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102.	Commerce	Empowering Women Through Digital Literacy: Bridging The Gender Gap In The Digital Era	Dr. Sagar B. Walvekar Dr. Pratap N. Khot	442-446
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120.	English	Women Empowerment As Reflected In Indian Literature With Special Reference To Ancient Epic, Contemporary Writing And Bollywood Lyric	Dr. Lopamudra Banerjee	533-534
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126.	Political Science	Empowering Women In Politics: Challenges And Success	Pooja. S. Khanappagol	560-565
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129.	English	Resistance And Resilience In Disability Discourse: A Critical Analysis Of Preeti Monga's "The Other Senses"	Asst. Prof. Pournima Ajit Patil	580-582
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135.	अर्थशास्त्र	आर्थिक साक्षरता आणि महिला सक्षमीकरण	प्रा.शाहुराज व्यंकटराव गायकवाड	603-607
136.	Commerce	लघुउद्योगांच्या माध्यमातून महिलांचे सशक्तीकरण	भिसे सौदागर सतीश	608-617
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146.	मराठी	सुधामूर्ती यांचे साहित्य आणि महिला सशक्तीकरण	प्रा डॉ. श्रीपती म रायमाने	656-658
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161.	Sociology	स्वातंत्र्योत्तर काल के कानूनी संशोधनों में महिला आंदोलनों की भूमिका: तथ्य एवं प्रश्न	Dr. Usha Kiran Tiwari	715-717
162.	समाजशास्त्र	कृषी पर्यटन आणि महिलांचे सक्षमीकरण	वनिता विश्वनाथ शेटे	718-721
163.	English	WOMEN EMPOWERMENT AND RECONFIGURATION OF SOCIAL NORMS IN NGÜGÍ WA THIONG'O'S NOVELS	Lt. VINODKUMAR ASHOK PRADHAN	722-724
164.	मराठी	प्रिया तेंडुलकराच्या कथेतील नायिका चित्रण	प्रा. डॉ. विठ्ठल नामदेव रोटे	725-726
165.	हिंदी	साहित्य और समाज: महिलाओं की बदलती भूमिका	अमृता धनंजय कोकाटे-पाटील	727-730
166.	Food Processing And Management	Women Empowerment in Food Science: A Multispectral Approach across Agriculture, Industry and Services	Miss. Aarohi L. Moghe	731-735
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171.	Home Science	Women Empowerment through Self-Help Groups	Smt. Ashwini Balasaheb Kumbhar	750-753
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173.	शिक्षणशास्त्र	संत जनाबाईच्या साहित्यातून स्त्री सक्षमीकरण प्रतिबिंब-एक अभ्यास	श्रीमती दर्शना सुभाष डोकरमारे डॉ. श्रीमती रूपाली उत्तम संकपाळ	759-762
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177.	English	CHANGING ROLES OF WOMEN IN INDIAN CINEMA	Dr. Kalpana Girish Gangatirkar	777-780
178.	Food Processing & Management	Entrepreneurship in Food: Building Women-Led Startups	Ketaki Suhas Kulkarni	781-784
179.	इतिहास	हिंदू खाटीक समाजातील स्त्रियांचा राजकीय सहभाग' एक ऐतिहासिक आढावा (1990 ते 2023)	मेघाराणी रमेश सरगर	785-787
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181.	अर्थशास्त्र	महिलांचे अर्थिक स्वातंत्र्य, कुटुंब संवर्धनातील भूमिका आणि अडचणी व उपाययोजना	प्रा. नम्रता आनंदराव निकम	791-795
182.	Sociology	The study of Social and Mental health of Women living in Matoshree Old Age Home.	Dr. Pooja Patil	796-799
183.	हिंदी	साहित्य और समाज : महिलाओं की बदलती भूमिका	प्रतिभा गोली	800-802
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185.	English	Maya Angelou's Phenomenally Empowered and Rising Woman: A Study	Mr. Pravin Pandurang Davane	806-807
186.	इतिहास	भारतीय राष्ट्रीय चळवळीतील महिलांची भूमिका आणि कार्ये : चिकित्सक अभ्यास	डॉ. संदीप विलासराव घोडके श्री. प्रविण बाजीराव साळुंके	808-814
187.	हिंदी	महिला सशक्तिकरण: सामाजिक परिवर्तन का एक उत्प्रेरक	रश्मी कदम	815-816
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189.	Bachelor Of Computer Applications	EMPOWERING WOMEN IN THE DIGITAL AGE: CYBER SELF-DEFENSE TOOLS AND STRATEGIES	Smt. Rohini P. Lokare	819-822
190.	Food Technology	Enhancing Women's Health Through Nutrient-Rich Beverages	Mrs. Ritika K. Chandwani	823-827
191.	शिक्षणशास्त्र	भारतीय महिलांचा प्राचीन वैदीक काळातील सामाजिक व शैक्षणिक दर्जा	प्रा. एस्. बी. बर्गे	828-833
192.	Department Of Food Technology	Applications of Artificial Intelligence in Food Safety and Quality Control: Current Trends and Future Perspectives- A Review Ms. Sakshi Manoj Desai	Ms. Sakshi Manoj Desai	834-838
193.		महिला सशक्तिकरण अवसर और चुनौतीयां	समीक्षा केरगुटे	839-841
194.	अर्थशास्त्र	विधवा महिलांची स्थिती आणि स्व सक्षमीकरणाची भूमिका	संगीता वासुदेवराव कुबडे डॉ. प्रज्ञा एस जुनघरे	842-845
195.	शिक्षणशास्त्र	चित्रपट आणि जाहिरातीमधील महिला प्रतिमा	संगीता बाबासो माने	846-850

