

Self-help groups (SHGs) Role in Promotion of Women Entrepreneur: A Saga of Pandemic Era

Dr Deeksha Bajpai Tewari¹, Dr Upma Gautam², Chandan Saxena³, Amit Verma⁴

¹Department of Geography, Dyal Singh College, University of Delhi. Email: deekshabtevari@gmail.com

²University School of Law and Legal Studies (USLLS), GGSIPU, New Delhi. Email: findupma@gmail.com

³Assistant Professor, University Institute of Media Studies, Chandigarh University Mohali Punjab. Email id: chandansaxena7@gmail.com. Orchid id: <https://orcid.org/0000-0002-1485-5961>.

⁴Assistant Professor, University Institute of Media Studies, Chandigarh University, Punjab, India. Orchid id: <https://orcid.org/0000-0001-8690-0285>. Email id: Amitve4@gmail.com

Abstract

The goal of this study is to better understand the role of SHGs on the growth of early-stage women entrepreneurs in India during the pandemic period. It is a relevant investigation of 220 Indian SHG businesswomen using an organised poll-based research and 12 clear cut elements extracted from the literature to define the 'job' and 'business development' with respect to Indian SHG women entrepreneurs. The review adopted a quantitative exploratory method, with enlightening measures being used to dissect the data and understand the findings. According to the findings of the study, the pandemic posed both challenges and opportunities for Indian SHG women's organisations. In this unusual situation, the role of SHGs in supporting the business development of its women entrepreneurs has been inadequate, according to the respondents. SHGs should focus on innovation-driven occupations and include training modules for enabling web-based models and displaying stages, as well as financial access, to help expand and recover the business using new methods. In light of the findings, proposals for SHGs and strategy producers in the Indian context have been proposed in order to coordinate with changing market and consumer factors during the epidemic. The review has added to the body of knowledge on the needs of SHG women entrepreneurs and the appropriate measures that should be taken to help them grow their businesses in India.

Key Words: women entrepreneurs, SHGs, India, pandemic, business growth, SHGs role.

Introduction

Women entrepreneurs and visionaries are seen as forward-thinking pioneers who bravely take on all obstacles, are born scholars, and multitaskers who work as both a homemaker and a businessperson. According to the National Sample Survey Organization's 6th Economic Census (NSSO, 2014), 8.05 million of India's 58.5 million enterprises are managed and owned by women. Women entrepreneurs and their dedication to the social economy are on the increase in India, especially since the Industrial Revolution in 1991, and businesswomen are critical indicators of financial change. MSMEs account for up to 8% of the country's GDP, with women making up a substantial portion of this group. (Indian Administration, 2011). The Covid 19 epidemic has disrupted various

organisations in India, particularly the small, medium, and large ones operating at the base of the pyramid levels. The early and small businesswomen were particularly badly impacted, and many of them had to close their businesses during this period. The financial crisis caused by the global pandemic has had a significant impact on women entrepreneurs' businesses (UN Women, 2020; WE Forum, 2020). SHGs originated in India with the major purpose of small money loans being considered as a solution to the country's and poor's monetary difficulties. SHGs were familiar with the concept of "Local Area Driven Development," which focused mostly on financial mediation and microfinance. In India, women make up 90 percent of all SHGs. SHGs are viewed as a venue for attracting women through financial considerations and social

events. Collective and collaborative approach, common trust, association of small and reasonable number of people, spirit of frugality, request based loaning, guarantee free, ladies amicable credit, peer strain in reimbursement, expertise preparing limit building and strengthening of ladies are the fundamental standards on which SHGs work. SHGs strengthen the standing of women as members, leaders, and receivers in the majority rule, monetary, and social spheres of life, as well as encourage women to start businesses. Following the pandemic, their role should be revised to accommodate new conditions; as a result, the current study's goal was to appreciate how SHGs' roles in company growth are changing.

