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# IMPACT OF SKILL DEVELOPMENT PROGRAMMES ON WOMEN ENTREPRENEURS IN THE STATE OF INDIA

## Nupur\*, Pragati Singh\*\*

Research Scholar, Faculty of Commerce, BHU, Varanasi-221005

## ABSTRACT:

The status of women entrepreneurs in India has changed drastically in 21<sup>st</sup> century whose whole credit belongs to the women themselves, society, public institutions, government policies etc. They persuaded social and economic improvement of women entrepreneurs in India. This paper will focus on studying the role of skill development programmes for women entrepreneurs and suggestions are also broached up to further improve the condition of women entrepreneurs in India.

**<u>KEYWORDS</u>**: Entrepreneurship, Skill development programmes, Public institutions, Government policies, Women entrepreneurs.

## 1. INTRODUCTION:

Growing success of women entrepreneur is a well known fact but continuous support of government policies can take them to new heights which will definitely ensure equality in country like India where Constitution of India states under Article 14 that "The State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India" and Article 15 of Constitution of India prohibits discrimination on grounds of religion, race, caste, sex or place of birth. (Indian Kanoon ) (Hazarika, 2011) et al. Despite all the laws whether IPC, CrPC, Constitution of India etc., development and training programmes as well as government policies are needed to give a push to women entrepreneurs.

#### **<u>1.1 WOMEN ENTREPRENEUR:</u>**

Government of India has defined women entrepreneurship as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of a capital and giving at least 51% of employment generated to the enterprises of women (Ghosh, 2017) (V.Abinaya, 2019) (G.Jayashree & Priya, 2016) et al. Traits of successful women entrepreneurs which helps them to achieve success are visionary, Unquenchable optimism, Perseverance, fearful, high energy, decisive, innovative, adaptability of knowledge, impressive, soft skills, competent enough, risk bearing capability, foresightedness, self-motivation, etiquettes, leadership skills, management skills, entrepreneurship skills etc. (V.) (V.Abinaya, 2019) (Rai, 2018).

#### **1.2 SKILL DEVELOPMENT PROGRAMMES IN INDIA:**

Skill Development programmes were mainly focussed in India in the year 2015 under the Ministry of Skill Development and Entrepreneurship (MSDE) with the sight of training the youth which will help in generating employment in the country and lead to economic development. Under Skill Development Programme many Yojanas were launched such as:

- Pradhan Mantri Yuva Yojana (PM-YUVA)
- National Apprenticeship Promotion Scheme (NAPS)
- Pradhan Mantri Kaushal Kendra's (PMKKs)
- Pradhan Mantri Kaushal Vikas Yojana (PMKVY)
- Women Entrepreneurship Development Programmes -Women EDP

#### 2) **LITERATURE REVIEW:**

#### **Table 1: Review of Literature**

AUTHOR	<b>OBJECTIVES</b>	TOOLS	CONCLUSION
(Bhardwaj, 2014)	To study the impact of	Secondary data	The study concluded
	education and training on	collection, Analysis of	positive impact of
	women entrepreneurs in	data through SPSS,	education and training on
	India.	correlation used to	women entrepreneurs as
		analyse the impact.	it resulted into creativity,
			innovation and accessible
			to resources and also
			gave the evidence that
			imparting would result in
			launching if own
			enterprises by student
			also.
(Dhar, 2019)	To analy <mark>se on desc</mark> riptive	Systematic Literature	The study elaborated the
	dimension on types of	Review Method	need of unification of
	training and skill		skill development with
	development programs in		secondary education and
	India and study their		labour market reforms
	importance on women		are needed to overcome
	entrepreneurs.		challenges.
(Susmita Chatterjee,	To enquire about the	SEM (Structural	The study concluded that
2018)	feasibility issues of SHGs	Equation Modelling)	there is a causal
	through the development		relationship for the
	of micro enterprises.		development and
			empowerment of women
			between SHGs and micro
			enterprises. Women in
			SHG gets decisive powers but there is
			powers but there is leakage of funds for self-
			use by owner of SHGs.
(Singh, 2019)	To study the	Structured Questionnaire	The study elaborated the
(Singii, 2017)	entrepreneurial skills and	and Purposive Sampling	gender inequality has
	also whether	and r urposive Sampling	been narrowed down due
	microfinance reaches to		to microfinance and
	the lower level to women		independence and control
	entrepreneurs or not.		acquired by women
	endepreneurs of not.		entrepreneurs due to
			microfinance.
			micromance.

