

A Study on the Need for Entrepreneurial Skills for Self Help Group

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Abstract: *Organized preparing programs make up the Business Improvement Program. These projects' primary objective is to communicate information and further develop members' ranges of abilities, which advances more independent work. An individual's capacity to change, learn, and be prepared to begin and develop fruitful organizations is the objective of the Business venture Improvement Program. It attempts to move and change people's day to day assignments to reflect enterprising ways of behaving. The technique for the Business venture Improvement Program involves working on the individual's inspiration, capacities, and ways of behaving. The Self improvement Gathering [SHG] individuals can master specialized and non-specialized abilities through these projects. Mumbai, which is viewed as Asia's second-quickest developing business sector, has long held a unique spot in the hearts of those trying to fabricate their little organization adventure plans and business abilities. Being the most crowded of the metro regions, it has formed into the focal point of the city. It isn't just the most crowded city in India, however it is likewise the country's monetary and business center. Subsequently, a business person around here with inventive thoughts and approaches has a ton of potential for development. Maharashtra has one of the greatest quantities of self improvement associations among different states, with a sum of 5,24,300, as per the Service of Rustic Advancement site. Thus, there is a welcome an open door to foster the abilities to enterprising of Self improvement Gathering individuals using proper preparation philosophies, which brings about the strengthening of Self improvement Gathering individuals*

Keywords: Entrepreneurs, skills, programmes, development, advancement

I. INTRODUCTION

Self-help groups are typically casual gatherings of people who want to find solutions to raise their standard of living together. A homogenous group with a comparable socioeconomic background, they are. India has seen a sharp rise in the creation of Self Help Groups, guaranteeing that those who would not otherwise have access to finance can do so (Suprabha, 2014). By investigating opportunities for small enterprises across industries, it is possible to unlock the entrepreneurial potential of the Self Help Group network with the aid of a support system. Successful entrepreneurship is facilitated by self-help groups and microloans (Fabien et al., 2021). Self Help Groups have developed into a method for delivering development treatments in a variety of sectors, according to Gugerty et al. (2017).

It is necessary to transform these self-help groups into strategic business companies in the current environment, where competition is too fierce due to globalisation and consumer quality consciousness. Self-help groups have a lot of promise, but certain issues prevent them from putting their abilities into practise. It was shown that the majority of Self Help Group participants are illiterate and undereducated. This results in the business practises that get in the way of their success as entrepreneurs. Members of Self Help Groups can achieve economic and social empowerment by receiving the necessary training to hone their entrepreneurial talents. Members of self-help groups must have the desire to change and know what to do and how to do it.

Despite the growing involvement of non-governmental organisations and other small enterprise training agencies in Mumbai, their training initiatives have had little to no effect on the intended beneficiaries' mindset changes and acquisition of entrepreneurial skills. As there is not yet enough empirical data to support them, the reasons for the same have not been investigated. Self Help Group entrepreneurs were given entrepreneurship training, and it was anticipated that this would have a considerable impact on their behaviour.

II. LITERATURE REVIEW

2.1 The Effect of Training Strategies on Programmes for Entrepreneurial Development

In their research study, RosnaniJusoh et al. (2011) discussed the examination of the needs for entrepreneur training and their recommendations for the commercial skills needed by successful company visionaries. This study is one of the outcomes of an investigation into the business skills needed for the success of their firm conducted with 30 business visionaries in Malaysia. In the study, the training requirements of businesspeople are identified and examined in relation to various business-influencing issues, such as innovation and creativity, funding sources for businesses, financial management, accounting skills, and subjects that businesspeople perceive as being challenging to learn. The study confirms that business people express a need for extra training and education in certain business difficulties, and that this perspective on business education makes a significant difference in the success of business visionaries.

Caroline and James (2013) investigated how entrepreneurship training affected Kenyan business growth. A structure for exploratory research was used. In the Githunguri district, all 1670 of the target population's SMEs were officially registered. 167 SMEs were sampled for this study using a straightforward random sampling technique. A systematic survey was used to collect the data. The study determined that the business entrepreneurs had the opportunity to advertise their goods locally but not nationally. The study's findings showed that although business visionaries could perform routine accounting of business transactions, they were unable to produce complicated budget reports. This leads to the conclusion that even though the businessperson may be highlighting an increase in sales and benefits and may appear to be enrolling development, a lack of training in strategic, financial management, and marketing will mean that the SME will not develop past the first phase of business development to different stages and will, as a result, ultimately fail within its first five years of existence.