Literature review

While women entrepreneurs are considered as significant drivers of financial development, they face various requirements and impediments. It has been noticed that ladies who pursue entrepreneurship in India need mindfulness and instructions and explicit preparation and expertise improvement programs (Garga and Bagga, 2009). In India the Ministry for Entrepreneurship and Skill Development and NABARD have spearheaded various plans and emotionally supportive networks for ladies to conquer their imperatives, especially for those women entrepreneurs who need schooling and mindfulness. Perhaps the best model to help and advance ladies business venture in India at the base level is the SHG model which was started by NABARD and given a conventional design known as the three-level model in 1991 through SBLP (self-improvement bank linkage) program. Accordingly, many plans were presented by the Indian Government, latest one being the Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (NULM). The Indian Government intends to generally prepare ladies into SHG's and offer help with a few new open doors for business under various government plans moving past the idea of investment funds and frugality. According to the data acquired from the site of The Ministry of Micro, Small and Medium undertakings (2020) on the International Women's Day in 2018 the Ministry of Micro, Small and Medium endeavors sent off a plan "Udyam Sakhi" for offering an overall help to business visionaries in the social

business circle subsequently perceiving their significance as motors of development. In this manner, zeroing in on the significance of women entrepreneurs, their necessities and their commitment to monetary development of their country, the goals of the current review were created.

Role of SHGs

Different investigations in India express that SHGs have engaged ladies' individuals to get monetarily free and have empowered them to become innovative. Metropolitan SHG's decidedly affected the financial status of ladies and have enabled them (Patel and Patel, 2017). A review in the NCR district of India expressed that SHG's through microfinance have helped ladies create and lay out innovative endeavors, have improved their dynamic capacities and made them socially engaged (Bansal and Singh, 2019). Essentially, in one more examination across Indian states, it was seen that financial strengthening among SHG ladies is improved with an aim to make little endeavors through admittance to microfinance given by their SHG's (Samineni and Ramesh, 2020). A review directed to discover strengthening of rustic ladies through SHG's in the Bilaspur locale of Chhattisgarh, India expressed that women are engaged in three ways specifically monetarily, socially and politically subsequent to partner with SHG's (Gupta and Rathore, 2020). As investigated the World bank site (April, 2020) SHG ladies across 90% of Indian regions are effectively supporting annihilation of the Covid 19 pandemic through assembling facial coverings, sanitizers, running local area kitchens, giving fundamental products through the NRLM which has been effectively elevating provincial ladies to conquer destitution by activating them into SHG's across India since twenty years.

The Covid 19 pandemic caused numerous interruptions and has especially impacted the miniature and private companies set up by women entrepreneurs, the pandemic's financial emergency has hit ladies' business venture seriously (UN Women, 2020; WE Forum, 2020). Subsequently, the jobs of SHGs are expected to be adjusted likewise to suit the changing necessities of these ladies business visionaries and backing their organizations. To

comprehend the pretended by SHGs in business development of their ladies businesspeople, the specialists have utilized the accompanying factors gotten from writing to foster the examination system, gather and dissect the information and show up at the discoveries and results.

1. Financial Access and Support-A review across six territories of India zeroing in on supportability of SHG's expressed that monetary access and backing is fundamental for SHG alliance to guarantee outreach, appropriate administration and to lessen and restrict reliance on outside organizations, it likewise improves their capacity to confront different financial conditions and lawful and administrative structure (Salomo et. al., 2010). A report named "Improvement Costs and Sustainability" expresses that the shortfall of reserve funds and suitable lawful system structure significant limits on the monetary suitability of SHGs (Srinivasan and Tankha, 2010). In a concentrate in Nayagarh area of Odisha, directed on 400 SHG ladies from 68 SHGs discovered that serious issues looked by SHGs in supporting women individuals are money and admittance to monetary assets (Suchitra and Bishnoi, 2019).

2. Preparing- It was noticed that SHG women business visionary's prosperity can be expanded through customary and appropriate preparation (Mani and Menon, 2012). Preparing structures, a significant part of SHG's notwithstanding, preparing is given to the individuals from SHG's especially ladies by the self-improvement advancing establishments (Sandhu, 2013). A concentrate in Ernakulum area of Tamil Nadu, India has reasoned that schooling and mindfulness structure significant limitations alongside government backing and admittance to legitimate preparation stages to further develop promoting abilities and creation techniques (Jose, Chockalingam and Velmurugan, 2019).

