

**SUSTAINABLE DEVELOPMENT OF SHGs IN MEGHALAYA:
A COMPARATIVE STUDY OF WEST AND SOUTH WEST
KHASI HILLS DISTRICTS**

BY

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Submitted

**In partial fulfillment of the requirement of the Degree of Doctor of
Philosophy in Management of Mizoram University, Aizawl,
Mizoram**

CERTIFICATE

This is to certify that the thesis entitled ‘Sustainable Development of Self-Help Groups in Meghalaya: A Comparative Study of West and South-West Khasi Hills Districts’ written by Mr. Ningthoujam Nungshitomba Singh has been undertaken under my supervision.

He has fulfilled all the require norms laid down under Ph.D. Regulations of Mizoram University. The thesis is the result of his own work and investigation. Neither the thesis as a whole nor any part was ever submitted to any University for any degree or award.

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DECLARATION

I, Ningthoujam Nungshitomba Singh, hereby declare that the subject matter of the thesis entitled ‘Sustainable Development of Self-Help Groups in Meghalaya: A Comparative Study of West and South-West Khasi Hills Districts’ is the record work done by me, that the contents of this thesis did not form basis of the award of any previous degree to me or to the best of my knowledge, to anybody else, and that the thesis has not been submitted by me for any research degree in any other University/Institution.

This is being submitted to Mizoram University for the degree of Doctor of Philosophy in Management.

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ABBREVIATION

SHG: Self-Help Group

SGSY: Swarnajayanti Gram Swarojgar Yojana

DRDA: District Rural Development Agency

BPL: Below Poverty Line

IFAD: International Fund for Agricultural Development

MYRADA: Mysore Resettlement and Development Agency

NGO: Non-Government Organization

SBI: State Bank of India

MRB: Meghalaya Rural Bank

NABARD: National Bank for Agriculture and Rural Development

RBI: Reserve Bank of India

UNO: United Nations Organization

NRLM: National Rural Livelihood Mission

NERCORMP: North Eastern Region Community Resource Management Project

NEICORD: North East India Committee of Relief and Development

SELDA: Special Education Leadership Development Academy

WISE: Women's Initiative for Self-Empowerment

AAP: Annual Action Plan

FY: Financial Year

WKHD: West Khasi Hills District

SWKHD: South-West Khasi Hills District

SHGPI: Self Help Group Promoting Institutions

FMA: Full Metal Alchemist

AA: Alcoholic Anonymous

NER: North Eastern Region

M-DoNER: Ministry of Development of North Eastern Region

NEC: North Eastern Council

NERLP: North-East Rural Livelihoods Project

GEM: Global Entrepreneurship Monitor

MSMEs: Micro, Small, Medium Enterprises

NSSO: National Sample Survey Office

MIE: Meghalaya Institute of Entrepreneurship

MBDA: Meghalaya Basin Development Authority

MIE: Meghalaya Institute of Entrepreneurship

EFC: Enterprise Facilitation Centre

PRIME: Promotion and Incubation of Market-driven Enterprises

WB: World Bank

ADB: Asian Development Bank

NaRM-G: Natural Resource Management Group

DAY: Deen-Dayal Antyodaya Yojana

GRB: Gender – Responsive Budgeting

WEP: Women Entrepreneurship Platform

GDP: Gross Domestic Product

NA: Not Applicable

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CHAPTER I

ECONOMIC SUSTAINABLE DEVELOPMENT OF SELF-HELP GROUPS

1.1 Introduction

The term 'Sustainable' originated from a Latin word *sustinere* which means 'capable of being continue at a certain level' or 'to keep up'; prolong and 'Development' defines as a desired change in three aspects - change orientation, goal orientation and progressive orientation. The term "Sustainable Development" was brought forth into common use by the World Commission on Environment and Development (The Brundtland Commission) in its seminal report in 1987.

Sustainable development through Self-Help Groups (SHGs) talks about the development that generates economic growth, increasing the material standard in terms of increased food, real income, educational services, health care, sanitation, their empowerment, participation to the social activities, so on and so forth. Sustainable development through SHGs is based at rural poor areas. In concrete terms sustainable development through SHGs focus on three things:

- a. To follow a path of development that does not impair or damage the cover provided by the nature to mankind by using the renewable natural resources so that their rate of re-generation is always in excess of their rate of use,
- b. To sustain their economic activities throughout the generation, and
- c. To bring the concept of a community and the development of egalitarian relationships that will promote people's well-being.

Sustainable development focuses on the following areas:

- i. Poverty eradication
- ii. Food security and nutrition
- iii. Health and population dynamics
- iv. Education
- v. Gender equality and women's empowerment
- vi. Water and sanitation
- vii. Energy
- viii. Economic Growth

- ix. Industrialization
- x. Infrastructure
- xi. Employment and decent work for all
- xii. Promoting equality
- xiii. Sustainable cities and human settlements
- xiv. Sustainable Consumption and Production
- xv. Climate
- xvi. Marine resources, oceans and seas
- xvii. Ecosystems and biodiversity
- xviii. Means of implementation
- xix. Peaceful and non-violent societies, and
- xx. Capable institutions

Although there are so many areas that sustainable development covers, this research mainly focus on economic sustainable development of the SHGs in two mentioned districts. As economic sustainable development of women SHG is highly related to their entrepreneurial activities and empowerment. This study particularly addresses these specific areas.

Mysore Resettlement and Development Agency (MYRADA), a Non-Government Organization (NGO) formed Self Help Groups for the first time in India in 1985. After that the National bank of Agriculture and Rural development (NABARD) took initiative for the SHGs in 1986-87 but the SHG-Bank linkage Programme began in 1992 (Funandez 2007). In 2000, the Reserve bank of India (RBI), NGO, and International Fund for Agricultural Development (IFAD), one of the bodies of United Nations Organizations (UNO) got involved. A Self-Help Group (SHG) is an economically and socially organized group of poor people voluntarily coming together to achieve common goals including solving their individual problems. This is a homogeneous group of 10-20 women. These groups are also known as “Solidarity Group”. SHGs are formed with the following objectives:

- a. To sensitize people of target area for the need of SHG and its relevance in their empowerment process,
- b. To create group feeling among members, to enhance the confidence and capabilities of members,
- c. To develop collective decision making among members, to encourage habit of saving among members and facilitate the accumulation of their own capital resource base, and
- d. To motivate members taking up social responsibilities particularly related to development.

SHG enhances the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life (Ritu Jain 2003). The basic principles of SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand base lending, collateral free, women friendly loan, peer group pressure in payment, skill training capacity building and empowerment (N. Lalitha). The very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self-reliant. SHGs enable them to increase their income, improve their standard of living and status in society. It acts as a catalyst for bringing this section of society to the main stream (Neha Mishra, Self Help Group of India).

Among the various govt. schemes for the sustainable development, Swarnajayanti Gram Swarojgar Yojana (SGSY) is also one of the schemes especially for the SHGs. It is an initiative launched by the Government of India to provide sustainable income to poorest of the poor people living in rural & urban areas of the country. The scheme was launched on April 1, 1999. The SGSY aims to provide self-employment to villagers through the establishment of self-help groups. Activity clusters are established based on the aptitude and skill of the people which are nurtured to their maximum potential. SGSY has been renamed as National Rural Livelihood Mission (NRLM) to be made universal, more focussed and time bound for poverty alleviation by 2014. Apart from this scheme there are so many SHGs formed by various projects and NGOs.

On the basis of sustainable development, many projects have penetrated to rural areas with the packages of natural resource management, rural credit, business, transportation, electricity, women empowerment, and various types of farming etc. Many campaign and awareness programs also had been conducted by the Govt. concern departments, NGOs and many projects as well. India Govt. and other foreign organizations have a special care for the North – East India since it is hilly area. Many schemes were provided for the SHGs by the above authorities and till now these schemes are existing for the upliftment of the poor rural population. Among the North-East sister states, Meghalaya is also one of the states where these facilities and provisions are benefited.