In a conversation regarding entrepreneurship education as a tool to measure entrepreneurial development, Kenneth et al. (2014). Over the past three decades, the scope of entrepreneurship education programmes has expanded beyond post-secondary education, which has increased the demand for tools that can evaluate the impact of entrepreneur education. In order to investigate the effects of entrepreneurship education on entrepreneurship development, an entrepreneurial development tool with sub-scores in entrepreneurial self-efficacy, entrepreneurial outcome expectations, entrepreneurial intent, and goal-directed activity was revised over three related examinations. Three different samples showed how this tool differentiated between students, successful businesspeople, and former students who had taken business courses from those who had not.

Debanjan Nag and Niladri Das (2015) had a discussion regarding the improvement of various training approaches for enhancing productivity and skill development among Indian microentrepreneurs. Microbusinesses are crucial to the financial success of any nation, but they are especially important for a developing nation like India that is transitioning from a traditional subsistence economy to a modern industrialised one. The role of microenterprises is significant because they are powerful tools for creating jobs, a balanced lifestyle, increasing the GDP of the country, and improving society. Additionally, a suitable training method for the development of micro-entrepreneurial skills must be developed in order to promote microenterprise as a potent weapon for the creation of employment and balanced livelihood, which will ultimately increase the effectiveness of the micro-entrepreneurs. The goal of the current study is to develop a system for identifying the training methods needed to develop microentrepreneurial abilities. There are several training methods that can be used to develop microentrepreneurial abilities, each with advantages and disadvantages. Additionally, it provides clear instructions on how effective training methods can be developed to hasten the acquisition of these entrepreneurial abilities, which not only help to produce employment but also a balanced way of life.

The purpose of LogendranMayuran's (2016) research was to examine how small business implementation was impacted by entrepreneurship training. The theoretical framework follows the general outline of the structural equation model, in which the training program's impact on entrepreneurial behaviour is considered. Under this concept, education in marketing, quality control, customer service, and financial management has been considered. Through surveys given to 60 employees of small businesses in the Jaffna District, information was gathered. Regression and correlation statistics were employed in the inquiry to carefully examine the data. The results of the study showed that entrepreneurship training had a significant favourable impact on how small businesses were implemented. According to the results of a linear regression analysis, entrepreneurship training was responsible for 85% of the establishment of small businesses in

the Jaffna region. The study's conclusions have important implications for academics, decision-makers, and successful and competent entrepreneurs.

Daisy et al. (2017) examined the study of previous literature, the traits that make an entrepreneur effective, how educational institutions can encourage entrepreneurship, an outline of the need, processes, objectives, challenges, and chances of entrepreneurial training, and finally talks about how entrepreneurial training results in achievement. The study examines a variety of problems and challenges related to the expansion of entrepreneurship. Who is an entrepreneur, entrepreneurial intentions, behavioural traits, and education and training are the four sections of the preliminary component. The study concludes that entrepreneurship requires attention; there is still a lack of research on entrepreneurial ambitions, venture/entrepreneurship training, and education in various situations. The literature summarises beliefs and ideas related to the question of what qualifies as an entrepreneur and explores whether entrepreneurs can receive training. This raises the problematic issue of whether someone may receive entrepreneurship training, and given this idea, there is still a great deal of uncertainty. The study lays the groundwork for a more complex understanding of entrepreneurial ambitions and associated training and education, which is important to both scholars and policymakers.

Chitra et al. (2018) discussed the need for training and skill development programmes for female entrepreneurs in their article. The biggest barriers facing female entrepreneurs include inadequate training, a lack of skill development, and a lack of education. The very finest Women Entrepreneurship Programmes (WEP) can remove these barriers. Women must be treated equally with males in the economy, without social, economic, gender, or political discrimination, as their contribution to the nation's economic progress is greater. Therefore, the main objective is to organise a significant amount of female involvement in initiatives for skill development and business training. Women who are interested in entrepreneurship need to be informed about the programmes that some foundations have started. These organisations should provide management and technical training to the participating women, and then evaluate whether these initiatives have a positive impact on women starting their own businesses because some of them quit in the middle of operations. These types of entrepreneurship training programmes benefit women entrepreneurs, according to the research study that was conducted on the topic. This programme has motivated other young women entrepreneurs in this field while also improving their performance in their ventures.