3. Showcasing Support-A concentrate in Nayagarh locale of Odisha, discovered that serious issues looked by SHGs in supporting ladies individuals are promoting in which the respondents expressed absence of appropriate advertising offices, commercial and weighty rivalry as the significant imperatives (Suchitra and Bishnoi, 2019). The significant difficulties looked by SHG women entrepreneur visionaries are absence of showcasing support from their

SHGs. Promoting support by SHG's is basic for achievement of undertakings of SHG businesswomen (Poornima and Ramanaiah, 2019).

4. Self-awareness assumes a significant part in improving business development of women entrepreneurship. Subsequently, job of SHG's n giving self-awareness is crucial for business development of women entrepreneurs (Sulur and Barani, 2012).

5. Admittance to Technical Resources- Technical assets infer new advancements, specialized upgradations, new market mediations in innovation, apparatus and so forth. In an exploration led to comprehend the pointers for business achievement and requirements looked by women SHGs in Coimbatore area of Tamil Nadu, India has discovered that admittance to specialized assets shapes a fundamental and significant mark of business achievement (V, Krishnaveni and Haridas, 2014).

6. Business Counseling-SLI (Sustainable job drive) is a select business vertical and has taken on bunch model (Nabard, 2014). Business advising is a fundamental job boundary of SHG's as it propels women entrepreneurship to settle on ideal choices and gives convenient direction and backing.

7. Instruction SHG's part in giving schooling to women business visionaries is in this way fundamental for their turn of events and information gain which thusly brings about business development (Gupta, 2000). Instruction through preparing in monetary proficiency empowers more compelling utilization of assets, especially for ladies, who have frequently been confined from going to class and are portrayed by lower paces of formal schooling (Haworth et al., 2016).

8. (Linda et al., 2020) "How Business Leaders Take Advantage of The opportunity Created by COVID19 Pandemic: Changing direction to Stay the Course." This study used current data from the Global Research Institute (GRI) to identify a business model shifting in women-owned businesses to analyse the obstacles and possibilities experienced by women entrepreneurs. According to the results of the poll, there are three primary problems that women entrepreneurs confront in the COVID-19 pandemic: a) The recession has had a

disproportionate impact on industries where the majority of women work. b) Many of the newest, smallest, and most vulnerable businesses are operated by women. b) during a pandemic, when schools are closed Women face the prospect of being caregivers and housewives.

Women Entrepreneurs Growth

There are individual\personal variables and business factors which sway the business development of businesspeople. In the ebb and flow study, the specialists have utilized five factors\variables got from writing to concentrate on the business development of women business visionaries, they are-market extension, mechanical development, worker development, framework development and monetary development as expressed underneath. The respondents were requested to express the significance from these factors for their business development on a Likert size of 1-5 where 1=Not significant by any means, 5= vital. This empowered the analysts to comprehend the significance of the picked factors and the outcomes confirmed that they were viewed as vital for business development as greater part of the respondents guaranteed it.

1. Market Expansion-Increase in deals, expansion in the quantity of workers, expansion in benefit and resources, as well as expansion in the association's worth and inside advancement are the signs of business development (Machado, 2016; Achtenhagen et al., 2010). Business development relates to new business sectors and broadening (Davidson et al., 2010). Achievement boundaries for businesspeople incorporate adding another item or administration, extending activities, offering to another market, and applying for an advance to grow tasks (Gundry and Welsch, 2012).

2. Mechanical Growth-Information and correspondence innovations (ICTs) have furnished ladies with instruction and abilities for showcasing their items alongside admittance to business sectors and business development (Gill et al., 2010). ICT access and use can help ladies' endeavor creation and significantly work on the seriousness of female-claimed firms (United Nations Conference on Trade and Development, 2010).

3. Worker Growth-Business Growth can likewise be seen by expansion in number of representatives and deals turnover rates, expansion in the quantity of representatives is a sign of business development. Human asset is an extremely basic part for business development as a right group can work with enterprising development and opportune accomplishment of business objectives (Machado, 2016; Achtenhagen et al., 2010).

4. Framework Growth-It has been noted in some investigation for women entrepreneurship organizations the significant development boundaries are benefit, upgraded turnover, absolute resources and portion of the overall industry. Right Infrastructure gives sufficient offices to form the thought into a market prepared item to be sent off effectively (Majumdar, 2008).

