

EFFECTIVENESS OF MICRO ENTERPRISE TRAINING PROGRAMME IN HIMACHAL PRADESH**Ms Deepika Gautam****Research Scholar, Department of Commerce,
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Training is imparted with the objective to energize and empower rural women by increasing their skills through innovative and productive programmes and to bridge the deficits or facilitates optimization of production activities already pursued by the self help group members. Further micro enterprise training programme promote entrepreneurial talents so that SHG members set up and run enterprises as a livelihood option. Hence, in the present study, an attempt has been made to know the impact of micro enterprise development programme on self help group members.

Key Words: Rural, SHG, Skill development, Empowerment

Introduction

Training is imparted with the objective to energize and empower rural women by increasing their skills through innovative and productive programmes. As such, there is no single recipe for success until SHGs deploy a variety of different instruments and methodologies to help women to start up businesses, which range from entrepreneurial skills training, business development services and technical support, to capacity development and the provision of credit and investment funding, amongst others. Self-Help Groups are meant for development of personality, skill development of women and changes in attitudes and behavior. The training is required to be imparted to educate SHG members and introduce them to group formation, linkage methods which is expected to help in improving income-generating activities and to broaden their horizon and aware them on the latest trends in the market. Training brings in various fiscal benefits to SHG members in terms of increased asset creation, enhancing income saving and borrowing habits etc through bank and market linkages, and other Development programmes, etc. NABARD has been supporting need based skill development programmes for matured SHGs which already have access to finance from banks. Often the requirements for skill development or refinement of skill sets of the SHG members is a felt need which NABARD supports through appropriate resource NGOs and other support organizations locally. There are on-location skill training programmes which attempts to bridge skills deficits or facilitates optimization of production activities already pursued by the SHG members. Hence, in the present paper, an attempt has been made to know the impact of training on empowerment of women through the programme of SHGs in the study area.

Objectives and Methodology

The main objective of this paper is to evaluate the effectiveness of micro enterprise training programme in empowering self help group members. The study is purely based on primary source and data has been obtained personally from the members of SHGs belonging to three districts i.e., Shimla, Solan and Mandi through self developed schedule. The data have been analyzed with the help of five point likert scale. Further to know the impact of training in empowering SHGs, F test has been applied.

Results & Discussion

Impact of Training on Bank Linkages

One of the main objectives of the SHG is to create saving habits amongst the members and Self Help Group-Bank Linkage Programme (SBLP) aims to provide thrift and to deliver financial products & services to the poor that lacks access to formal banking and other financial services enabling them to raise their income levels and standard of living. Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the "Unreached Poor" which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self help capacities of the poor, leading to their empowerment. Apart from myriad programs relating to poverty alleviation, micro credit system through SHGs bank linkage programme plays a very significant role for the woman empowerment in rural areas so as to the poor families could be benefited. District -Wise analysis of perceptions of the respondents regarding enhancement of bank linkages through training programmes has been presented in Table 1 and it is apparent from the table that mean score of satisfaction level of respondents in enhancing bank linkages in district Shimla has been found highest (3.81) followed by Mandi (3.59) and Solan district (3.44) at five point likert scale. It is pertinent to mention that there has been moderately to high increase in satisfaction level of the sample respondents in all the districts under study. In order to study the comparative impact of training on enhancing bank linkages in the districts under study, F-test has been applied.

Table1: Descriptive Statistical Analysis of Impact of Training on Bank Linkages

District	Mean	Standard Deviation	S.E	F	P-Value
Shimla	3.81	.937	.104	1.451	.000
Solan	3.44	1.511	.190		
Mandi	3.59	1.520	.192		
Total	3.63	1.322	.092		

Source: Data collected through Interview Schedule

Further, the calculated F-Value (1.451) has been found statistically significant at 1 percent level of significance which rejects the null hypothesis. Hence, it can be concluded that area wise there is a significant difference in the opinion of the respondents as far as impact of training on bank linkages is concerned.

Impact of Training on Formal Rural Finance Linkage

The important feature of self-help groups has been the establishment of links between self-help groups and the formal microfinance institutions and commercial banks. Linkages can have positive outcomes at the level of both financial institutions and rural clients. Through linkages, financial institutions may be able to expand the scale and scope of their rural operations resulting in greater profits and better financial and institutional sustainability. The objective of the Bank's rural finance strategy is to promote the provision of efficient, broadly based, and sustainable rural financial services. Lack of adequate financial services and deep financial markets hinders the formation of new enterprises and the expansion and modernization of existing ones and contributes to income inequality. Therefore, the training has a role to play in fostering the links to formal rural financial markets. Table 2 presents the satisfying level of the sample respondents regarding impact of training on formal rural linkages in the area under study.