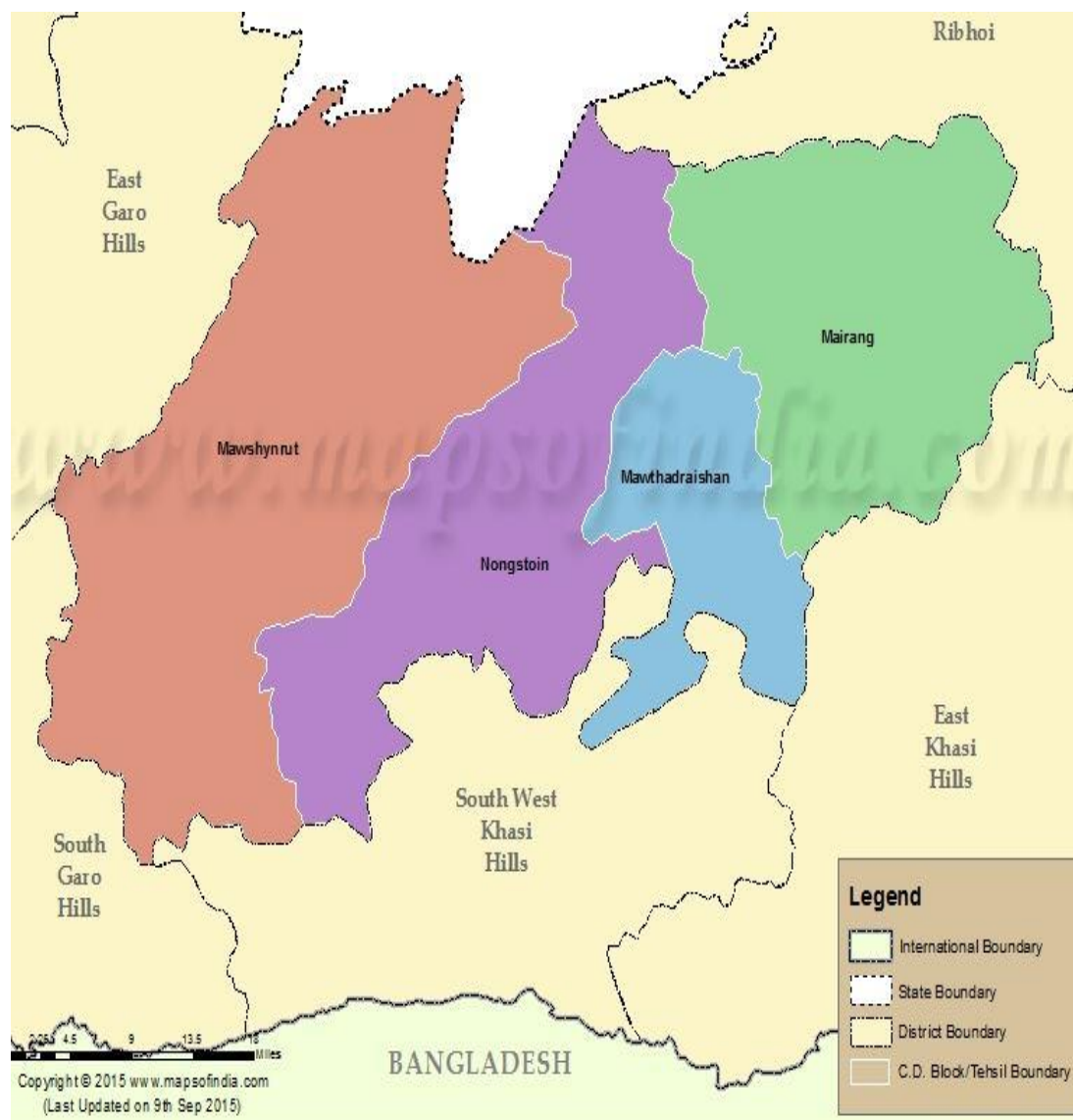
1.1 Meghalaya: Location and Demography of the Study Area

Meghalaya emerged as a state within the Union of India on 21st January 1972. The meaning of Meghalaya is ‘Abode of Clouds’. The state has an area of 22429.00 sq.km with the population of 29, 66,889 (according to 2011 census) and is located between 24°57’ North latitude and 26°10’ North latitudes and 89°46’ and 92°53’ East longitudes. The wettest place in the planet is also located in the state. It has predominantly hilly terrain with foothills as plains and flood-prone areas. It is bounded by the Brahmaputra valley of Assam in the North and Northwest and Cachar area of Assam in the East; the Surma valley (Bangladesh) borders in the south and partly in the Southwest. The state shares approximately 443 Km. of international boundary with Bangladesh. The Capital city, Shillong is located at an altitude of 1496 metres above the sea level (Meghalaya State Rural Livelihoods Mission Annual Action Plan (AAP) FY: 2013-2014). This state is one of the states where many of the Govt. and Non-Govt. organizations are looking into tackle the rural poor with the vision of making sustainable at the highest possible. In all the districts of the state, SHGs were being formed among the women. The study area will cover two districts namely West and South - West Khasi Hills Districts on the basis of SHG economic activities.

West Khasi Hills District: The West Khasi Hills district was carved out of the erstwhile Khasi Hills district, which was divided into West and East Khasi Hills

districts on 28 October 1976. According to the 2011 census West Khasi Hills district has a population of 385,601. The district has a population density of 73 inhabitants per square kilometre (190/sq. mi). Its population growth rate is 30.25% with the sex ratio of 981 females for every 1000 males, and a literacy rate of 79.3%. The district headquarters is located at Nongstoin. The district occupies an area of 5247 km². There are four blocks in the districts, namely, Nongstoin, Meirang, Mawshynrut, and Mawthadraishan.

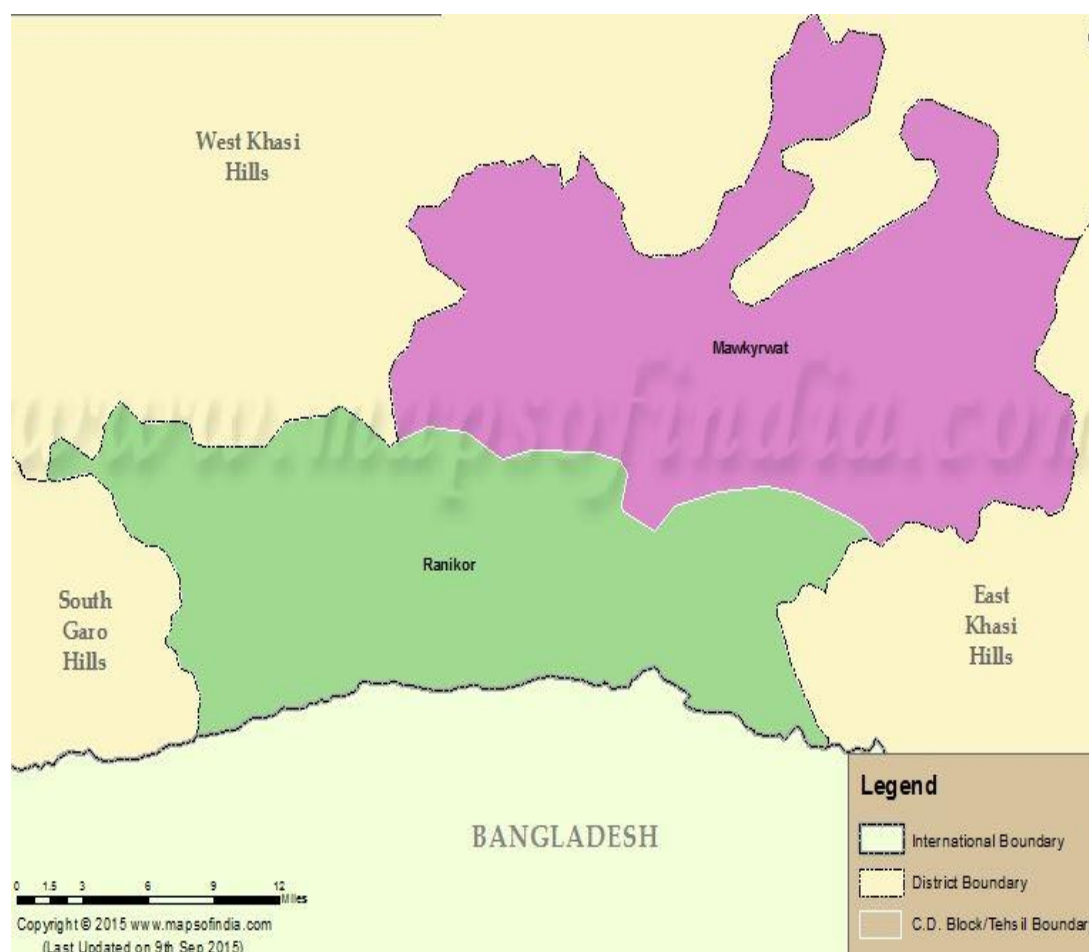
Map 1: West Khasi Hills District: Block-wise



Source: MapsofIndia.com

South-West Khasi Hills District: The district headquarters is located at Mawkyrwat. The district occupies an area of 1,341 km². The district composes all the villages of two Community & Rural Development Blocks viz. Ranikor Community & Rural Development Block and Mawkyrwat Community & Rural Development Block, including 18 (Eighteen) Villages under Warsan Lyngdoh Gram Sevak Circle of Nongstoin in Community & Rural Development Block. Its population (2011) is 110,152 with the density of 82/Km² (210/m²) and its literacy percentage is 76.84.