196.	शिक्षणशास्त्र	भारतीय स्नियाची शैक्षणिक वाटचाल व शिक्षणातील योगदान: प्राचीन, मध्ययुगीन कालखंड सध्यस्थिती	संजना भालकर प्रा.डॉ.प्रतिभा सदाशिव देसाई	851-854
197.	मराठी	मराठी साहित्यात स्त्री लेखकांच्या बदलत्या भूमिका	शैला आनादराव क्षीरसागर	855-857
198.	English	Glimpse of New Woman in Manju Kapur's Difficult Daughters	Smt. Shilpa Eknath Kamble	858-861
199.	मराठी	भारतीय राजकारणस्थियांचा सहभाग आणि सक्षमीकरण	शुभांगी सदाशिव माने	862-865
200.	हिंदी	प्रिंट मिडिया मी महिलाओं की भूमिका (यमदीप उपन्यास के संदर्भ में)	प्रा.श्रीदेवी बबन वाघमारे	866-868
201.	English	The Dark Holds No Terrors: A Woman's Fight to Overcome the Horrors of an Unyielding World	Dr.S.A.Tambade	869-872
202.	Food Processing And Management	Women Empowerment Through Artificial Intelligence in the Food Sector	Sneha S. Bugade	873-876
203.	Food Technology	Role of Maternal Nutrition in breaking intergenerational malnutrition cycle	Shweta Shah	877-880
204.	हिंदी	स्त्री विमर्श :हिंदी साहित्य में महिलाओं का चरित्र चित्रण	सुरेखा ज्ञानदेव आवटे	881-882
205.	English	Metamorphosis of Women in Sudha Murty's Mahashweta and Gently Falls the Bakula: A Study	Smt. Swati Eknath Kamble	883-885
206.	Commerce	A Case Study: Force of Nature -Trinity Saioo	Dr. Tejasree C. Ghodake Smt. Ashwini T. Kamble	886-888
207.	Lib.&Info Science	महिला सक्षमी करणामध्ये ग्रंथालयांची भूमिका	सौ.उज्ज्वला अर्जुन पवार सौ.स्वाती नरेंद्र केखलेकर	889-893
208.	मराठी	अन्न उद्योजकतेद्वारे महिला सक्षमीकरण	वैदेही परेश भागवत	894-897
209.	इतिहास	भारतीय स्वातंत्र्य चळवळीतील महाराष्ट्रातील सशक्त व्यक्तिमत्व :लीलाताई पाटील	सौ.वेदा उदयराज माळकर	898-901
210.	इतिहास	भगिनी निवेदिता प्रतिष्ठान, सांगली या सामाजिक संस्थेच्या कार्याचा आढावा	श्री. विशाल तानाजी भानुसे	902-903
211.	English	Women behind the Lens: Empowerment through Entrepreneurial Innovation in India's Photography Industry	Vivek Vishwanath Bongale	904-908
212.	हिंदी	स्त्री मुक्ति के दो पहलू : 'एक जमीन अपनी	डॉ. वृषाली विकास मिणचेकर	909-912
213.	Economics	Women's Education and Empowerment in India at Glance	Assist. Prof. Dr. Patil Amarveli Balasaheb	913-917
214.	मराठी	महिला सशक्तीकरण आणि पंडिता रमाबाई	प्रा.अविनाश भोरे	918-922
215.	समाजशास्त्र	महिला शिक्षण आणि सक्षमीकरण	अनुराधा रामराव गुजर	923-926
216.	हिंदी	महिला सशक्तिकरण में हिंदी साहित्य का योगदान	ऐश्वर्या हणमंत कांबळे	927-931
217.	English	Women Empowerment in Shakespeare's Selected Plays	Prof. Dr. Uttam Ramchandra Patil	932-935
218.	मराठी	भारताच्या आर्थिक विकासात महिलांचे कृषीविषयक योगदान	डॉ.चांगदेव अरविंद बंडगर	936-938
219.	हिंदी	स्त्री विमर्श: हिंदी साहित्य में महिलाओं का चित्रण	हणमंत परगोंडा कांबळे	939-943