#### Source: Authors' Compilation

#### 3) **OBJECTIVES OF THE STUDY:**

- a) To study the present role and status of women entrepreneurs in India.
- b) To study the skill development programmes launched by government and financial institutions in promoting women entrepreneurship.
- c) To provide suggestions for upliftment and empowerment of women.

## 4) <u>RESEARCH METHODOLOGY:</u>

In this study impact of skill development programmes on women entrepreneurship will be analysed and its impact on development and empowerment of women will be studied.

## 4.1 RESEARCH DESIGN:

Causal Research design has been used in the study as it will elaborate the cause and effect of skill development programmes on the growth rate of women entrepreneurship.

## **4.2 COLLECTION OF DATA:**

The data has been collected from secondary sources such as official government websites such as Start-up India, MSDE (Ministry of Skill Development and Entrepreneurship), PIB (Press Information Bureau) and newspapers such as New India Express.

## 4.3 <u>RESEARCH TOOLS:</u>

Percentage and pie charts are used to analyse the impact of skill development programmes on women entrepreneurs.

## 4.4 ANALYSIS OF DATA:

The data collected concludes that through skill development programmes women entrepreneurs are getting trained at higher rate when compared to past data but the placement of women entrepreneurs is still at lower rate. There is need of providing employment to women entrepreneurs as they can contribute to economic growth of the nation.

## 4.5 LIMITATIONS OF THE STUDY:

- a) Period of study is 2017-2020 which might not draw a clear picture of status of women entrepreneurs.
- b) Data of PMKVY has been derived so there is a possibility of different results from different skill development programmes.
- c) Data of unorganized sector is not taken into consideration due to unavailability of data in public domain.

## 5) SKILL DEVELOPMENT PROGRAMMES IN INDIA:

Skill Development Programmes were started at enormous scale in 2015 by MSDE with the sight of providing employment to youth for convalescent sustenance and emolument. Year 2015 highlighted the obstacles faced by the Indian economy which were non availability of highly trained professional workforce and lack of availability of employment for highly educated youth which created shortfall in qualitative workforce and created downfall in the economy due to which need of skill development programmes was needed to generate employment for employed youth and improve the GDP of the economy. According to the data given in National Policy of Skill Development and Entrepreneurship 2015, India lags behind all the South Asian Countries in terms of contribution of MSME sector to GDP:

TABLE 2		
COUNTRY	% OF THE CONTRIBUTION	
TAIWAN	85	
CHINA	60	
SINGAPORE	50	
INDIA	17	

## 5.1 Objectives of the programme are:

- a) Quality vocational training.
- b) Focus on outcome-based approach.
- c) Improvement in training infrastructure.
- d) Establish IT based information system.
- e) Active involvement of employers in setting occupational standards.
- f) Promote increased participation of women.
- g) Ensure ease of doing business.

#### 5.2 <u>COMPONENTS OF TRAINING PROGRAMME ARE:</u>

- a) NSDC Fee Based Courses (non-scheme)
- b) Pradhan Mantri Kaushal Vikas Yojana
- c) Pradhan Mantri Kaushal Kendra (PMKK)
- d) Apprenticeship Training
- e) Technical Training Intern Program (TITP)
- f) India Skills and WorldSkills Competitions
- g) Online Skilling