Map 2: South-West Khasi Hills District: Block-wise



Source: MapsofIndia.com

1.2 Self Help Group Promoting Institutions (SHGPI) in Meghalaya

There are institutions which promote and develop SHGs in India. Likewise, the following are some of the institutions which promote SHGs in Meghalaya:

- a. Achik Welfare Society
- b. Bakdil
- c. Bethany Society
- d. Bosco Reach Out
- e. FMA (Full Metal Alchemist) Outreach
- f. Khatarshnong Socio Organisation
- g. Kripa Foundation
- h. Meghalaya Rural Development Society
- i. Mendipathar Multipurpose Cooperative Society
- j. NEICORD (North East India Committee of Relief and Development)
- k. NERCORMP (North Eastern Region Community Resource Management Project)
- l. R S Lyngdoh Training Centre
- m. Samrakshan Trust
- n. SELDA (Special Education Leadership Development Academy)
- o. WISE (Women's Initiative for Self-Empowerment)

Many SHGs have linkage with banks in Meghalaya. 109 SHGs save their money in public sector banks and 691 SHGs have credit-linked with public sector banks. 4089 of them save money in state rural bank (Meghalaya Rural Bank) and 727 took loan from the same bank. 2558 SHGs save their money in co-operative banks and 419 of them have credit-linked with co-operative banks in the state.

1.3 Literature review

Numbers of studies have been conducted to assess the intent on Sustainable Development and Self-Help Groups. Some of the studies are as follows:

Meghalaya Urban Development Agency states that a Self-Help Group may be defined as "A development group for the poor and marginalized categories of society recognized by the government, not requiring any formal registration and built with the purpose of building the functional capacity of the poor and

marginalized in the areas of employment and income generation where members are responsible for their own future”. And their norms which are also known as *Pancha Suthras* are briefly described as follows:

(i) Regular Group savings, (ii) Regular Meetings, (iii) Maintenance of books of accounts, (iv) Maintenance of records relating to resolution (includes meetings, financial behaviour decision on loans group pass book, etc), and (v) Internal lending and recoveries.

Gursharan (1952) proposed that based on the conditions prevailing in the country in regard to the credit availability to the poor, it is apparent that the SHGs have to play a crucial role in the process of economic upliftment and make a way from the vicious circle of poverty. It is also essential to have a comparative assessment of the SHGs with the cooperatives, which have made rapid progress in providing finance to the rural population with a well-developed network in rural areas.

Farrington *et al* (2006) stated that the particular focus on women is underpinned by the assumptions that:

- Women are more concerned with the needs of the various household members;
- They are better at paying loans than men;
- Credit and saving activities can boost their confidence in social and business life; and
- These women’s group (SHG) can be entry point for various other activities.

Karmakar (1999) expresses about the need for SHG formation by saying that individually, a poor person tends to be rather tentative, uncertain in his behavior but group membership smoothens the rough edges of his behavior pattern, making him more reliable as a borrower. The approach towards poverty alleviation should be self-help. Others should help the poor to help themselves. It is felt that individual effort is too inadequate to improve their fate. This brings about the necessity for

organizing them in a group by which they get the benefit of collective perception, collective decision and collective implementation of programs for common benefits. Thus, formation of a group would ensure the best participation of the poor in a credit program.

Tripathi (2005) explained that sustainability is to maintain or to support a program/project for a long period, which is simply not possible without effective and efficient participation of people and communities. Sustainable development calls for multifaceted and comprehensive interventions to address wide varieties of problems, simultaneously using different types of policy approaches, each designed specifically with reference to a particular issue.

Dayanandan (2005) states that the biggest challenge to Indian democracy is the Socio-economic development of the largest section of the depressed classes of the society; poverty is one of the major problems haunting the rural masses in Indian villages. The most potent toll against human deprivation is building human capital among the weaker sections of the society, through sustainable development. In any developing society self-realization and self-initiative are the two most powerful weapon to eradicate poverty.

Sukhpal (2003) states that 'Development' is a broader term than 'growth'. Growth includes only quantitative changes while development involves quantitative as well as qualitative changes. Thus, development means growth with desirable changes in the society. Development must also involve the socio economic and political empowerment of the venerable sections of society such as poor, Schedule cast and Schedule Tribe, economically and socially backward and women etc. so, 'Rural development' is a process of developing and utilizing natural and human resources, technologies, infra-structural facilities, institutions and organization and government policies and programs to encourage and speed up economic growth in rural areas, to provide jobs, and to improve the quality of the life towards self-sustenance.

Tejmani and Robita (2010) stated that SHGs are gaining popularity in rural areas. The SHGs are considered a new lease of life for the women in villages for their social and economic empowerment. SHG is a suitable means for the empowerment

of women. The SHG started playing an important role in rural development. It is a voluntary group in a particular village. Those who are below the poverty level joined together under one banner. They pay some subscriptions towards savings and with this accumulated amount, credit given to group members at a very low rate of interests for starting new business. SHGs have been considered as powerful instruments for tribal women to build diversified entrepreneurial talents in utilising resource rich forest economic with a little or no environmental and bio-diversity endangerments. Now, SHGs hold power, provide strength and act as an antidote to the hopelessness of the poor tribal women. SHGs have become a ladder the tribal women to go up economically, socially, mentally and attitudinally.

Jain (2000) gives the important of the rural industries: Cottage and small-scale industries occupy an important place in Indian economy. These industries are contributing nearly half of the total industrial production in India and provide gainful economic activity to more than five times the number of people employed in the large and medium size industries in the country. The development of cottage and small-scale industries holds the solution too many problems of the Indian economy. The economy reeling under excessive population pressure, agriculture subject to the varieties of nature, a people oppressed by massive unemployment and the consequent misery and a nation struggling to stand up and build its economy, has much to gain from the development of cottage and small-scale industries. These industries give the advantages of a source of rural prosperity, economy in the use of scarce capital resources, increase in employment opportunities, mobilisation of capital and skill, checks large scale migration of population to the urban centres, export potential, and industrial decentralisation etc.

Bhaskar and Narayana (2015) give the benefits of the SHGs and problems faced by them: A self Help Group benefits its members in the following areas:

- a. Regular saving habits
- b. Easy availability of micro credit
- c. Creative of productive assets

- d. Financial discipline
- e. Status as an economic person
- f. Unity, fraternity and co-operation
- g. Development of entrepreneurship and leadership and
- h. Other rural development activities and environment protection awareness

Some main problems faced by the SHGs are:

- a. Lack of support from the family members
- b. Low income generating activities
- c. Political interference etc.

According to Khan and Zahra (2015), rural incomes have increased and rural poverty has declined over the years but the gap between urban and rural incomes has increased sharply due to slow rate in growth in agricultural sector in comparison to other sectors. There is low quality employment growth in rural areas. Overall poverty in rural areas has declined, but still around twenty-five percent of rural population is living below poverty line and not been getting basic necessity of live.

Vikas (2012) suggests that for the actualisation of the SHG objectives, more emphasis should be on a qualitative aspect of these groups. The blind strategy of making more and more groups without any qualitative inputs will certainly create problems and risk as well. The govt. or any authority should play a facilitating role, should not be target oriented and should restrain from enlarging the agenda of SHGs. The resources devoted to subsidies should be spent on enhancing expenditure on infrastructure and support services such as on organising, training, and providing handholding support to the groups.

Sreeramulu (2006) states that SHGs broadly go through three stages of evolution:

- a. Group formation.
- b. Capital formation through the revolving fund and skill development.

- c. Taking up economic activity for income generation.

SHGs may be organized in clusters of blocks/districts either by reputed voluntary agencies/NGOs and/or at the initiative of branch managers of commercial, cooperative and regional rural banks. All the members of the SHG should belong to a family below poverty line. The group should not consist of more than one member from the same family. And a person should be a member of only one group.

