ABSTRACT

The empowerment approach is the most recent and is aimed at empowering women through greater self-reliance and internal strength. The Self Help Group (SHG) as of today is preferred for a variety of development programmes, schemes, especially for micro-credit and poverty alleviation. They are being perceived as powerful vehicles for the promotion of women led micro-enterprises and thereby reducing rural poverty. This may lead to entrepreneurship. The present research focuses on the impact of training on SHG members in the area of Ratnagiri District. For this the first and foremost human right is gender equality. Women are entitled to live with dignity and in freedom from want and from fear. Empowering women is an indispensable tool for advancing development.

Keywords: Women empowerment, Entrepreneurship, SHG

INTRODUCTION

In the past it was observed most of the times less importance were given to the independent thinking of women in the male dominated Indian society, due to which the women could hardly establish themselves as an independent identity.

However, in the last two decades, the situation has been changed for women for good. To emerge as successful entrepreneurs, it is needed to overcome the obstacles and to realize that entrepreneurs do not observe gender. To encourage women entrepreneurs the government may offer various incentives and schemes. However, in the competitive market, they need to survive and grow only on the basis of their merit.

REVIEW OF LITERATURE

According to G. Narayana Reddy (2002), Usha, K. And L. Rengarajan (2004), credit targeted to women compared to men was more likely to benefit the whole family. Women are central and critical agents to the success of poverty alleviation efforts because they use their income to meet the basic household needs and to help in breaking the vicious cycle of poverty from generation to generation. (Rao, 2014)

(B.S., 2002) Individually, the poor cannot dare up or speak out for their rights and privileges and remain silent Spector in the development process. Therefore, only through mass mobilization participation of people is possible.

Pattanaik (2003) in her study reveals that SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain constraints like gender inequality, exploitation, women torture for which various Self Help Groups is not organized properly and effectively. (Sahoo, 2013)
Malhotra (2004) in her book has examined how women entrepreneurs affect the global economy, why women start business, how women’s business associations promote entrepreneurs, and to what extent women contribute to international trade. It explores potential of micro-finance programmes for empowering and employing women and also discusses the opportunities and challenges of using micro-finance to tackle the feminization of poverty. (Bhargavi, 2015)

Narasaiah (2004) in her study mentioned that the change in women’s contribution to society is one of the striking phenomena of the late twentieth century. According to him micro-credit plays an important role in empowering women. Giving women the opportunity to realize their potential in all spheres of society is increasingly important. (Rao, 2014)

**RESEARCH METHODOLOGY**

**Primary Data:** The sample of the present study is 35 groups having 350 group members. The primary data has been collected through a structured questionnaire and a personal interview.

**Secondary Data:** Secondary Data has been collected from published Books, Magazines, Reports, relevant websites.

**Objectives of the study**

1. To study the working of SHG working.
2. To study the impact of training on SHG members.

**ANALYSIS AND FINDINGS**

<table>
<thead>
<tr>
<th>Training by NGO</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>3</td>
<td>.9</td>
</tr>
<tr>
<td>Yes</td>
<td>347</td>
<td>99.1</td>
</tr>
<tr>
<td>Total</td>
<td>350</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Information about training by NGO is collected to find out the working and support of the NGO for SHG. Collected information is shown in the table. From the above table it is found that out of 350 members 3 says no they are not getting training from NGO but the majority respondents says yes i.e. 347 members they are getting training from NGO. This training is mostly provided by Sahil NGO in Ratnagiri District. Information about receiving training is collected to find out whether members are availing the benefit of training through SHG for improving their existing status like financial, social etc.

In charge with govt. officials least importance is given to involvement with govt. officials. This may be because of the bureaucracy problems and increased less knowledge on rights entitlement and development programmes.

Members have scarce knowledge of the various development programmes probably because of their lack of knowledge or training given managerial efficiency considering the various hurdles in their functioning it is quite natural that the efficiency in the management of the funds and programmes are given least importance.

Information about impact of training is collected to find out the working pattern of NGO. Collected information is classified in different categories like skill development, confidence building, market linkages, bank linkages, and linkages with govt. officials, knowledge on rights, entitlements and
Impact of Training with Reference to Skill Development, Confidence Building and Marketing Linkage

To study the relation among skill development, confidence building and marketing linkage, Karl Pearson’s correlation coefficient is calculated and presented in the following table.

<table>
<thead>
<tr>
<th></th>
<th>Skill Development</th>
<th>Confidence Building</th>
<th>Marketing Linkage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skill_Development</td>
<td>Pearson Correlation: 1</td>
<td>.093</td>
<td>.169**</td>
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<td></td>
<td>Sig. (2-tailed): .082</td>
<td>.002</td>
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<tr>
<td></td>
<td>N: 349</td>
<td>349</td>
<td>349</td>
</tr>
<tr>
<td>confidence_building</td>
<td>Pearson Correlation: .093</td>
<td>1</td>
<td>-.299**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed): .082</td>
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<td>N: 349</td>
<td>350</td>
<td>350</td>
</tr>
<tr>
<td>Marketing_Linkage</td>
<td>Pearson Correlation: .169**</td>
<td>-.299**</td>
<td>1</td>
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<tr>
<td></td>
<td>Sig. (2-tailed): .002</td>
<td>.000</td>
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<td>N: 349</td>
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</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

The above table indicates that correlation between ‘Skill development’ and ‘Confidence building’ is 0.093. It is a positive correlation but not significant.

Correlation between ‘Skill development’ and ‘Marketing linkage’ is 0.169. It is also a positive correlation and significant at 5% and 1% level of significance.

Correlation between ‘Confidence building’ and marketing linkage is -0.299. There is a negative correlation and it is significant. This indicates that in spite of an increase in ‘Confidence building’ there is a decrease in marketing linkage.

Suggestions and Recommendations

1. The education level of the beneficiaries should be improved through seminars, training programmes or workshops as a part of the SHG programme.
2. SHG should promote a number of economic activities SHGs to provide various income generating avenues to the beneficiaries so that they stick to self-employment programmes.
3. The Government, Bank, Line Department, SHPI and NGOs should support the functioning of the SHGs through periodical follow-up.
FUTURE SCOPE OF THE STUDY

The present data is based on only 350 respondents from Ratnagiri district. There is further scope to do research on large number of data and to study the impact of training on SHG members.

CONCLUSION

Due to the problems which the women SHG’s has to suffer they can’t develop as per expected level.

1. Inadequate physical capital:
   A vast majority of finically excluded regions suffers from low level of investment in roads, bridges, canals, and power supply and market linkages. Absence of these leads to a general malaise in the local economy.

2. Underdeveloped social capital:
   Gram panchayat commodity cooperatives, local administration and even local market in the financially excluded regions are not well developed.

3. Low Productivity:
   Regions that have a low degree of financial inclusion, also exhibit a low level of agricultural productivity.

4. Low Education: Ethnic minorities have been excluded from the education system.

The conclusion is that if there is increase in skill development there is also increase in marketing linkage. It means that the training which is provided to the SHG members is required for them but it is not working fully. In this case government should take more initiative to improve the level of training at the village level so it will help members to achieve 100% target otherwise they will face lots of problems because of the insufficient training.

REFERENCES