220.	English	Empowering the Marginalized: The Heroic Adventures of Female Characters in Post Colonial Narrative	Mr. Maneshkumar Natthusing Chavhan	944-947
221.	वाणिज्य	भारतातील विविध राज्यांमधील महिला सक्षमीकरणाच्या समस्या आणि आव्हाने यावर एक अभ्यास	भंडारी प्रिती दशरथ डॉ. माळी अर्चना जयंत	948-953
222.	English	Application of Technology in higher Education	Mrs. Ulka Mansing Gcharge	954-956
223.	हिंदी	महिला सशक्तिकरण में स्त्री केंद्रित कवयित्रियों का योगदान : वैदिक काल से अब तक	उज्ज्वला विठ्ठल फडतरे डॉ. सजित खांडेकर	957-962
224.	मराठी	भारतीय पर्यावरण चळवळीतील महिलांचे योगदान – एक अभ्यास	सौ. वर्षा सूर्यकांत मस्के	963-969
225.	Home Science	WOMEN'S ENTREPRENEURSHIP THROUGH HOME SCIENCE EDUCATION	Dr. Varsha Yashodhan Patil	970-973
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227.	मराठी	महिला सक्षमीकरण आणि कायदे	प्रा. सौ. अंबिका रमेश चौगुले	979-986
228.	English	Empowerment of women through Home Science Education	Ku. Bharati Giridhari Borkar Dr. Vishakha Kayande	987-989
229.	वाणिज्य	महिलांच्या मानवी हक्काविषयी कायदे : एक चिकित्सक अभ्यास	प्रा. अभिजीत अशोक कांवळे प्रा. सुरेश जयराम फराकटे	990-992
230.	समाजशास्त्र	महाराष्ट्रातील महिलांचे लोकसभेमधील प्रतिनिधित्व (1999 ते 2019) : एक समाजशास्त्रीय अभ्यास	अभिजीत भिमराव चव्हाण सागर दगडू मोहिते	993-995
231.	शिक्षणशास्त्र	महिलांच्या सक्षमीकरणात स्वयं-मदत गटांच्या भूमिकेचा अभ्यास	ऐश्वर्या हिरालाल कदम	996-1002
232.	Commerce	ENTREPRENEURSHIP AND INNOVATION: CHANCES FOR TRIBAL COMMUNITIES AND WOMEN	Digambar Laxmanrao Sangvkar Dr. Sudhir Borate	1003-1008
233.	English	Women Empowerment in Shakespeare's Selected Plays	Prof. Dr. Uttam Ramchandra Patil	1009-1012
234.	इतिहास	महिला सबलीकरण आणि शासकीय योजना : एक चिकित्सक अभ्यास	डॉ. सुनिल पांडूरंग सूर्यवंशी डॉ. दिपक वामनराव सूर्यवंशी	1013-1015
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236.	Education	Women's Education and Empowerment Intrinsic Values of women being flourished through Teacher Education to empower women as a Nation Builder	Dr. Gautam Madhukar Mane	1019-1022
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WOMEN SHG ENTREPRENEURSHIP IN INDIA: PROBLEMS AND SOLUTIONS