Awadhesh Kumar (2008) suggests that economic sustainability of the SHGs may become critical if they lack adequate skills, managerial efficiency, entrepreneurship and market exposure as well as even the extending credit to them may be risky for the recovery point of view when there is no initiation of income generating activities.

Abdul Raheem (2011) states that the sustainability of SHGs and SHG based institutions is becoming under close security. However, financial viability at the level of the SHGs is currently not an issue. SHG income, through small, is matched by an extremely low cost of operations. The quality and institutional sustainability of the SHGs promoted is more open to question.

Sundaram (2012) states that Self – help Group is important in to alleviate poverty, to increase employment opportunity, to accelerate economic growth, to raise status in society, and to promote income generating activities.

Sanjay Kanti (2012) states that reasons of forming SHG as: (i) to improve social status, (ii) to improve economic status, (iii) to promote saving habit, (iv) to obtain financial support (v) to initiate group activities, (vi) to create community development activities etc.

1.4 Research Gap

There are many studies of SHGs in Meghalaya state concerning gender equality and women's empowerment, industrialization, poverty eradication, sustainable consumption and production, economic growth etc. but the study about the economic sustainable development through SHGs particularly in South – West Khasi

Hills District and West Khasi Hills District has been found to be very scarce these days. So, this opportunity has been taken up for the present study.

1.5 Research Design

1.5.1 Statement of the problem

The West Khasi Hills District was divided into two districts as West Khasi Hills District and South - West Khasi Hills District on 3rd August 2013. Since before the district was divided into two, Meghalaya government, NGOs and other many projects which are in the state had formed SHGs and implemented all the plans through them in the rural areas with the ambition of uplifting the rural poor. Crore of rupees had been spent in these two districts through SHGs. So many trainings related to finance, various awareness programs, and many financial linkages through bank and other departments for their economic growth had been taken place. Means of developing their economic level had been provided through the revolving fund. So, under such provisions they are actually growing economically or not is essential to be enquired. Though they are still sustaining, in what condition they are, is ought to be discussed. If there is anything necessary which is related to their sustainable development in economic perspective, it is essential to look forward for what initiatives can be done in this regard. Thus, for this very matter, the present research work is being carried out.

1.5.2 Objectives of the study

The following are the broad objectives of the study:

- a. To study the socio-economic background of the SHG members in the selected districts of the state of Meghalaya.
- b. To analyse the economic sustainability of SHG members along with their economic activities implemented within the selected two districts.
- c. To find out the comparative level of sustainable economic development in the lives of the members after joining SHG in the selected two districts.
- d. To compare the economic growth of the SHGs between the two selected districts.

e. To offer suggestions for sustainable economic development for the members of the SHG in particular and the state in particular.

1.5.3 Hypotheses

H₀: SHG members are not economically sustained after joining the group.

H₁: SHG members are economically sustained after joining the group.

H₀: There is no significant difference in economic growth between SHG members of South-West Khasi Hills District and West Khasi Hills District.

H₂: There is significant difference in economic growth between SHG members of South-West Khasi Hills District and West Khasi Hills District.

1.6.4 Research methodology

- a. **Population:** Functioning SHGs and its members working in the two selected districts, namely South West Khasi Hills District and West Khasi Hills District are taken as the population of the study.
- b. **Sample:** The present study was taken up at West Khasi Hills District and South –West Khasi Hills District of Meghalaya. There are two blocks in South - West Khasi Hills District, namely, Mawkyrwat and Ranikor and four blocks in West Khasi Hills District, namely Nongstoin, Mairang, Mawshynrut, and Mawthadraishan. Among these four blocks of WKHD, two blocks namely Mawthadraishan and Mairang were selected for the study. So, there are four blocks namely Mawkyrwat, Ranikor, Mawthadraishan and Mairang for the study. 15 SHGs were selected from each selected block and from each SHGs, 5 members were selected by lottery method. Out of these 5 members, 4 were lay members and the remaining one was SHG leader. In this manner, 300 samples were formed from both the study districts by using stratified random method for the study. Out of these 300 members, 240 were ordinary members and remaining 60 were leaders of the SHGs. The detail information related to members were collected from 240 members and the detail information related to group were collected from 60 leaders.

i. Data Collection: The necessary data for the study were collected from the selected SHGs and its members as primary and from the official records as secondary data.

The primary data were collected through questionnaire and personal interview. Data regarding the SHG were collected from any of the office bearers/group leader of the selected SHGs.

Secondary data were collected and analysed from various reports and publications of the selected project groups from both government and non-government project sectors and some banks. The annual reports from NABARD, SBI, etc. were also looked into for secondary data.

ii. Data Analysis: Appropriate statistical tools were used to analyse the data. Data analysis was done with the help of Statistical Package for Social Sciences (SPSS).

1.6.5 Chapterisation

Chapter I	Introduction
Chapter II	Conceptual framework of sustainable development
Chapter III	Socio-Economic profile of the selected SHG and its members
Chapter IV	Analysis of sustainable development activities of SHG members
Chapter V	Analysis of sustainable development activities of SHG
Chapter VI	Conclusion and suggestions

CHAPTER II
CONCEPTUAL FRAMEWORK OF ECONOMIC SUSTAINABLE
DEVELOPMENT

2.1 Introduction

Development alone cannot bring the peace and prosperity unless social justice and gender equality are ensured (Kuldeep and Minakshi 2009). To bring a society which does not have gender inequality and social justice, breaking the chain of culture and traditions that effects on such status is mandatory. Perhaps, it is not an easy task to put into practice. For this matter, some specific strategy has to be adopted. Creating Self-help group among the women is one of the main keys to achieve it. The function of Self-Help Group has become the source of inspiration to the women welfare so far. SHG has emerged as the most successful strategy in the area of women into participatory development, economic empowerment, bringing the women into the mainstream of decision making and economic development in the family as well as in the society. Functioning the SHG also has become one of the mainstreams of rural development program. It leads them into entrepreneurial activities as well. Economic empowerment is a necessary condition for enabling the women to seek justice and equality with man. Without this strength, they won't be able to exercise their rights. So, one of the most important parts for their empowerment is to make their economic position sustainable.

Poverty eradication and women's empowerment are seen as two faces of one coin but it is fact that the poverty eradication develops the empowerment. Women empowerment through SHG based micro-credit has been central to development agenda in the country. Both the India Government and state government have special attention towards women empowerment and thus develop many strategies with schemes and without schemes and implemented many programs but found little success. Here the question arises: why many of them are not succeed? To answer this question the scopes and barriers of women entrepreneurs are very important to be discussed, so also to check the way of their functions. After finding out those factors only, the plan of sustainable can be choked out otherwise it will be the matter of wasting the time, money and labour. This phenomenon can lead to destroy the idea that economic sustainable development takes a big role to make lives of women fortunate.

2.2 SHGs

a. Meaning of Self -Help

Self-help is one of the most fascinating aspects of development and it is also a dynamic process that transcends the narrow boundaries of any development aspects. In fact, it is a fundamental strategy and means to achieve goal, basic needs, self-reliance etc. **Women Self-Help Group** is a small homogeneous group consisting 10-20 members, self-govern, informal association, having same goal to solve their problems through self-help and mutual help among the members, especially in the area of savings and credit activities (Suguna 2011).

b. Brief History of Self-Help Group

The history of Self-Help Groups has evolved over many decades. Many scholars suggest that the origin of modern Self-Help Group is from the foundation of Alcoholic Anonymous (AA) of America in 1935. In fact, the civil right of 1960's gave the good impact to the entire world to trust on the collective power and empowerment. In Veitnam, Tontines or Hui with 10-15 members started micro-finance activities. Other group activities like Credit union, Fisherman Groups, Village banks, Irrigation groups etc. were found in Vietnam in 1960's (Faizi 2009).