5. Monetary Growth-Financial and non-monetary way of life models are utilized to pass judgment on business accomplishment for business visionaries (Walker and Brown, 2004). Accessibility of money and admittance to back is a focal idea to clarify achievement in business venture according to a monetary point of view. Monetary capital is significant for securing the essential resources like hardware and natural substances, keeping away from liquidity issues and in this manner guaranteeing progressing activities (Frese and Gielnik, 2014).

6. During the COVID-19 epidemic, women entrepreneurs faced several problems in adjusting to new business models. COVID-19, on the other hand, has given chances for them, since more usage of digital technology implies cheaper and easier access, greater coordination, higher productivity, and lower prices, allowing women are taking advantage of these technological and business advantages. This study discusses the prospects for female entrepreneurship in COVID-19 as well as the problems they confront during the epidemic. A survey of 100 women entrepreneurs engaged in online economy in Tamil Nadu was performed for this purpose using a personal Google forms link. (Lakshni and Smilee, 2021)

Position of SHG's and Women Entrepreneurship:

Existing disparities have been exacerbated by the COVID-19 epidemic, and one of the disparities that has worsened is the gender gap. Last year, data from the World Bank found that women-owned enterprises were 5.9% more likely than male-owned businesses to close. Women entrepreneurs endure more stress, according to the results of small-sample surveys done in India. For example, according to a survey from 2020, about three-quarters of women-led enterprises faced liquidity constraints, compared to half of male-led businesses.

The pandemic has simply added to the difficulties that women in India endure. The

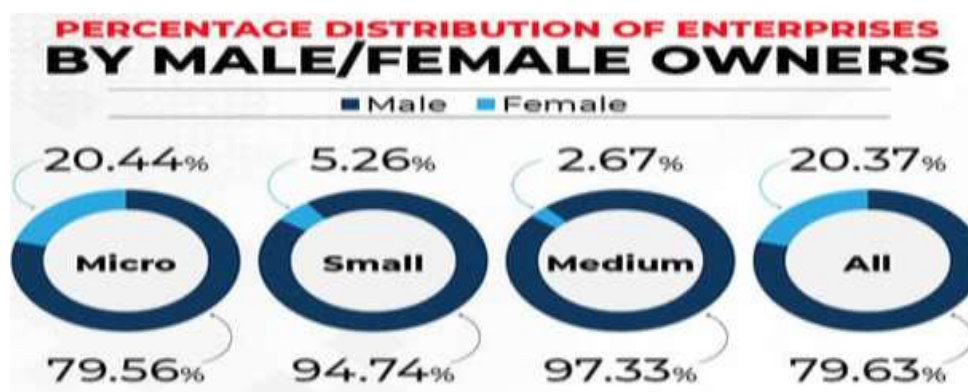
female labour participation rate has been declining for decades, and in 2015, the Global Entrepreneurship Development Institute's Female Entrepreneurship Index put us 70th out of 77 countries. Women find it considerably more challenging to start and run a business in a male-dominated society like ours. According to the NSS 73rd round in 2015-16, around 20% of Indian MSMEs are owned entirely or partially by women, which is lower than the global average of 33%. Women entrepreneurs in India experience a 19 percent rejection rate from financing institutions, which is more than double the rate of 8% for men.



Source: Annual Report 2018-19, Ministry of MSME

Several growth attempts in India were stalled by the novel coronavirus disease (COVID-19) epidemic. Women-run self-help groups (SHGs) from India's backward districts, on the other hand, fought back valiantly: They produced important medical supplies such as masks, sanitizers, and protective equipment, as well as

running communal kitchens and providing financial assistance to the poor. According to a report dated April 11, 2020, the World Bank provided \$750 million in financial support to the National Rural Livelihoods Mission, which has been performing great work in rural India by closing poverty disparities.



Source: Annual Report 2018-19, Ministry of MSME

SHGs have also been inspired to fight gender inequality in rural India as a result of the project. According to the research, 67 million Indian women are members of six million SHGs. On

August 12, 2021, the Indian government announced financial support for approximately 0.4 million SHGs, totaling Rs 1,625 crore. The money came from the Atmanirbhar Bharat (self-

sufficient India) programme. Government programmes have also pushed women to have bank accounts, making it simpler for SHGs to obtain loans. SHGs, on the other hand, have had positive results by reducing banks' non-performing assets.