Table 2: Descriptive Statistical Analysis of Impact of Training on Formal Rural Finance Linkage

District	Mean	Standard Deviation	S.E	F	P-Value
Shimla	3.44	1.059	.119	.943	.000
Solan	3.14	1.458	.184		
Mandi	3.35	1.427	.180		
Total	3.32	1.308	.091		

Source: Data collected through Interview Schedule

Analysis of table 2 reveals that mean score of the level of satisfaction of respondents on the impact of training on formal rural finance linkage in the study area has been found 3.32. Level of satisfaction of training has been found highest in Shimla district (3.44); followed by Mandi (3.35) and lowest in Solan district (3.14). On applying F test, calculated Value (.943) has been found statistically significant at 1 percent level of significance which rejects the null hypothesis. Hence, it can be concluded that area wise there is a difference in the opinion of the respondents on the impact on the formal rural finance linkages in the Shimla district.

Impact of Training on Market Linkages

Lack of economies of scale, limited access to market information and poor access to organized buyers are major factors that prevent poor producers from getting best value for a wide range of agriculture produce. It is not sufficient for poor women to start any economic activity, as they require a range of their Business Development Services (BDS) to sustain their micro enterprises. Rural women often lack knowledge on how to run a business, so their capacity needs to be strengthened and training ensure backward and forward linkages. Table 3 throws light on the impact of training on market linkages under study area.

Table3: Descriptive Statistical Analysis of Impact of Training on Market Linkage

District	Mean	Standard Deviation	S.E	F	P-Value
Shimla	3.27	.858	.097	11.683	.000
Solan	3.71	1.237	.156		
Mandi	4.03	.695	.088		
Total	3.64	.998	.070		

Source: Data collected through Interview Schedule

It is evident from the table 3 that average mean score of the impact of training on market linkage has been found 3.64, which shows that the respondents in the study area feel that training has helped them to explore market linkages. Mean score of the respondents of Mandi district has been found maximum (4.03) and that of the Shimla district has been observed minimum (3.27) In order to study the impact of training for enhancing market linkages in the districts under study, F-test has been applied. The calculated F-Value (11.683) has been found statistically significant at 1 percent level of significance which rejects the null hypothesis. Hence, it can be summed up that there is significant difference in the responses of the respondents on the impact of training on market linkages according to the area under study.

Impact of Training on Confidence Building

For empowerment of women it is essential that women must be seen not just as reproducer and home maker but, as productive members of the economy and society. Training for income-generating activities

and technological training for capacity building should be organized by competent agencies with greater seriousness. Self-confidence is extremely important in almost every aspect of one's lives and capacity building training is vital for direct changes to happen. Impact of training on confidence building of the respondents in the area under study has been presented in the table 4.

Table 4: Descriptive Statistical Analysis of Impact of Training on Confidence Building

District	Mean	Standard Deviation	S.E	F	P-Value
Shimla	3.20	1.042	.116	30.624	.000
Solan	4.17	.976	.123		
Mandi	4.33	.803	.101		
Total	3.84	1.083	.075		

Source: Data collected through Interview Schedule

It is noticeable in the table that mean score of the respondents for confidence building in district Mandi has been found highest (4.33) followed by Solan (4.17) and Shimla district (3.20) at five point likert scale. Through training, the confidence level of the respondents has increased and the majority of women feel confident that their individual and group needs are heard at higher levels. In order to study the impact of training on confidence building in the districts under study, F-test has been applied; calculated value of F (30.624) has been found statistically significant at 1 percent level of significance which rejects the null hypothesis. Hence, it can be concluded that there is a significant difference in the opinion of the respondents on the impact of training on building confidence level of the women in the study area.

Impact of Training on Entitlement Programme Awareness

Training enables and empowers the poor women to build-up their human, social, financial and other resources, solidarity, voice and bargaining power and enable women to access their rights, entitlements and opportunities to mould their lives and that of their families. Training helps women in improving access to basic services, negotiating for safe & secure housing, connecting families and communities to government entitlements. Table 5 reveals the impact of training in enriching knowledge on entitlement programmes in the study area.

Table 5: Descriptive Statistical Analysis of Impact of Training on Entitlement Programme Awareness

District	Mean	Standard Deviation	S.E	F	P-Value
Shimla	3.07	.833	.093	12.154	.000
Solan	3.75	.950	.120		
Mandi	3.52	.715	.090		
Total	3.42	.882	.061		

Source: Data collected through Interview Schedule

It is evident from the table 5 that overall mean score of respondents on the impact of training on entitlement programme has been found 3.42. District wise mean score of the satisfaction level of respondents on the impact of training has been found highest in Solan district (3.75) and lowest in Shimla district (3.07). Further, in order to study the impact of training in enhancing Knowledge on Entitlement Programmes in the districts under study, F-test has been applied and the calculated F-Value (12.154) has been found statistically significant at 1 percent level of significance which rejects the null hypothesis. Thus it can be concluded that there is a significant difference in the responses of the respondents' area under study as far as impact of training on entitlement programme is concerned.

Impact of Training on Development Programme

Knowledge of the various development programmes is a pre requisite for competency development and the main objective of training is to bring the assisted poor families above the poverty line, by providing them income-generating assets and to make them aware of the various development programmes. Impact of training on development programme has been assessed and presented in the table 6.