But the first success story of SHG movement was found by Prof. Mohammed Yunus of Chittagong University from the Grameen Bank (literally rural bank) in Bangladesh in 1975. The Grameen Bank of Prof. Yunus was more like banking model. In india, MYRADA (Mysore Resettlement and Develop Agency), a Non-Government Organization (NGO) formed Self Help Groups for the first time in 1985. At the beginning, MYRADA adopted Grameen Bank model but later it was developed into micro-credit model. Thus, the real SHG was born with their own lending rules. The NABARD took initiative for the SHGs in 1986-87. In 1989 NABARD launched an action research project to provide grants to different NGOs. But the SHG-Bank Linkage Programme began in 1992. The year 1992-2002 is marked as a decade of Self-help Group Bank Linkage Program in India. Anuradha, 2016, 'Women empowerment through micro-finance: A study of SHG members' financial management skills in Perambalur district in Tamilnadu', Ph.D. thesis,

Mizoram University, Mizoram (Anuradha 2016). The Govt. of India has introduced Swarna Jayanti Gram Swarozgar Yojana in 1999 to promote self-employment in rural areas through the formation and functioning of SHGs. Thus, this programme became as a national movement in 2011 and became as National Rural Livelihood Mission (NRLM), a world's largest poverty alleviation programme.

i. SHGs in North-East India

As far as the North Eastern Region (NER) of India is concerned, the movement was started in late 90s for Assam and the rest of the states are at the early of 20s. By the help of NABARD there was a rapid growth in SHG functioning. The India Govt. scheme namely Swarna Jayanti Gram Swarozgar Yojana encourages SHGs in NER. Under Ministry of Development of North Eastern Region (DoNER) North Eastern Council (NEC) also started taking initiative with one of the UNO bodies so called International Fund for Agricultural Development (IFAD) and promoted SHGs in entire NER by creating big Project bodies like NERLP, NERCORMP etc. from the early 2000. Apart from Govt. of India initiatives, other NGOs also took initiatives to promote SHGs (Ghose 2020).

ii. SHGs in Meghalaya

As per Elpius (2016), in early 20s, through the initiative taken by both the Meghalaya govt. and some NGOs in the state around 3954 of SHGs were registered. In 2016, 7910 SHGs were registered under SGSY. In 2020 there were 22158 active SHGs in entire Meghalaya. The main purpose of forming SHGs by both state govt and NGOs are to promote the women empowering by letting them to involve in income generating activities through micro-credit performances, and others like poultry farming, rearing of pigs and goats, weaving, value addition from available agri-horti produces.

According to State Coordinator of SHG of Meghalaya Report (2016), the SHG movement of Meghalaya brought sense of self pride, self-sufficiency, and confidence to the members, and has transformed the purposeless members in the group as well as the society.

Ghose (2020) states that if we compare Meghalaya women with the rest of the women of India, it is believed that the scenario of Meghalaya women is much better in autonomy, empowerment, decision making, involving in social activities and so forth. They got full right, dignity and honour from the society as well, due to adopting matrilineal practices. This lineal adoption makes the majority of the SHGs of Meghalaya to succeed their ambitions. At present there are 22158 active SHGs in entire Meghalaya. Most of them are tremendously improving and sustaining.

c. Objectives of a SHG

- i. To create regular saving of small amount.
- ii. To meet their emergency needs.
- iii. To uphold simple and responsive rules.
- iv. To contribute a common fund with mutual agreement.
- v. To practice collective decision.
- vi. To have a market driven rate of interest for the loan given by the group.
- vii. Practicing a method of problem solving through collective leadership and mutual discussion.
- viii. To avail collateral free loan for the members.
- ix. To serve the society in any possible way.
- x. To empower the women in the society.

d. Role of SHGs

SHGs are considered as one of the significant tools to adopt for women economic development as well as women empowerment. Besides, it is an important institution for improving the rural poor women in various ways like exploitations against women, increasing the confidence on economic self-reliance and social participatory actions. This group plays a vital role to encourage the women to become entrepreneurs. It teaches its members to work in team and learn about the effective of teamwork (Nanda et al. 2008).

e. Functions of SHGs

- i. Creating a common fund through regular savings.
- ii. Conducting meetings periodically.
- iii. Making collective decisions.
- iv. Giving loan with low interest rate that would be easily affordable by the borrower.
- v. Involving in social activities as one of the objectives.
- vi. Creating group activities that would generate income to the group.
- vii. Abiding on flexible democratic regulations.

f. Features of SHGs

- i. The group aims to induce empowerment to each individual through developing their self-confidence and develop the decision-making capacity through group activities.
- ii. This group tries each individual to generate income revenue to support their families so that it can directly or indirectly boost the image of the woman in the family.
- iii. The group also involves in some certain activities like cleaning drive, creating awareness on health and sanitation related area, financial donation on specific circumstances, organising awareness programs like HIV/AIDS, disaster managements etc. that lead to develop their social position.
- iv. The group works in tandem to create awareness on women education as well as their employment.
- v. The group also learns to take part on problem solving in the family as well as to the village level with positive attitude.
- vi. The self-confidence gained from the group activities and trainings received generates induces them to participate in social movements and politics.

g. Need and Important of Self-Help Groups

- i. This group provides a channel of financial inclusion.
- ii. This group nurtures the capacity building trait of its individual members.

- iii. This group induces individual developing their skill to mobilize various resources.
- iv. This group helps creating even those illiterate members in terms of saving and banking habits.
- v. The self-confidence generated from the group reduces the influence of unorganized sectors.
- vi. This group helps to develop the individual skills of village women through various training programs.
- vii. The activities of the group empower the woman folks of their group.
- viii. The activities of the group induce the members to get social justice if they are deprived into it.
- ix. The group members join together to solve the common problems.
- x. The members of the group get idea of livelihood finance and employment generation.

h. Formation of SHG

i. SHG Membership

Most of the SHGs are formed with the help of experts Govt. sectors or NGOs. Those members of the groups can be from same village, cast, religion etc.; or can be different in cast, region but mostly from same village. The maximum number of members is advised not to be more than 20 and minimum number is not to be less than 10. The reason of this limit is to make the group small and manageable whereas there is no hard and fast rule of such number but most importantly the members should be chosen from poor ones (low-income families). The function of the group is based on democratic management and full liberty is given to each member for joining the group and to leave the group when she is economically settled. This group has its democratic rules and regulation that should abide by each member. Perhaps, the soul authority of removing any member from the group is also given to the group if any one often does not abide with the rules and regulations of the group. The group functioning is a team effort based on mutual trust, cooperation, social commitment and grievances if any.

ii. Homogeneity Factor

Many scholars and leaders suggested forming SHGs in homogeneous manner. It is in fact that as the interaction leads the people to discover their common interest likes and dislikes, attitudes and sentiments etc. So, it is good to focus some factors while forming the SHGs. According to Suguna (2006), there are some important factors that need to be looked into while creating the group for homogeneous.

Gender: Gender focus of groups has been quite successful in the context of promoting economic empowerment in the society.

Neighbourhood: It seems that those people who live in the same neighbour will have more unity and make a stronger group than the group formed by the different areas.

Community: People from similar social background exhibit similar coping behaviour that may help to bring mutual support.

Occupation: People from same occupation tend to be cohesive and easy to confront the common problem.

i. Rights of SHG members

- i. Giving suggestions and recommendations to uplift the group.
- ii. Taking part in all kinds of deliberations and discussions.
- iii. Raising issue or complain which will induce social impact.
- iv. Applying loan from the group as well as from other resources.
- v. Questioning the status of any group activities and other group related services.
- vi. Withdraw from the membership.

j. Duties of SHG members

- i. Organising and attending regular meetings.
- ii. Accepting her fault and penalties.

- iii. Abide by the law.
- iv. Being judicious to loan distribution and collection of its interest.
- v. Helping each other according to the needs.
- vi. Trying to be a role model to the rest of the members.
- vii. Not avoiding the assigned duties.
- viii. Stick with the group discipline.
- ix. Joining to contribute the minimum thrift amount to the group.
- x. Duly payment of interest and principal.

k. Governance in Self-Help Groups

Suguna (2006) states that the governance of Self-Help Group that promotes democratic traditions can broadly cover the following area:

- i. Having a unique name to give distinct identity.
- ii. Setting goals and objectives of the group.
- iii. Leadership structure or position, their roles and responsibility.
- iv. Democratic selection process of the group leader.
- v. Tenure of the leaders.
- vi. Financial services like savings and credit products.
- vii. Fund management about cash management, interest rates and expenditure etc.
- viii. Enforcement of decision that are made by the group.
- ix. Enforcement of group norms specially discipline procedures.
- x. Relationship management with sponsoring agencies like NGO, Bank, Govt. Departments and others.

l. Role of SHG leaders

There are many roles of a SHG leader but the followings are the areas which can't be avoided.