Objectives and Research Questions

The primary objectives of the current study were:

1. Understanding the function of SHGs in Indian women entrepreneurs' business growth during the pandemic time,
2. Identifying their shifting role during the epidemic period and providing ideas for improved business growth.

Researchers have also conducted a brief analysis of current government policies for SHGs and women entrepreneurs in India and made recommendations based on the findings of the primary data received from the respondents.

Research Methodology

The current research involves the study of SHG's role in business growth of Indian women entrepreneurs during the pandemic period. Two primary study areas under this are 1. Role of SHG's and 2. Business growth of women entrepreneurs in the Indian context. Period of study is 2020 during the pandemic period. The study involves collection of both primary and secondary data. Quantitative research design has been employed in the current study as the study uses well defined structured variables derived from the literature, clear and well-defined objectives and research questions and an objective approach of primary data collection using a structured close ended questionnaire. The primary source of data includes the factual data collected by the researchers from Indian women entrepreneurs who are members of SHG's using a close ended structured questionnaire covering the socioeconomic profile, growth parameters of women entrepreneurs, urban SHG's role in women entrepreneur's business growth. Rating scale

used to capture the respondent's opinions was five-point Likert scale. The questionnaire was checked for reliability using Cronbach's alpha. Cronbach's Alpha values for all variables were above the threshold mark of 0.7, showing a high level of internal consistency for the measurement scale. The constructs used in the current study were checked for validity using content validity. Content validity ratio and content validity Index have been used to compute validity index and confirm validity (Lawshe, 1975). The overall Content Validity Index was 0.979, which is above the required threshold value and hence, validity of the constructs used in the current research was confirmed. Normality in the current study was checked using George & Mallery's test to compute Normality. Variables with skewness values between +2 and -2 and kurtosis values between +2 and -2 indicate normality. All variables used in the study have required threshold values, thus normality was supported. The main source of the secondary data includes published literature on various dimensions of entrepreneurship in the form of Government reports, research reports and research publications in reputed journals and books. The researchers have used a structured questionnaire as the tool to collect primary data from the respondents. Sample for the study consisted of women entrepreneurs who were members of SHG's in India. The unit of analysis was women entrepreneurs and the sampling method used to collect data was probability sampling in which simple random sampling was used. In the current study, sample size (220) was calculated using the estimation of proportion formula. The margin of error used was 5% and confidence interval was 95% (Aguila & González-Ramírez, 2013). The data collected was analyzed using statistical tools to arrive at the findings of the research and state the conclusion and suggestions based on them.

As the current study focuses upon role played by SHGs in business growth of Indian women entrepreneurs, the main constructs of the study were – women entrepreneurs, SHG's, role and growth. The variables used to measure and statistically analyze the construct and corresponding response questions are stated as follows:

Table 1: Variables and Response Questions Used to Study Role of SHG's In Business Growth

Variables	Response questions-common for all variables
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1. Financial access and support	Response on a scale of 1-5; 1= never, 2=rarely, 3=sometimes, 4=very often, 5=always
2. Training	
3. Marketing support	
4. Personal growth	
5. Access to technology and technical resources	
6. Business counseling	
7. Education	

Data Analysis and Interpretation

Role Of Self- Help Groups (SHG's) in Business Growth

From the primary data collected from 220 Indian SHG women entrepreneurs on a 5-point Likert scale, where 5= Always, 4= very often, 3= sometimes, 2= rarely and 1= never, it was observed and the respondents opined that majority of the role parameters, essential for achieving business growth were not provided consistently by their SHGs during the pandemic period, variables wise details are presented below:

1. Financial access and support- Majority of the respondents (137) stated that financial access and support is 'very often' provided by their SHG for the growth of the business but during the pandemic period it has not been consistent.

2. Training- Majority of the respondents (117) stated that training is 'sometimes' provided by their SHG for the growth of the business and (79) respondents stated that it is 'rarely' provided.

3. Marketing support- Majority of the respondents (107) stated that marketing support is 'rarely' provided by their SHG for the growth of business during the pandemic period.

4. Personal growth- Most respondents (112) stated, personal growth is 'rarely' provided by their SHG for business growth.