#### 5.3 CHALLENGES ADDRESSED BY PROGRAMMES ARE:

- a) **FREE TRAINING PROGRAMMES:** It leads to less value for trainees and trainers intend to just increase the number of trainees without focussing on providing qualitative and productive training.
- b) **CHANGE IN DEMOGRAPHY:** Change in Demography is not adapted by each state according to their needs and do not focus on capacity building which is empowerment of quality training programs.
- c) LACK OF QUALITY TRAINEES: Major concern of launching the programme is to address the concern of quality trainers to provide quality training to the youth.
- d) **APPROXIMATELY 2/3<sup>RD</sup> OF THE WORKFORCE IN THE INFORMAL SECTOR:** In India, more than half of the workforce is engaged in informal sector than formal sector which makes it difficult for mapping the educated youth and provide them training.
- e) FALL IN THE PARTICIPATION OF WOMEN IN THE WORKFORCE: Continuous fall in the workforce of women in urban areas is recorded from 2004-11: 33.3% to 26.5% in urban areas and 17.8% to 15.5% in rural areas.

EMPLOYMENT STATUS	MALE		FEMALE	
	<u>2011-12</u>	<u>2017-18</u>	2011-12	<u>2017-18</u>
SELF EMPLOYED	17.33	18.68	7.20	5.54
OWN ACCOUNT	12.94	14.90	2.55	2.15
WORKERS				
EMPLOYERS	0.64	0.9	0.06	0.06
UNPAID FAMILY	3.75	2.88	4.6	3.33
LABOUR				
REGULAR WAGE	7.10	9.00	1.74	2.45
CASUAL LABOURER	9.95	8.61	3.97	2.86
TOTAL	34.38	36.29	12.91	10.85

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TADLE 2 NUMBER	OF WORKER		D AND CEN	( •	
<b>TABLE 3 NUMBI</b>	вког мокквк	S. BY SECTO	IK AND SEX	in crores)	
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SOURCE: Economic Survey 2019-20

The above data depicts that growth rate of women has declined in all employment sectors except in regular wage. If comparison is made between male and female ratio in each sector, women still lag behind men in all the sectors after a decade. Employment rate of male is improving but female rate is declining due to lack of employment opportunities and gender biasness.

STATE	YOUTH TRAINED	YOUTH PLACED	% of youth trained to the youth placed per state
ARUNACHAL PRADESH	10,559	1,860	17.61
ANDHRA PRADESH	1,58,424	58,966	37.22
ASSAM	1,80,052	26,234	14.57
BIHAR	3,07,687	80,915	26.30
CHATTISGARH	84,006	19,424	23.12
GOA	5,372	692	12.88
GUJARAT	2,06,440	34,858	16.88
HARYANA	4,04,577	1,30,308	32.20
HIMACHAL PRADESH	71,652	16,991	23.71
JAMMU AND KASHMIR	1,39,960	40,464	29.91
JHARKHAND	1,17,644	20,257	17.21
KARNATAKA	3,08,998	45,472	14.71
KERALA	1,56,525	15,622	9.98
MADHYA PRADESH	4,70,255	1,49,168	31.72
MAHARASHTRA	7,12,383	47,864	6.71
MANIPUR	20,568	2,435	11.83
MIZORAM	5,519	941	17.05
MEGHALAYA	1 <mark>9,078</mark>	3,573	18.72
NAGALAND	5, <mark>275</mark>	1,353	25.64
ODISHA	3, <mark>07,394</mark>	48,878	15.90
PUNJAB	2,23,123	78,618	35.23
RAJASTHAN	6,18,802	1,33,144	21.51
SIKKIM	4,562	776	17.01
TAMIL NADU	3,75,402	98,939	26.35
TELANGANA	2,11,830	72,604	34.27
TRIPURA	29,057	5,735	19.73
UTTAR PRADESH	9,86,065	2,37,286	24.06
UTTARAKHAND	94,817	26,676	28.13
WEST BENGAL	2,68,898	81,204	30.19

#### TABLE 4: State Wise Figures of Youth Trained under PM Kaushal Vikas Yojana

Source: http://pmkvyofficial.org/ AND New Indian Express

The above table depicts that MAHARASHTRA has the least % of youth placed to the youth trained and ANDHRA PRADESH has the most % of youth placed to the youth trained.