Rahimah et al. (2019), by implementing a fashion entrepreneurship programme, evaluated how the entrepreneurship education impacted students, their interest in entrepreneurship, competences, and goals. According to the research's findings, there is a strong positive association between entrepreneurship ambitions and interests. Even though the results show no conclusive link between entrepreneurial aspirations and skills and the fashion entrepreneurship programme, respondents' discernments of their interests, skills, and intention after the programme are quite strong. Due to time constraints, it was suggested that a future entrepreneurship programme should be constructed more carefully and appropriately to ensure that students can profit from it throughout and that the program's objective can be met.

2.2 Economic and Social Empowerment of Entrepreneurs

Ajay Sharma et al. (2012) discussed the emergence of microbusiness and rural women's entrepreneurship as a means of achieving financial empowerment in their theoretical study. The contribution of female entrepreneurs to regional economies is significant, and women own a sizable portion of microbusinesses in developing nations. Rural women frequently bear primary responsibility for agricultural output in addition to domestic and childcare duties. Self-Help Groups (SHGs) provided the route for financial independence of rural women in a developing country like India where the financial condition of women is extremely dismal, particularly in rural areas and earning prospects are very limited. This study quickly reviews the relevant literature and discusses the opportunities and challenges faced by female business owners in rural areas. It examined the impact of SHGs and the growth of microbusiness on women's emancipation.

Anju Singh Choudhary (2015) examined how self-help groups were used to financially empower rural women business owners in Rajasthan. Women are the driving force behind any society's, family's, or nation's growth. If women are given more power, they may enhance society as a whole. Instead of giving them job possibilities, the best approach to make a woman economically and socially independent is to successfully create self-employment opportunities in their area of interest. Self-Help Groups play a big part since they go out to rural and isolated places and raise awareness

among the locals through locals. Involved in rural women's empowerment since 2006 through the creation of Self-Help Groups is Hindustan Zinc. The current analysis provides a compelling justification for Hindustan Zinc-Sakhi's self-help group innovation. The research's objective is to demonstrate how it affects female entrepreneurs in Rajasthan's rural communities. The writers draw findings regarding the linkages relating it to the greater goal of empowering rural women using historical survey methods and case studies.

Lalitha and Vijayakumar (2016) studied how self-help groups may empower women. Development Alternatives with Women for a New Era (DAWN) publicly announced the empowerment approach in 1985. In Western countries, the phrase "DAWN" rose to fame in the early 1990s. In its welfare projects, the Central Government of India converted the concept of development to empowerment only in the Ninth Plan (1997-2002), and it designated 2001 as the "Year of Women Empowerment." The recent advancement of women has placed a strong emphasis on granting women equal opportunities by removing gender bias, empowering women, and fostering female confidence. Self-Help Groups manage entrepreneurial movements at a lower level with less financial requirements, according to Gurumoorthy (2000). Women have effectively demonstrated how to mobilise and manage frugal living, evaluate credit needs, and impose financial self-discipline. Self-help organisations have the power to spark a socioeconomic revolution in rural India. According to Sathyasundaram's studies from 2003, the SHG-Bank associated programme has helped the weaker sections, improved saving habits, increased repayment percentages, increased employment opportunities, improved members' self-confidence, and made members more positive in addressing social problems.

MareswaraRao (2016) evaluated the concept of empowerment in terms of its social and economic elements. In the rural parts of Guntur, one of the districts in Andhra Pradesh, the study focused on female entrepreneurs. The study found a strong association between the respondents' expenditure, income, and saving levels prior to and following the start of their entrepreneurial endeavours. Discussions are had regarding the implications of these findings and the importance of this study.

In their 2017 study, Karuppusamy and Indira focused on the social and economic aspects of empowering women entrepreneurs in the Puducherry region. To determine the specifics for which the women engage in commercial activities, the research aims to examine their social and economic components. 250 respondents were recruited for this study using a straightforward random sampling procedure, and they were then interviewed using a well crafted list of questions. The outcome shows that socioeconomic or demographic factors including community, educational background, family structure, business location, and building premises that coincide with the empowerment of women have an impact on them. In this study, the statistical method of chi-square analysis was used to examine the outcomes of the empowerment of women entrepreneurs.