- i. Guiding the members into effective way.
- ii. Helping problems of the members.
- iii. Encouraging members to achieve their dreams.
- iv. Facilitating appraisal of the members and group.
- v. Conducting meetings and facilitating group decisions.
- vi. Facilitating financial transactions during the meeting.
- vii. Book keeping and its maintenance.
- viii. Maintaining bank account of the group.
- ix. Organising awareness programs.
- x. Often remaining about vision and mission of the group.
- xi. Coordinating group plans and activities.
- xii. Resolving the conflicts among the members.

m. Requirements for making SHG strong

There are several areas to put into practice to make SHG strong but some valuable areas are picked up to look into this matter. These following areas are also stated by Anuradha (2016).

- i. **Small:** The members should be in between 10-20.
- ii. **Multipurpose:** The group should involve in any integrated set of activities to become self-sustained.
- iii. **Consensus decision making:** Decisions of the group should be according to general agreement (consensus) made by all members, not according to representatives.
- iv. **Non-political:** No party politics, no nepotism, and no partiality at any area of group activities and functions.

v. **Voluntary participation:** Participation in the group must be according to the free will of the member(s) not by compulsion.

vi. **Democratic:** The rules and regulations of the group must be based on the others wellbeing as a whole but not on some one's own interest.

vii. **Homogeneous:** Members should be mainly from BPL (below property line). In addition, it is good to be from same village/area, same occupation, same culture, same gender, and same community.

viii. **Regular attendance:** Total participation in any meeting or activity of the group leads to effectiveness of SHGs. So, the regular participation is very important for the SHG.

ix. **Thrift (small saving):** Saving is one of the important objectives of the SHG and it is the fundamental to the group. Common fund is the main source of income generating activities. So, saving is must in the group.

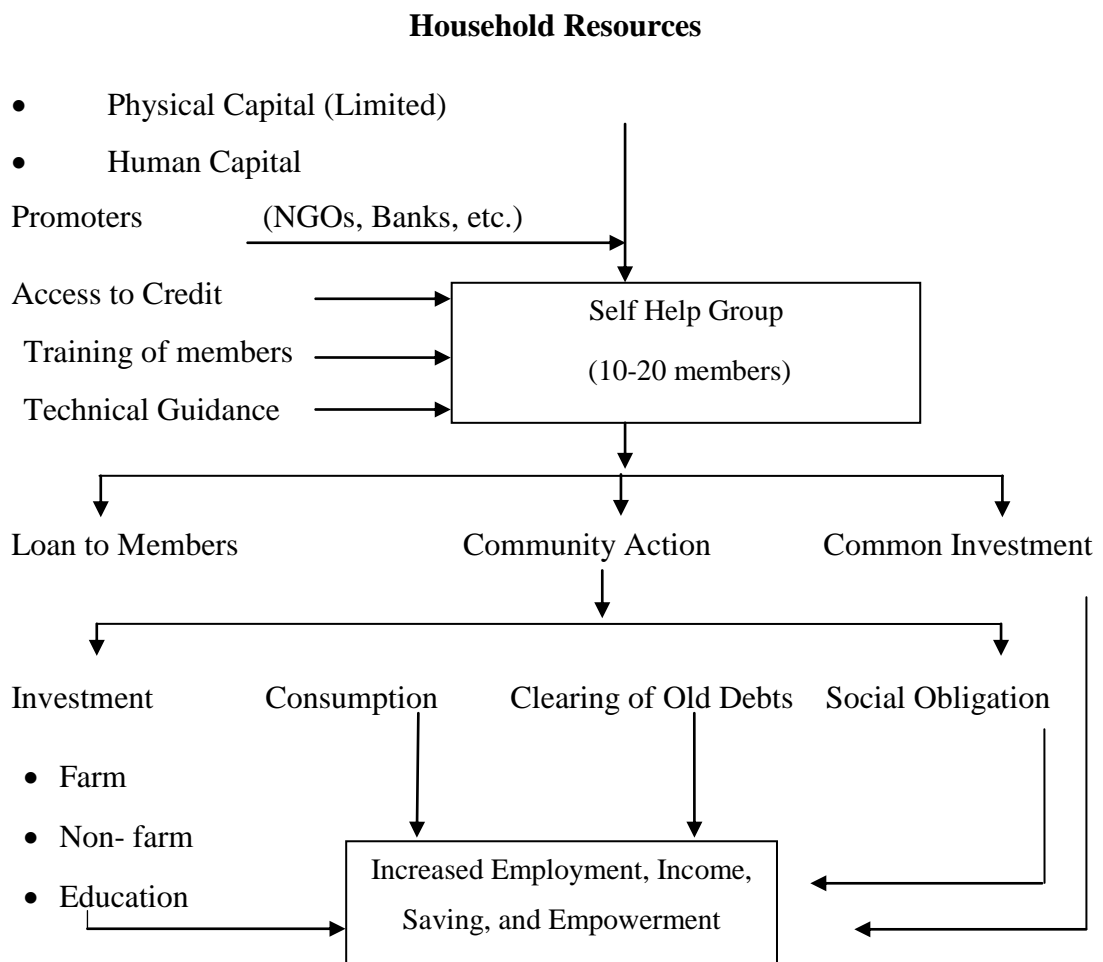
x. **Transparency in functioning:** The transparency in the areas of financial and nonfinancial activities promotes the trust, mutual faith, and confidence among the group members. Other book keeping activities like minutes book, attendance register etc. are also very import to be transparent.

n. Problems of SHG:

There are many problems of SHG but some common problems faced by most of the SHG that lead to destruction on sustainability are given below.

- i. Lack of understanding and co-operation among the members.
- ii. Conflict between leaders and members of the group.
- iii. Lack of market knowledge.
- iv. Lack of bank linkage.
- v. Irregular on group meetings.
- vi. Bias on loan distribution to the members.
- vii. Lack of knowledge on book keeping and
- viii. Irregular return from the borrowers etc.

Fig. 2.1 A TYPICAL SHG MODEL



Source: Jha (2012). A Typical SHG Model

2.3 Women Entrepreneurship

Women entrepreneurship may be defined as a woman or group of women who initiate, organize and run a business enterprise.

a. An entrepreneur and journey of its term:

The word “entrepreneur” is derived from the French verb *entreprendre* which means “to undertake”. In the early 16th century, the French attributed this term to a people who organizes and/ or leads military expeditions, and who is responsible to find new land was also called an entrepreneur. In the late 18th century, the term “Entrepreneur” came into usage with the event “Industrial Revolution” happened in England.

Table 2.1 Definitions of Entrepreneur

Year	Author	Definition
17 th century	NA	Person bearing risk of profit /loss in a fixed price contract with government.
1725	Richard Cantillon	Person bearing risks and differs from one who is supplying capital
1797	Beaudeau	Person bearing risks, planning, supervising, organising, and owning.
1803	Jean Baptiste	Person who separated profits of entrepreneurship from profits of capital.
1876	Francis Walker	Person distinguished between those who supplied funds and received interest and those who receive profits from managerial capabilities.
1934	Joseph Schumpeter	Person who is innovator and develops untried technology.
1958	Haggen	An economic man who tries to maximise his profits by innovations.
1961	David McClelland	Person who is an energetic moderate risk taker.
1964	Peter Drucker	Person who maximizes opportunities through systematic innovation.
1975	Albert Shapero	Person who takes initiative, organizes some social-economic mechanisms, and accepts risk of failure.
1980	Karl Vesper	Person who is seen differently by economists, psychologists, business persons, and politicians.
1983	Gifford Pinchot	Entrepreneur is an entrepreneur within and already established organization.
1985	Robert Hisrich	Person, on the process of creating something different by devoting the necessary time and effort, taking social risk and receiving the results-rewards of monetary and personal satisfaction.

Resource: (Basant D 2011)

Basant (2011), defined “entrepreneur” as the one who detects and evaluates a new situation in his environment and directs the making of such adjustments in the economic systems as he deems necessary, also conceives of an industrial enterprise for the purpose, displays considerable initiative, grit and determination in bringing his project to fruition.