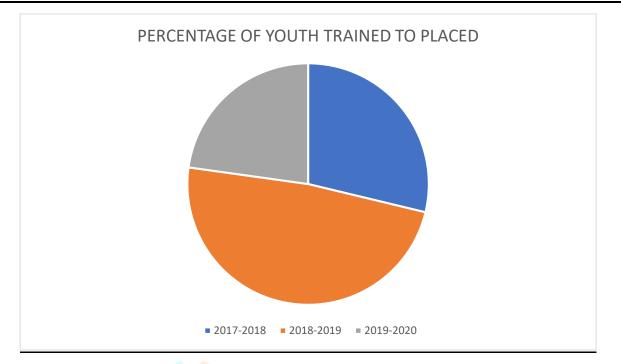
Maharashtra is a state connected with international market which resolves the delinquent of access to capital for expanding or starting up an enterprise by women entrepreneurs. Financial support of government and financial institutions are assisting the women entrepreneurs to get loans at subsidized rate of interest.

Lack of skill development centres in Andhra Pradesh shows the lower percentage of youth trained to placed. In 2020, CM of Andhra Pradesh proclaimed initiation of 30 Skill Development Centres which will help in cumulative employment rate in the state.

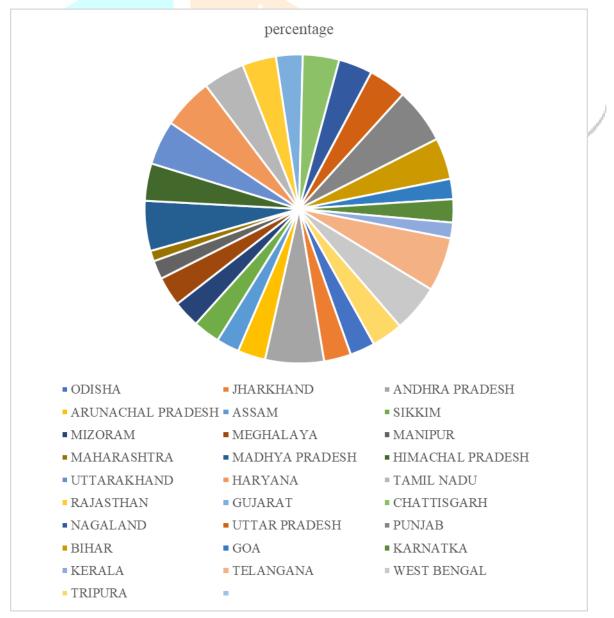
#### TABLE 5

#### YEAR WISE FIGURES OF YOUTH TRAINED AND YOUTH PLACED UNDER PMKVY

YEAR	TRAINED (in lakh)	PLACED (in lakh)	% of youth trained
			to placed
2017-2018	21.54	4.53	21.03
2018-2019	18.94	6.71	35.42
2019-2020	25.38	4.23	16.67



## **Graph 1: State-wise Women entrepreneurs**



#### Source: Authors' Compilation

The above data depicts that period 2019-2020 recorded least percentage and period 2018-19 recorded highest percentage of youth trained to placed. Approximately 56% of Placement performance is reported according to the data. From 2017-2020, 2019-20 was the year with maximum youth trained but placement of youth was lower than last three periods due to too many training partners as empanelment process was simple so many training partners got registered which failed to deliver the result by failing to give employment to youth trained. It was expected that after getting training youth will setup their own enterprise but it was reported that only 24% of the trainee's setup their own enterprise which in turn results in lower percentage of youth placed. Focus was on short term training programmes which resulted in lower placement.