Table 6: Descriptive Statistical Analysis of Impact of Training on Development Programme

District	Mean	Standard Deviation	S.E	F	P-Value
Shimla	2.91	.990	.110	9.656	.000
Solan	3.59	1.145	.144		
Mandi	3.46	.800	.101		
Total	3.29	1.029	.072		

Source: Data collected through Interview Schedule

Analysis of table 6 evidences the impact of training on various development programmes has been observed more in Solan district with highest mean score of 3.59, followed by Mandi (3.46) and Shimla district (2.91). Further, by applying F-test calculated value has been found significant at 1 percent level of significance which shows that area wise there is a significant difference in the responses of the respondents regarding impact on development programmes through training.

Impact on Training on Managerial Efficiency

Managerial excellence training aims to prepare the women to face the challenges of the developments and changes in the environment and be successful executives. Women are the motivators and organizers as they are the ones with new ideas, who carry it through and prioritize them as well. Impact of training on enhancing managerial efficiency of the respondents in the study area has been shown in table 7.

Table 7: Descriptive Statistical Analysis of Impact of Training on Managerial Efficiency

District	Mean	Standard Deviation	S.E	F	P-Value
Shimla	3.21	.862	.096	13.808	.000
Solan	3.81	1.014	.128		
Mandi	3.87	.609	.077		
Total	3.59	.897	.062		

Source: Data collected through Interview Schedule

Analysis of the table 7 reveals that mean score of the satisfaction level of the respondents in the study area, ranges from 3.21 to 3.87. The respondents of Mandi district are found more satisfied with the impact of training on Managerial Efficiency, as their mean score has been found highest (3.87) in comparison to the respondents of Solan (3.81) and Shimla district (3.21). Further, F-test has been applied to show the impact of training on managerial efficiency. Calculated value of F has been found significant at 1 percent level of significance which shows area wise there is a significant difference in the responses of the respondents regarding impact of training on managerial efficiency.

Impact of Training on Improving Skill Development Programme

Skill development determines the productivity as well as the ability to adapt to the changing industrial environment. Majority of rural women do not possess marketable skills, which is an impediment in getting decent employment and improving their economic condition. Keeping in view the importance of

skill development, SHGs provide both skill development and human capital training services to their members. The skill formation training aims at improving income generating activities such as; farming, craft or business and is mostly provided to SHGs that are already credit linked. In order to promote employability of women, the SHG focuses on the skill up gradation strategy to enhance the employability of women in the self employment & wage employment sectors. Mean score of satisfaction along with standard deviation of the responses gathered from respondents relating to the impact of training on skill development programme in the study area is depicted in table 8.

Table 8: Descriptive Statistical Analysis of Impact of Training on Skill Development Programme

District	Mean	Standard Deviation	S.E	F	P-Value
Shimla	2.74	1.093	.121	46.347	.000
Solan	4.08	1.021	.129		
Mandi	4.16	.865	.109		
Total	3.58	1.208	.084		

Source: Data collected through Interview Schedule

Analysis of table reveals that impact of training on skill development programme was observed highest in Mandi district (4.16), followed by Solan (4.08) and Shimla district (2.74). By applying F-test, the calculated value has been found significant at 1 percent level of significance, which shows that area wise there is no significant difference in the responses of the respondents regarding impact of training on improving skill development of the women.

Impact of Training in Augmenting Family Income

Without access to credit, it is difficult for poor farmers and business people to plan and are unable to undertake more diverse activities, as start-up capital is typically required to enter the market. This problem is often worse for women because they lack collateral, such as; land and other assets. Keeping in view the importance of economic aspect, the impact of training in augmenting income of the sample respondents in the area under study has been presented in the table 9. Microfinance programmes assist how to replace high cost debt from informal sources, thereby increasing disposable income through financial discipline, thus resulting in ownership of assets. Table 9 presents the impact of training in augmenting family income in the area under study

Table 9: Descriptive Statistical Analysis of Impact of Training in Augmenting Family Income

District	Mean	Standard Deviation	S.E	F	P-Value
Shimla	3.41	1.081	.120	.296	.000
Solan	3.48	.965	.122		
Mandi	3.35	.626	.079		
Total	3.41	.925	.064		

Source: Data collected through Interview Schedule

Analysis of table 9 reveals that mean score of the satisfaction of the respondents on impact of training in augmenting family income has been found highest in Solan district (3.48) followed by Shimla (3.41) and Mandi district (3.35). By applying F-Test, calculated value has been found significant at 1 percent level of significance which leads to the conclusion that area wise there is a significant difference in the responses of respondents.

Conclusion

It can be summed up that impact of training on bank linkages (3.81) and formal rural finance linkages (3.44) was found highest in Shimla district; whereas impact of training on market linkage (4.03), confidence building (4.33), managerial efficiency (3.87) and skill development (4.16) was found maximum in Mandi district. Further impact of training on entitlement programme (3.39) and augmenting in family income (3.48) has been observed highest in Solan district. Area wise impact of training on empowering women by taking into account, selected variables has been found highest at 1 percent level of significance which leads to the conclusion that the micro enterprise training programme for self help group members is effective.

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