

Promoting Entrepreneurship Skills Among Womens Through SHGs

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The Empowerment of women is one of the key issues of international development. The Women's organization in the SHGs has empowered them to gain greater power in services such as their resources, psychological resources, and decision-making power at all stages of life. The various discriminatory SHG nations have focused on skills development, aiding in innovation, access to credit at a financial institution for small-scale economic enrichment projects, and directing the use of credit in the vulnerable category of women. Women can empower if they can easily access credit, it will improve their cultural and social conditions. all this kind of development is called women's empowerment. The government is investing heavily in the Self Help Group to grow the economy and reduce poverty. This research is an important requirement of the current situation. Women who are environmentally friendly, financially independent, and numerical speakers will ultimately focus on achieving an equal voice of democracy in the country's political arena. in 2015, a global development consultant company called Intellectap embarked on a journey to identify and install specialized computers in rural areas. they aim to identify key beneficiaries of this model, women who play a key role in non-farm work, conserving the city's eco-system, and working as solar-powered entrepreneurs. such a model could go a long way in trying to create jobs and empowerment while involving rural women with new technologies. This paper touches on areas of how the government by providing a reduction in women so that they can create jobs and finances for them to provide ideas for their new business.

Keywords: SHGs, Entrepreneurship, Economic Development, Skill Development, Micro Credit

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1.1 Introduction:

Fifty percent of the Indian population consists of women, but their contribution to national economic development is low as compared to men. According to the Indian constitution, women are legal citizens of the country and have equal rights with men, due to the lack of acceptance in a respected male society, Indian women suffer the most. The women also worked hard in the field and completed all the housework. Most Indian women are uneducated. The Vocational training program aims to provide skills and confidence to women from economically disadvantaged families and help them gain economic and social independence. In this paper, we will learn about how the government is promoting women. Women entrepreneurship is a process in which women plan a business and can offer job opportunities to others. Self Help Groups are a way to provide income-generating skills and opportunities for women through their economic and social well-being.

1.2 Research Methodology:

The research is based on all aspects of historical research and quality. The details are mostly secondary. Collections from websites, published research journals, newsletters, and the website www.nrlm.com.

1.3 Objective of Study:

- To Develop strategic policy plans for a new skills development strategy and proposals.
- To Identifying and exploring new opportunities and challenges in building life skills and livelihood skills that empower households.
- To Identify the challenges faced by women of SHGs by joining this Entrepreneurship organization.

1.4 Self Help Groups:

Self-help groups are organizations of people who choose to come together to find ways to improve their living conditions. They help build Social Capital among the poor, especially women. The most important functions of Self-Help Groups are (a) to encourage and encourage its members to save, (b) to persuade them to develop a joint fundraising program, and (c) to provide legitimate banking services. Such groups act as a guaranteed system of members proposing borrowing from designated sources. As a result, Self-Help Groups are

already the most effective means of delivering low-income services to the poor. The range of financial services can include products such as deposits, loans, transfers, and insurance.

Training provided by SHG to its members:

- After joining the SHG all members are provided with information on bank transactions and bookkeeping.
- Every year there are various migration programs organized by the NRLM throughout India.
- There are various programs and programs introduced by the government for women, different bank rates are charged to persuade women to borrow money and start a business in a very simple and hassle-free way.
- Various fabrics such as sewing, beauty salon, paper bag making, pen making, poultry production, agarbatti making, soap, leather, and various types of oil making such as the various courses offered by SHGs to their members.

1.5 Women Entrepreneurs through Self Help Groups in India:

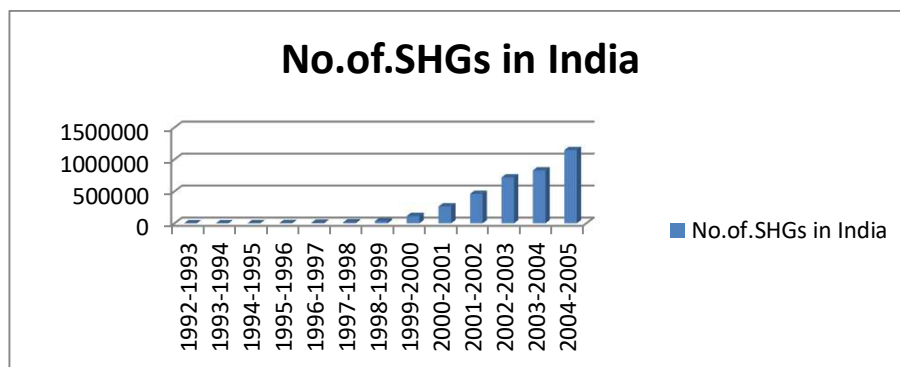
All the development of the country can only be done when both the wheels of the economy that is, both men and women will go together but if one of them stops the economy it will suffer. The empowerment of women is important to enabling women to work in the larger sector of Economic Development. It has a wide range of approaches in its path and encompasses social, political, and economic factors. Self Help Groups are voluntary organizations that provide small loan arrangements to their member and all related affiliates and provide business ideas and links to all items and start businesses between them.