5. Access to technology and technical resources- Majority of the respondents (107) reported that access to technical resources is 'rarely' provided by their SHG for the growth of the business.

6. Business Counseling- Majority of the respondents (99) stated that business counseling is 'rarely' provided by their SHG for the growth of their business.

7. Education- Majority of the respondents (106) reported that education is 'sometimes' provided by their SHG for the business growth.

From the above results from the primary data, it can be deduced that SHG's are unable to play a significant role in growth of women entrepreneur's business during the pandemic period in the Indian context as the major factors impacting business growth like marketing support, access to technology and technical resources, training and education are rarely or infrequently provided by the SHGs. The respondents stated that the pandemic has impacted their business in two distinct ways, firstly their financial resources and support have become unavailable and secondly marketing and networking for products has become very difficult, thereby resulting into losses and business closure for some of them. There are 1. business constraints in the form of product quality concerns and modifications\changes in products owing to the pandemic and 2. lack of government support and awareness. This has enabled the researcher to understand and thereby conclude that there is need for enhanced education, training and awareness along with support in the form of revised governmental policies and framework for SHG women entrepreneurs in India.

The researchers also tried to understand the impact of the SHGs role on income, investment, promotion of business activity of women entrepreneurs in order to analyze and understand how the SHGs role can be modified to suit the changing business environment during the

pandemic period. Hence the respondents were asked to respond to a set of structured questions relating to these on a 5-point Likert scale where 5= Always, 4= very often, 3= sometimes, 2= rarely and 1= never.

The results from the respondents, as stated below, have indicated that SHG's are unable to provide consistent support for promoting income, investment and promotion of business activity of women entrepreneurs during the pandemic period.

1. Role in promoting income- Majority of the respondents (112) informed that their SHG 'sometimes' provides help in increasing their income.
2. Role in promoting business activity- majority of the respondents (132) stated that their SHG 'sometimes' plays a role in promoting their business activity.
3. Role in promoting investment- Most of the respondents (103) perceive that their SHG 'sometimes' provides help in increasing their investment.

Findings and Discussion

Major findings from the current study state that SHGs have not been able to play a significant role in business growth of women entrepreneurs in the Indian context during the pandemic period, particularly with respect to growth parameters like market expansion, infrastructural and technological growth which are considered most important for business growth. One of the key findings of the current research states that market expansion is a very important business growth parameter for the success of business, however urban SHG's as per this study are not providing relevant support to their women entrepreneurs in achieving it. Most studies in literature too have considered this parameter as important for business growth and have stated proper marketing avenues as one of the chief dimensions of success for a business enterprise (Van De Ven, 1984). whereas growth in sales revenue and monthly turnover have been considered as important dimensions for business growth (McGee et al., 1995; Merz & Sauber, 1995; Ilavarasan & Levy, 2010). In the current empirical study, maximum respondents of the study have considered market expansion as

'very important' when asked to state its importance for business growth thus confirming the existing theoretical studies, however when the respondents of the current study were asked to inform if their SHG's were able to provide this business growth parameter to them, most of the respondents, 107 responded 'rarely' and 47 responded 'never', thus it was evident through this study that urban SHG's are unable to provide market expansion support to their women entrepreneurs. Studies from existing literature also confirm that urban SHG's are unable to provide adequate marketing growth support (Suchitra & Bishnoi, 2019). SHG's are unable to provide marketing support to their women entrepreneurs (Poornima & Ramanaiah, 2019).

Another finding from the current research states that technological growth and infrastructure growth are important parameters for business growth of women entrepreneurs, however SHG's are unable in providing support to achieve them. Studies in literature have stated technological growth and access to technical resources as being crucial for business growth (Gill et al., 2010; Jensen & Oster 2009). Similarly, a report by UNCTAD, 2010 has considered access to technology for women entrepreneurs as a relevant parameter for business success. When the respondents in the current study were asked to inform whether their SHG's were able to provide support in getting access to technical resources for their business, over 48% (107 respondents) replied 'rarely' and 11% (25 respondents) replied 'sometimes'.

