of Training	Respondents	Per cent	
Good	77	67.0	Chi Square 66.017 P=<0.05
Satisfactory	31	27.0	
Not Satisfactory	7	6.1	
Total	115	100.0	

Table 7: Impact of Training

Impact of Training	Yes		No		Total
	No.	Per cent	No.	Per cent	
Confidence building	102	88.7	13	11.3	115
Skill Development	40	34.8	75	65.2	115
Marketing linkages, information about market	46	40	69	60	115
Managerial ability	36	31.3	79	68.7	115
Improving Bank linkages, information about credit	63	54.8	52	45.2	115
Decision making capacity	96	83.5	19	16.5	115

**Fig 3:** Impact of Training**REFERENCES**

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