According to the definition of Basant (2011), an entrepreneur performs one of the followings:

- i. Perceives opportunities for profitable investments.
- ii. Explores the prospects of starting such a manufacturing enterprise.
- iii. Necessary industrial licences.
- iv. Arranges initial capital.
- v. Provides personal guarantees to the financial institutions.
- vi. Promises to meet the shortfalls in the capital and
- vii. Supplies technical know-how.

b. Characteristics of an Entrepreneur:

- i. Administrative ability
- ii. Organisation skills
- iii. Intelligence
- iv. Creativity
- v. Innovation
- vi. Clear objective
- vii. Business secrecy
- viii. Sound knowledge
- ix. Emotional stability

- x. Public relations
- xi. Effective communication and
- xii. Technical knowledge

c. Women Entrepreneurship in the world:

Since the 2nd world war, the number of women entrepreneurs making significant impact in economic segments have increased in countries like U.S., U.K., Canada, Great Britain, Germany, and Australia. It contributes to increase in approximately one-third of women entrepreneurs in different sectors like retail trade, hotels, restaurants, education, cultural, cleaning, insurance, manufacturing etc. In U.S., 25% of all the business are owned by women, one-third of small-scale business in Canada, one-fifth in France, and three folds in U.K.

According to Global Entrepreneurship Monitor (GEM) report of 2018-19, sub-Saharan Africa has the highest percentage (21.8%) of having low income and lacking Women Entrepreneurship Activities. Latin America had 17.3%, East and South Asia had 12.5% which also shows necessity demands of women's participation in income generating activities and breadwinning burden on men and relegate women to the household. Perhaps, the lowest rates of women's total entrepreneurship activity are found in Europe with 6%.

d. Historical Pattern of Women's Entrepreneurship in India

In India, during 1950s, only those who had no male in the family became income generators. During 1960s, women started small enterprises at their home only for their survival. In 1970s, the existence of carrier choice and income generating activities came among many women. In 1980s, women started joining at their father or husband's businesses as business partner and they used to make even personal choices. In 1990s, women started learning how to live alone and rearing their children alone if necessary. In the twenty first century, women entrepreneurship increased more with varieties of opportunities. In this century, phenomenal changes have been taking place in the area of women's status and participation on various work places and got tremendous supports from economic

and political movements, technological advancement, media, global organizations for women empowerment etc. (Niyati 2017).

It was stated in *The New Indian Express* (04 January 2018) that unlikely the women entrepreneurs of the corner of the North–East India are actually giving stiff competition to their male counterparts. They are running micro, small, medium enterprises (MSMEs). Undoubtedly, the women entrepreneurs of the state like Manipur, Mizoram and Meghalaya are likely to overtake the usual testosterone dominated business landscape, if they get required support. These three states are under top five states of the country in regard of the highest number of women entrepreneurs. According to the data of NSSO (National Sample Survey Office, Ministry of Statistics and Program Implementation Govt. of India) in 2018, Manipur occupied the first rank by having 481 women – owned MSMEs for every 1000 in the state. Mizoram ranked second by having 392 MSMEs for every 1000 and Meghalaya on 4th rank with 351 MSMEs for every 1000 in the state.

According to the report of Meghalaya Institute of Entrepreneurship (2020), about 80% of the total population of the state lives in rural areas by depending on agricultural and allied activities for their livelihood. The State Govt. sees this condition and has been taking initiative seriously. The key initiatives that have been carried out by the State Govt. are:

- i. Established National Rural Livelihood Mission (NRLM), entrepreneurship institutions namely Meghalaya Basin Development Authority (MBDA), Meghalaya Institute of Entrepreneurship (MIE), and State Coordinator for SHGs as the nodal institutions.
- ii. Changing the trend from subsidy- based to credit linked enterprises.
- iii. Setup the Enterprise Facilitation Centres (EFC) at every block as hubs to provide business development services.
- iv. Brought convergent action across the line departments

In the area of entrepreneurship, the Govt. of Meghalaya is taking initiative mainly into three types namely Start-up (giving financial assistance to the

beginner for any of any type of business that has good scope), Nano (aggregators of agriculture produce, small value addition units, small tourism resorts, restaurants, travel agents), and Livelihood (Farmers, weavers, livestock rearers).

Besides, the state has also formed Promotion and Incubation of Market-driven Enterprises (PRIME) program which aims to provide support to those aspiring entrepreneurs through some pillars of market access i.e., skill development, technology, and credit linkages.

The Shillong Times stated on 22, Feb. 2021, that Chief Minister Conrad Sangma rolled out “Chief Minister’s E-Champion Challenge”. This program is for entrepreneurs to foster their achievements and to reward (base on their success story) with the case prize worth from Rs. 50000 to 100000 at the phase wise.

The state has also the direct link with financial institutions for the rural development program like IFAD, World Bank (WB), and Asian Development Bank (ADB) to promote and support the entrepreneurs in different angles. Besides such initiatives, Govt. of India also initiates through NEC and IFAD to bring sustainable development on economic, infrastructure, livelihood, women empowerment through SHG, small enterprises etc. As of now, NEC with IFAD serves the rural poor through SHG and NaRM-Gs at three particular districts in the state.

e. India Government’s latest plan towards women entrepreneurship and it’s related through:

1. Three Years Action Plan:

The Indian Governing Council of the NITI Aayog, consisting Prime Minister as its chairperson and several union ministers and chief ministers of the states as members documented the Three Years Action Plans instead of Five Years Plans on 23rd April 2017.

Under Three Years Action Plan (2017-2020), the plans for the women are mainly found in two chapters:

Chapter 3, namely ‘Regional Development’ under Skill Development and Employment Generation:

- i. Strengthening and expanding Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) scheme that creates Self Help Groups (SHGs) of women
- ii. Strengthening bank linkage of SHGs
- iii. Develop a mechanism for measuring key indicators for SHGs including household savings, asset creation, income, debt reduction, productivity etc.

Chapter 22, namely ‘Towards building a more inclusive society’ shows the care of women by the Govt. They are briefly given below:

i. Gender – Responsive Budgeting (GRB)

The objective of GRB that was adopted by India Govt. in 2005 should be made more responsive to gender challenges.

ii. Economic Participation

- Several steps should be taken seriously for financial linkages.
- Financial literacy programs customized for women should be implemented.
- Providing incentive for opening accounts in the financial institution
- Schemes for women should be reviewed and its impact should be evaluated.
- Providing professional trainings such as taxi driving and masonry
- To emphasise entrepreneurship development programs as part of skill training
- Extension of employment reservation of 33% of seats for women and fully utilized

iii. Women’s Safety

- Every state of the country should have an active and accessible 24x7 toll free women's helpline.
- Enhancing the safety of public transport by leveraging technology
- Providing information to every woman about their rights

iv. Women's Well-being Index

- Developing a composite gender-based index to reflect the status of women in the country

In the web site <<https://www.startupindia.gov.in/>> it is stated that NITI Aayog launched Women Entrepreneurship Platform (WEP) to provide an ecosystem for budding and existing women entrepreneurs across the country by providing different support services like incubation, training, marketing, mentorship, etc. WEP is built on three pillars namely Iccha Shakti (motivating aspiring entrepreneurs to start their business), Gyaan Shakti (providing knowledge and ecosystem support to women entrepreneurs to help them to foster their entrepreneurship) and Karma Shakti (providing hands on support to women entrepreneurs in setting and scaling up their businesses).

f. Women Empowerment

Pillai (1995) stated that Empowerment is an active, multidimensional process which enables women to realise their full identity and powers in all spheres of life. Power has to be acquired and once acquired; it needs to be exercised, sustained and preserved. According to Bandhura (1986), "Empowerment is the process through which individuals gain efficacy, defined as the degree to which an individual perceives that he or she controls his or her environment."

Rowlands (1997) gave four different forms of powers:

Power Over – controlling or influencing over others as a part of dominion;

Power to – generative or productive power which creates new possibilities actions, not the part of dominion;

Power with – a sense of receiving power from group that feels greater than the sum of the individuals, especially when a group tackles a problem together;

Power from within – the spiritual strength and uniqueness that resides in every one of us and makes us truly human. It consists self-acceptance and self-respect, respecting others and accepting others as equal.

So, it is not easy to measure empowerment and there is no single method to measure it. Perhaps, it must be understood and defined through some indicators like personal, social, economic and political change. Here is a term that generally used to describe a process of gaining greater access to public services, economic position and participation on social status, self- sustaining capacity, involving in decision making in the family as well to the society, individual status in the social standard, importance of moral and physical contribution to uplift the present scenario etc.

This is also the process of challenging existing power to achieve a greater power. One of the goals of women's empowerment is also to challenge the patriarchal ideology to transform the structures and institutions that reinforce the gender discrimination and social inequality and to enable poor women to gain access to control over the material, human and intellectual resources. Suguna (2006) says that empowerment cannot occur as a revolution but only as evolution. He brought some components of empowerments.