It is evident from the current study that SHG's are not able to adequately support infrastructure and technological growth. It is also seen from the literature that SHG's are unable to support these parameters. Similarly, for training, it has been noted that the training provided by urban SHG's has not been able to impact business growth of women entrepreneurs. In the current study when the respondents were asked to inform about the training support provided by their SHG's for their business growth, most of the respondents (117) replied 'sometimes' and 50 respondents replied 'rarely', thus it was evident that SHG's are not able to provide relevant training support for business growth. Access to relevant trainings has been seen as one of the major constraints for SHG women entrepreneurs (Jose,

Chockalingam & Velmurugan, 2019). Trainings provided by SHG's are basic and not focused on business growth (Rajpal & Tamang, 2014; Savaraiah, 2009). Based on the above findings, researchers' conclusions and suggestions have been derived as stated below.

Suggestions and Conclusion

The current review's findings suggest that SHGs are an useful way to grow women entrepreneurs in India, particularly during pandemic times. It is clear that several of the SHG's five company development variables are massively significant for any development variable. In this study, it was shown that the advice supplied by SHGs had no effect on the development of women entrepreneurs' businesses. Business advice provided by SHGs should be improved, as it is currently unable to have a significant impact on business development.

Various administrative, special, and credit ways are available, but respondents stated that they have limited training and openness and hence are unable to associate with the majority of these benefits. SHG partnerships and pioneers are encouraged and expected to join forces and benefit from these benefits. ICECD (International Center for Business and Career Development), Awake (Association of Ladies Business People of Karnataka), WIT (Women India Trust), FICCI-FLO (Federation of Indian Office of Trade and Industry), WIMA (Women Enterprising Association), and WIMA (Women Enterprising Association) are some of the plans and backing associations working in the country to identify limited scope and growing business people, give them proficient ability, provide hatcheries, and business. Through such coordinated efforts, MAVIM has initiated an internet advertising assistance for SHG ladies developing their companies in 2018-19 by signing a Memorandum of Understanding with Amazon, where 200 goods have been displayed on its site and are accessible for purchase. SHGs can expand their structure and thereby assist its entrepreneurs, particularly in the aftermath of a pandemic. Women entrepreneurs and SHGs need to pay attention to these plans. As a result, it is planned to provide a one-stop shop for SHG partnerships and corporate ventures seeking to advance in the country and reap these benefits.

Because the majority of SHG women entrepreneurs (respondents) use cell phones and are innovatively connected through internet providers on PDAs, it is proposed that the government launch a cell phone-based helpline that uses an intelligent voice response (IVR) framework to deliver data to SHG women entrepreneurs. The hotline can be used to: 1) transmit data on major government plans; and 2) receive data on major government programmes. 2) Include a second phone number to contact if you have any issues, and 3) link purchasers' online phases to SHG females. It is also advised that each SHG women entrepreneur be assigned an intriguing character number to help with business procedures such as evaluations, authorizations, and compliance with business and government licences, and so on.

Strategy measures and suggestions:

Because SHGs' role is to provide major development assistance such as advertising, innovation, and framework, it is critical to establish a plan that focuses on assisting women entrepreneurs in achieving all-around business development. According to a KPMG research (June 2017), India's administration should be changed to accomplish new changes through innovation and development in present MSME initiatives. For SHGs, a comparable arrangement measure is expected. Furthermore, experts have observed that organisations such as NABARD and the Ministry of Entrepreneurship and Skill Development of the Government of India are investing time and resources in recognising and assisting women entrepreneurs, but their plans require mindfulness, timely execution, and access. According to NABARD's New Policy Paper for 2019-20, the pilot project E-Shakti envisions associating SHG's carefully, locale, shrewd, and state regulated. The pilot project was operational in 100 regions as of 31st March 2018, and over 3.5 lakh SHG's were digitised across the country, all such undertakings in a reliable way, especially in the post-pandemic period. Many goals and emotionally supporting networks for businesses are included in the 2015 Public Policy for Entrepreneurship and Skill Improvement, but SHG's structure should be institutionalised and given an independent personality. SHGs are only seen as investment funds and frugality offices and require ambitious character.

Employability, not business, is the goal. As a result, a specific strategy to support SHG ladies' entrepreneurial capacities and development is required. Training and coaching, as well as hatching centres, are expected to enable ladies to get ready and strengthen their abilities to face market vulnerabilities and changing business climates during the pandemic time frame.

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