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Abstract:-

Entrepreneurship is the act of being an entrepreneur. With the help of SHGs women start business and become entrepreneur. Self Help Groups are made by the women. They collect money from members of the SHGs. The economical backward women come together create self help group. With this SHG they started a business on collective efforts. The involvement of women in Self Help Groups (SHGs) has been encouraged on the grounds that it serves the welfare of its members through savings, investment, capacity building and loan services. Realizing this potential, governments and other stakeholders have promoted women engagement in SHGs with a view to enhance community development. Most of the women SHG members are engaging in agriculture, horticulture, sericulture, dairying etc. A Self-Help Group (SHG) is a registered or unregistered group of micro entrepreneurs having homogenous social and economic backgrounds, voluntarily coming together to save regular small sums of money. They mutually agree to contribute to a common fund and to meet their emergency needs on the basis of mutual help. Also it is a group of people who pool in their resources to become financially stable by taking loans from the money collected by that group and by making everybody of that group self-employed. Family discouragement, Social Barriers, Caste and Religion, Lack of self confidence and risk bearing capacity, Psychological factors, Lack of practical knowledge, Problem of finance, Lack of information etc. are some problems before women SHG entrepreneurship. Technical training, management training, increasing self confidence in women, getting family support are some solution to overcome these problems.

Key words: women entrepreneurship, self help groups, problems faced by SHG's.

Introduction:-

Self Help Groups are made by the women. They collect money from members of the SHGs. The economical backward women come together create self help group. With this SHG they started a business on collective efforts. The involvement of women in Self Help Groups (SHGs) has been encouraged on the grounds that it serves the welfare of its members through savings, investment, capacity building and loan services. Realizing this potential, governments and other stakeholders have promoted women engagement in SHGs with a view to enhance community development. Most of the women SHG members are engaging in agriculture, horticulture, sericulture, dairying and animal husbandry, fisheries, home based industries like handcrafts, making different types of papad , pickle, beedi industry, Agarbati marking, tailoring and garment industry, pottery & black smith industry, doll making, fancy items, bee keeping, beauty parlour, printing, textile, electronic, chemicals, food processing, nursery, baby crèche centre and stationery etc.

In India, there is *Purushpradhan Sanskruti* that means men are deciding what women have to do. Women as compared to men have always been delicate and therefore they have to face many problems when they come out of the house to work with men. Indian Women have to face many problems compare to developed economy. There are many psycho-social factors which hinder the path of women empowerment and her stepping towards entrepreneurship. Women have always

been criticized by the male dominant society for their out of home activities. Indian women have to face many such problems. Indians believe in the philosophy that “Women should never be left independent; she should be under the control of her father in childhood, under the control of her husband after marriage and under the control of her son in old age”. But today women in India overcome this problem and do their own business with the help of SHGs.

Objectives:-

1. To know the problems of women SHG entrepreneurship in India.
2. To suggest solutions to overcome the problems of women SHG entrepreneurship In India.

Methodology of the study:

Present study is based on secondary source of data. The secondary data and other information has been collected from various books, journal, websites are also used for collecting the required information.