The National Bank for Agriculture and Rural Development (NABRAD) launched a pilot project to link SHGs in February 1992. In the years since its inception, there has been significant growth in the formation of SHGs in India. an important business to lead women through SHGs in India. Table 1 given below shows the growth and trend of SHGs in India

Table 1: Growth and Style of SHGs in India

Sl. NO	Year	No. of SHGs in India
1	1992-1993	255
2	1993-1994	620
3	1994-1995	2122
4	1995-1996	4757
5	1996-1997	8598
6	1997-1998	14317
7	1998-1999	32995
8	1999-2000	114775
9	2000-2001	263825
10	2001-2002	461478
11	2002-2003	717360
12	2003-2004	827640
13	2004-2005	1145000
COMPOUND GROWTH RATE		102%

Source: National Bank for Agriculture and Rural Development, 2006.



1.6 Problem faced by Women Entrepreneurs:

We are all talking here about how women will be developed but there are many problems that women face while performing their family and business responsibilities.

- The responsibilities of Indian families their habits and family environment make it difficult to focus on business.
- Due to ignorance and technological advancement, marketing strategies are not easily known to them.
- According to Dr. V. SureshBabu in their research paper (2013)(ref.) The biggest problem for women entrepreneurs is the social status and challenges she has to live and work on. In a male-dominant society male ego makes them difficult to progress. In addition to the above problem:
 - Insufficient infrastructure
 - Lack of funding and business technology
 - Lack of Raw material
 - Competitive business Competition
 - Inadequate marketing programs and other economic and social issues have significant growth for women entrepreneurs in India.

1.7 Five Basic Types of Empowerment of Women:

The five main and related types of women's empowerment have been described as defined order:

1) Community Empowerment:

Community empowerment is one of the basics, not to mention the outstanding empowerment shown in the women's empowerment structure. It strengthens their social relations and their social status. Community upliftment also fights discrimination

2) Educational Empowerment:

Education is a big part of development but there are still places in the world that deny education to girls. This is a fundamental right of education for all. Sexual empowerment cannot be accepted until proper education. New strategies and innovations can be introduced to women in this educational development that will also improve their performance. Acquiring knowledge can boost self-esteem, confidence, and enable girls to become independent. It also gives them access to the development of social, political, intellectual, and religious understanding, and can discourage the rise of racism, bigotry, superstition, intolerance, and so on.

3) Economic Empowerment:

As the saying goes, money cannot buy happiness but with the help of money, only one can become economically strong and have access to all resources, landless, poor, deprived. Closing this gap will allow everyone to be equal and all women will gain power over human, human, psychological, and financial resources.

4) Political Empowerment:

Political participation of women “means the allocation of power and position to the disadvantaged, oppressed and vulnerable who have not been able to participate in decision-making and implementation of policies and programs of both government and organizations such as family and community affairs”.

5) Psychological Empowerment:

It has to do with the minds of women who lived their lives long ago for others. Now is the time for self-reflection and self-exaltation, to consider yourself important, and to make a decision based on our choices and comforts rather than on others. when women have gained mental strength she put on confidence and can see herself as fit and make the right decisions

1.8 Conclusions

The Self Help Group plays an important role in promoting women's entrepreneurship. The first important aspect of Women Entrepreneurship is skills training programs with new strategies. Another feature is the financial literacy program where women are confident in their savings and all their decisions regarding their financial position. after taking this big step by the government, 100% of results are not available. Still, in India, women are primitive and people's thinking about working women is not proud full, this exhibits in various ways

how governmental and non-governmental organizations also come to create opportunities for women.

"You can tell the condition of a nation by looking at the status of its women" - **Jawaharlal Nehru**

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