Subhash Chandra Nandi and Khama Sharma (2018) had a discussion about how women's business serves as a tool for empowering women. Aboriginal people live in tribes that are very close to nature and have a very basic way of life. The tribal people are historically affluent, yet they are also materially impoverished and receive little respect from officials. Without the expansion of the tribal, a nation's economic potential is nonexistent. Human resources are the foundation for a country's economic development. The human resource of the female represents a substantial contribution to economic development. As a result, entrepreneurship is crucial to the development of the nation. The likelihood of tribal women becoming entrepreneurs is very high. The researcher has to focus on the current state of the study area's entrepreneurship growth and place special emphasis on the means of subsistence used by tribal women.

By discussing the cases and demonstrating how they are changing society, Shikha Kapoor (2019) shows the effectiveness of societal mobilisation and economic development in her study. It looks closely at how SHG, as a component of social innovation, might be used to support women and girls by reducing barriers to entrepreneurship. By having women participate in the family's economic and productive activities, it also addresses the relevance of SHGs and the progressive advancement of women, exposing its social and financial undertones. Modern public policies might be developed to finance and strengthen these SHGs (Self Help Groups). According to the 2013 Companies Act in India, corporations might be encouraged to support local SHG initiatives as a required component of their CSR (corporate social responsibility) activities. This study describes how self-help groups can spread knowledge among their members if they are given enough opportunities to be empowered to fight poverty. Participation in SHGs has also made it easier for members to voice their thoughts on matters affecting the community. It has also helped

members gain freedom, self-identity, confidence to deal with challenges, and the ability to make decisions for their own families.

In their research study, Ali MS and Cook Kevin (2020), primarily focused on the role of micro-entrepreneurship among rural women as well as the empowerment of rural women through it. Rural women's economic empowerment is now regarded as a highly typical indicator of a nation's development. Therefore, political theorists, social scientists, economists, and policy reformers place a high priority on the issue of women's economic empowerment. Self-help groups (SHGs) have assisted rural women in achieving economic independence. Members of the Self-Help Group engage in microbusiness. The SHG gives rural women greater economic independence and opens up job chances for others in the country. The economic empowerment of rural women paved the way for the growth of the family, society, community, state, and nation; thus, it is crucial that we continue to be vigilant in empowering rural women in order for our nation to advance in all respects.

III. CONCLUSION

A greater degree of visibility may be seen in the emergence of entrepreneurs and their contribution to India's economic progress.

Training encourages entrepreneurship and results in empowerment.

By raising family, economic, financial, and social standing, entrepreneurship is a key tool that has boosted empowerment in the nation. A successful entrepreneur needs to have the abilities that come with proper training. The success of a SHG entrepreneur depends on their entrepreneurial abilities. To help SHG members enhance their business abilities, the state, the federal government, and NGOs offer entrepreneurship training programmes.

Self-help groups that receive microfinance are able to expand their businesses and improve their quality of life. Members of the Self Help Group are taught entrepreneurial skills via the Entrepreneur Development Programme. They acquire these qualities and the capacity to recognise their potential after participating in an Entrepreneur Development Programme course, at which point they begin to consider starting a firm. They are able to turn their training into enterprises with the aid of microfinance.

Formal education's effects on women's empowerment

Additionally, it was discovered that female business owners who had finished undergrad and other diploma programmes felt less empowered by women. There are many other factors besides education that lead to women's empowerment, such as self-confidence, building trust and confidence among family members, problem-solving skills, the courage to handle failures, etc. In contrast, compared to those women entrepreneurs who have no formal education or studied at the school-level education means that education is not the only tool which offers empowerment to the women.

Effectiveness of programmes for entrepreneurship development

The study's findings support the claim that members of Self Help Groups who participate in effective entrepreneurial development programmes are more economically and socially empowered. The government of Maharashtra and the Government of India should therefore start the design, development, and implementation of efficient EDPs through appropriate strategies that strengthen the entrepreneurial competencies and orientations of SHG members, according to policymakers and administrators. Members of Self Help Groups will improve their socioeconomic standing in society and be able to support themselves with better lives if their entrepreneurial endeavours are successful.

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