Concept of SHGs:-

Self Help Groups are groups of 10-20 people in a locality formed for any social or economic purpose. Most of the SHGs are formed for the purpose of better financial security among its members. SHGs can exist with or without registration. SHGs in India often work in association with Banks

Concept of Women Entrepreneurship:-

Government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. Like a male entrepreneurs a women entrepreneur has many functions.

Problems of women SHG entrepreneurship:-

Though the economically backward women come together and starting a business on their own capital, they have to face many problems in India for continuing the business. These problems are as follows.

1. Family discouragement: As women in India have to work in homes like making foods and taking care of children and old members in the family etc., they are not supported much to undertake entrepreneurship by their family members.
2. Social Barriers: The most of the women in rural areas are illiterate. They does not know about SHGs and its advantages. Women SHG in India are always seen with suspicious eyes, particularly in rural areas, they face more social barriers.
3. Caste and Religion: In India, there are many caste and religion. Every caste and religion has its own protocols. Though India is a secular country in practice, caste and religious systems dominate with one another and it hinders women SHGs.
4. Lack of self confidence and risk bearing capacity: In India, Women lack self confidence. They always feel that they may not be successful and hence hesitate to take risks. Their mind is not so strong to bear risk.
5. Psychological factors: The tendency of the women in India that they always give preference to their family. Women always feel that she is ‘women’ and less efficient than men and hesitates to take risks. She has to play a dual role if she is employed or engaged in work. She has to strive hard to balance her family life with care hence feels better to be housewife.

6. Lack of practical knowledge: Though women may be educated and have qualified knowledge, she lacks practical knowledge because most of the women have to fulfill their house work and hence hesitates to establish her own venture.
7. Problem of finance: No property is registered on the name of women. In family property is given to their son and not to daughter. So Women entrepreneurs lack property in their own name and hence banks and financial institutions may not give finance to women for business.
8. Lack of information: Women SHG lack knowledge of availability of raw materials, finance facilities and government help and subsidy etc; they lack knowledge of advanced technology, internet, new market, likes and dislikes of customers and hence cannot widen their markets.
9. Problems of middlemen: Women SHG have to face the problems of middlemen more. They generally depend more on them. Their margin of profit will be more and hence cause for higher selling price, which affects consumer's attraction towards women's products.
10. Problem of Marketing: Today competition is very hard. As generally women SHG will have small scale business they have to strive hard to sell their products in the modern competitive world. Their marketing knowledge is less. They have not marketing skills as required.
11. Delay in obtaining credit facilities: Every business need capital. For capital they take loan from financial institutions and banks. But it requires too much documents. As a result delay in obtaining credit facilities..
12. Female child discrimination: Most of the Indian families treat female child as a curse. Boys gets well education and business opportunities as compared to girls. Although a girl is well in studies, she is not given an opportunity for higher studies. However this perception is lowering down day by day.
13. Lack of financial and family support: Indian SHG women also suffer from the problem of acquiring venture capital and other financial resources for starting a business. They also lack a moral support from their family members including parents, husband etc. They are enclosed within their personal and family obligations, which are greater barriers to them. They play various role at the same time i.e., mother, wife, daughter, etc. First of all they have to prefer their home responsibility then business responsibility.
14. Market risk and uncertainties: Women have no full market knowledge. Market has full of uncertainties. They are afraid of such risks and uncertainties. They face difficulty in capturing market and enhancing product sales. There is a need for training to women entrepreneurs so that they are able to fight with the uncertainties very well.
15. Lack of technical knowhow: Most of the Indian women are illiterate about technology used in business. So they afraid of this new technology. Due to this problem they fail to grow along with the flow of the economy. There is a need of technical training for them.
16. Lack of self confidence:- Women have lack of self confidence, will-power, strong mental outlook and optimistic attitude. They are fear from committing mistakes while during their work. The family members and the society are not supported to entrepreneurial growth of SHG members.
17. Protected life: - Women in India are less educated, economically not stable nor self dependent. They are always depending upon their father or husband or son. It reduces their ability to bear risks and uncertainties involved in a business unit.
18. Maintain family ties and relationships: - In India married women have a make a fine balance between business and family. The business success also depends on the support of the family

members extended to women in the business process and management. She should has to maintain both the things.