#### 6) <u>INITIATIVES BY GOVERNMENT FOR EMPOWERMENT OF WOMEN</u> <u>ENTREPRENEURS:</u>

- a) <u>**RPL**</u> (Recognition of Prior learning):</u> It was launched under NSQF under phase 2 of PMKVY with an aim of providing acknowledgement to informal learning by treating it at par with formal education and removing inequalities and bridge gap made due to skills and knowledge.
- b) <u>Schemes launched by financial institutions:</u> Few schemes have been launched by financial institutions for assisting women entrepreneurs for funding so that they can easily start their own enterprise such as Bhartiya Mahila Bank, Dena Shakti scheme, Annapurna scheme, Stree Shakti, Udyogini scheme, Cent Kalyani scheme, Mudra Yojana scheme for women, Mahila Udyam Nidhi scheme etc.
- c) <u>PMKVY (Pradhan Mantri Kaushal Vikas Yojana)</u>: Short term development training programmes have been launched by the government of India in the name of PMKVY. This programme enables youth to get skill development training to get proper employment opportunities and livelihood. Training under this scheme is certified under RPL.
- d) <u>ITIs(Industrial Training Institutes):</u> They are setup by MSDE with an aim of providing training to youth in various trades such as craftmanship, engineering and non-engineering trade, lateral entry to polytechnic diploma engineering etc.
- e) Haryana state report of 2018 depicts that there were 70 percent women beneficiaries of **Pradhan Mantri Mudra Yojana**. Most of the beneficiaries from this flagship programme own enterprises such as beauty parlours, boutiques etc.
- f) A **regular programme** for imparting training to women entrepreneurs has been introduced by Haryana government in 2019. Formal training would be provided to females so that through their spearheading ideas they could start their own enterprises. This programme will fall under the Shri Vishwakarma Skill University.
- g) **SHRI VISHWAKARMA SKILL UNIVERSITY**: This university came into existence in 2016 and became India's first skill university with the vision of imparting skill education and training in the Haryana state.

#### 6.1 TRAINING CENTRES FOR WOMEN ENTREPRENEURS:

Following are the training centres for promoting entrepreneurship and skill development:

- a) <u>Mann Deshi Foundation</u>: It is basically for the empowerment and development of women entrepreneurs. It will help women to have financial control, skill building and community networks. It works with banks to provide women access to financial education, skills etc.
- b) **NIESBUD (National Institute for Entrepreneurship and Small Business Development:** Its main focus is to promote entrepreneurship and skill development through training, research and consultancy. It aims at diminishing gender inequality and improving women potential.
- c) <u>LBI (Livelihood Business Incubation)</u>: Main aim is to promote entrepreneurship and innovation by providing financial assistance up to Rs 100 lakhs. It falls under ASPIRE (A Scheme for Promoting Innovation, Rural industry and Entrepreneurship).

d) Shri Mahila Sewa Sahakari Bank Limited: Its main focus is to assist poor and financially deprived women of unorganized sector and financial services are provided to them for socio-economic empowerment of women. Women of unorganised sector do not have access to financial institutions mostly due to lack of collateral security so this organization helps them to raise funds for self-assistance.

## 7) <u>SUGGESTIONS FOR PROGRESS OF WOMEN ENTREPRENEURS:</u>

- a) Training must be imparted to both trainer and trainee, just not only trainee because if trainer will be familiar with latest technological advancements and organizational tools and techniques then only, they will be able to impart the same to trainee.
- b) Limited training partners should be registered who will take the accountability of delivery process.
- c) Gender biasness should be gradually eradicated and women should be motivated to get educated and settle their life at their own.
- d) A woman should be given orientation to get financially independent.
- e) Career orientation is required for women to get independent and to pursue their dreams.
- f) Round the clock investment in learning is the requirement to become a successful entrepreneur. Never fear from taking risk and adapting change, both are the ingredients needed to diversify and grow one's enterprise.
- g) Participation of NGOs and financial institutions is needed because the execution resulted as an obstacle for skill development programmes if there will be significant agencies for promoting development programmes then employment rate can rise.

## 8) <u>CONCLUSION:</u>

Efforts of the government is appreciable but drawback of execution of programmes need to be improved. Development and empowerment programmes are working for upliftment of women and removing gender disparities. Women entrepreneurial activities will be beneficial for socio and economic development of the economy. Skill development programmes are resulting in generation of employment but at the same time low-slung rate of women entrepreneurs is detected.

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