19. Family obligations:- Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. The financial institutions discourage women entrepreneurs in SHG on the belief that they can at any time leave their business and become housewives again.

20. Less Mobility:- Unlike men, women mobility in India is highly limited due to many reasons. Women have big responsibility of family compare to men. They have very less time to meet friends. So the mobility of them is less. For getting success in SHGs, they should mobilize and take decision, plan for future, share problems etc.

Suggestions to overcome problems of Women SHG entrepreneurs:-

There are some solutions for overcoming the problems above are as follows:-

1. Technical training:- There is lack of technical knowledge in women entrepreneurs. If the women get the technical knowledge they can successfully handle the business well. Government should take some steps for this.

2. Management training: - The whole success is depend upon proper management. Proper planning, co-ordination, controlling, motivation, proper organizing etc are important in the success of every business. If the women get the proper training of it, then the business gets success.

3. Problem of Raw material:- There should be developed some system for purchasing raw material collectively. If raw material is purchased collectively, then the cost of it will reduced and the overall production cost is also reduced.

4. Marketing:- For overcoming the problem of marketing exhibitions should be arranged by the Government for promoting SHGs. They should arrange stalls, fairs for selling the goods of SHGs.

5. Lack of finance:- To overcome the problem of finance, Government should make the scheme of subsidy. SHGs can get the loan from the DCC banks at the rate of 4%. They can also increase the number of members to increase capital.

6. Family support:- For getting family support, there should arrange some programs in the villages which motive the villagers to support the women. The thinking also changed.

7. Make rural women aware of their basic rights:- In India rural women are exploited by their husbands, children and other family members and since they are uneducated and unaware as to whom to approach and how to safeguard their basic rights. They continue to suffer for long. Here, women SHGs become the torchbearers for such women and help them in getting educated and knowing their basic fundamental rights and laws.

8. Help rural women in getting employment:- SHGs give employment opportunities to the members as well as other people in the village. The women SHGs' play an instrumental role in arranging for various kinds of trainings for rural women relating to improved farming practices, livestock development, sewing, book keeping and general management. These trainings open up various employment opportunities for the rural women.

9. Boost self-confidence and enhance scial status:- With the help of SHGs women gets some money to fulfill the needs of her family. Doing something for the family monetary wise automatically builds the confidence in rural women. She become financially independent and she also gets social status.

10. Increase community participation of the rural women:- Not only women SHGs educate the

rural women but also increase their community participation. They help the rural women in knowing their right to vote and even motivate them to take part in the local governance and village development process. This also goes a long way in empowering the rural women.

Opportunities to women SHG entrepreneurs:

Today women are highly educated, technically sound and professionally qualified. They should be encouraged for managing their own business, rather than dependent on wage employment outlets. The unexplored talents of young women can be identified, trained and used for various types of industries to increase the productivity in the industrial sector. A desirable environment is necessary for every women. The additional business opportunities that are recently approaching for women SHG entrepreneurs are Tourism industry , Telecommunication , making toys, Plastic materials, Mineral water, Eco-friendly technology and even some types of modern foods, Herbal and health care, fruits & Vegetable processing, Bio-technology, Event management etc.

Conclusion:-

Hence, it becomes necessary for the society and government to find remedies for the problems of women SHG. SHGs are important for improving financial healthy condition of women in the society. Already the central and state governments, non-governmental organizations banks, NABARD and various micro finance institution have taken so many steps to solve the problems of women SHG by the way of providing training to impact various marketing related skills, communication skills, leadership skills and team building skills etc. apart from providing various types of incentives and subsidy. So no doubt that the SHGs movement in India has been working in the right direction, but it is necessary to further empowerment of women in social, economical, cultural and political for the interest of the family in particular and the nation in general.

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