Components of women empowerment

- i. The right to make choices
- ii. The power to control their own lives within and outside of their own home
- iii. Sense of internal strength and confidence to face individual life
- iv. Ability to influence the direction of economic as well as social changes orderly

He also stated that women empowerment is a long process and it has to be passed through some stages. At the first stage a woman should be trained to look into the situation from different perspectives and recognise her power related to her oppression. In this stage she shares her feelings and experiences to other and those

other women also will start sharing and build a common vision and mission to solve it. At the second stage, those women try to overcome the situation by bringing changes in gender as well as in social relations. At the third stage, such process of empowerment brings them to realise the importance of collective actions.

Women Empowerment refers to improve and increase the social, economic, political and legal strength of women, to ensure equal-right to women, and making them confident to claim their rights, in the areas of: living freely their life with a sense of self-worth, respect and dignity, having complete control of their life, both within and outside of their home and workplace, making their own choices and decisions, having equal rights to participate in social, religious and public activities, having equal social status in the society, having equal rights for social and economic justice, determining financial and economic choices, getting equal opportunity for education, getting equal employment opportunity without any gender bias, getting safe and comfortable working environment.

g. Why is women empowerment so important?

Women empowerment is so important because of the following reasons:

- i. Unemployment: Women population occupies around 50% of the world total population. Majority of women around the world are unemployed and the world economy gets suffered because of the women un-employment.
- ii. Competent and intelligent
- iii. Women are so competitive. These days' women are even ahead of men in many areas like educational studies, socio-economic activities etc. even though they are physically weak
- iv. Patience: Women can tolerate more than men in most of the areas. They also can bear the burden and hide those unbearable until their dreams come true.
- v. Talented: Women are not behind as compare to men in terms of talent wise; they are also as talented as men. Many women are holding the top positions in both govt. and non-govt. sectors.

vi. Overall development of society: The biggest advantage of empowering women is to bring the overall development of the society as the society is made up of only two genders. Only one hand can't produce much sound when it alone claps but by two hands. In the same way both genders should be put into same level, otherwise the society cannot change as a whole.

vii. Economic benefits

Women empowerment helps women to stand on their own feet. It makes them to become independent and can afford their families and as the result the country's economy grows up.

viii. Reduction in domestic violence: A women who can earn and has higher education is more honoured in our society and it helps to reduce domestic violence. So, when the women are empowered, the domestic violence upon women can be eradicated.

ix. Reduction of Corruption and poverty: If only the man earn money in the family and women simply remain at home and wait men for the money that may lead all the man to fight for getting job and generate the corruption of buying job and for any other financial resources. So, if women are eligible to get the job and let them to earn money it may reduce the corruption. So, empowering women is so necessary to reduce the corruption and poverty.

x. National Development: A nation is not built by single gender but by both the gender (both men and women). If there are participations of women in every sphere of every development sector the nation will be developed very soon. There are many things which women also can perform not less than men.

xi. Irreplaceable inborn quality: Women are highly considered as irreplaceable for certain jobs. They are so unique and can reach up to the bottom where men cannot. No one should neglect this uniqueness.

h. Women Empowerment Schemes:

Ministry of women and child development, govt. of India has given some women empowerment schemes. They are:

7 Major Indian Government Schemes for Women Empowerment

Robert (2019) updated in “Good return” about the seven major Indian Govt. schemes for women empowerment. They are:

i. Mahila E-haat:

Ministry of Women and Child Development launched this scheme to support women entrepreneurs, SHG, and NGOs to showcase their rendered products in online market. This is a part of “Digital India” initiative. Every woman can register at www.mahilaahaat-rmk.gov.in for showcasing their own products as it is a broad market.

ii. Beti Bachao, Beti Padhao:

India Govt. launched this scheme on 22nd Jan. 2015 to save Girl Child and letting them to educate. This is also a social campaign aim to eradicate the female foeticide. It raises the awareness on welfare services intended for young Indian girls. Due to sex selective abortion or female foeticide in India the sex ratio of 0 - 6-year-old in some states of India like Bihar, Uttarakhand, Uttar Pradesh, Punjab, Haryana and Delhi became so contrast at the range of 918 girls for every 1000 boys in 2011. To solve such problem India Govt took initiative and promoted “Beti Bachao Beti Padhao”.

iii. One Stop Centre:

This scheme is popularly known as “Sakhi”. This scheme was launched in India for providing shelter, police desk, legal, medical, and counselling to female victims from violence under one roof integrated with 24 hours helpline and toll-free number 181. It was launched on 1st April 2015 with the “Nirbhaya” fund at various places of our country.

iv. Working Women Hotel:

This scheme was launched to promote the availability of safe and conveniently located accommodations for women who are on work and even day-care facility of their children. It can be at any possible place of urban, semi-urban, or even in rural areas where there is opportunity for women to work.

v. Swadhar Greh:

This scheme is for the rehabilitation of women in difficult circumstances. It was launched in 2002 by the Union Ministry of Women and Child Development. In this scheme the provisions of shelter, food, clothing, and care to the marginalized girl or women are availed. The beneficiaries of this scheme are like women prisoners released from jailed who are not supported by their families, women survivors from natural calamities, women victims of terrorist or extremist violence, widows deserted by their families and relatives etc.

vi. STEP:

The long form of STEP is Support to Training and Employment Program. This is skill development program that could lead the women become entrepreneurs. The trainings are given to the different sectors like embroidery, tailoring, handlooms, handicrafts, food processing, horticulture, agriculture etc. Trainings on Gems and Jewellery, Travel & Tourism, Hospitality etc. are also given.

vii. Nari Shakti Puruskars:

This scheme is for awarding the woman/women to recognize their efforts for women empowerment. This award is open to individuals, groups and institutions. The individual applicant must be not less than 25 years old and the institution/group should have at least 5 years of relevant experience. The Indian President presents this award on every 8th March i.e. On International Women Day at Rashtrapati Bhavan New Delhi.

i. Khasi women's empowerment:

Women from entire Meghalaya follow a matrilineal system of society which is very unique. Women inherit the property of the family and the legacy is traced from the woman/mother of a family. According to matrilineal system a woman has full right to looked after her children even without their father, decision making in the family, involving in social activities and got freedom of holding any socioeconomic status. But they are bound with the traditional practices that they can't fully enjoy their rights especially among the Khasi women. One of the examples is that they are barred from attending a Dorbar (village council), the village council is headed by only man where as they can attend the meeting of Dorbar and take a part of it but that also not at every village. It means that politics and administrative work are considered as male prerogative. At another point of view, the main job of a woman is the domestic work. Yes, the Khasi women got the matrilineal right by birth but it does not mean that they do not face any of the exploitations. They are exploited at work place. They are physically and mentally abused.

Some of the main issues and challenges face by the Khasi women are:

- i. Early marriage
- ii. Divorce
- iii. Domestic violence
- iv. Unemployment
- v. Poverty
- vi. Illiteracy
- vii. Low wages
- viii. Lack of claiming political right etc.

j. Women's Economic Empowerment:

Definition: Care-international.org defines that women's economic empowerment is the process by which women increase their rights to economic resources along with power to make decisions that would benefit not only themselves but their families as well as their communities.

- i. Women's economic condition in the world:

Women and girls are the poorest people in the world today. Women earn at the average of 60 -70% of what men earn. The laws of most of the countries restrict women's economic opportunities. The types of job of women are dictated. Women are engaged at domestic work. Women use to work 1 – 3 hours more than men but not in income generating activities. They have to look after children, sick people and elderly members in the family. So, even though they get the opportunity of working in income generating activities they have to work less due to their domestic responsibilities. In spite of the discrimination, disadvantages and limitations faced by the women and girls they are unable to lift up themselves out of their poverty. Thus, these factors lead them to work at the low wage jobs and informal. Only 37% of women of poor countries access the financial services.

ii. Women's economic condition in India:

Economic empowerment of women plays a vital role in tackling gender inequality. As per the findings from web site <<http://niti.gov.in/>>, at present, Indian woman's contribution to the GDP which is at 17% is far below from the global average 37% as well as from China 41% so also from Sub-Saharan Africa 39%. There is neither equality in educational enrolment of girls/women nor equal opportunities for women in the labour market. As the result there is a big acceleration in economic growth. This becomes evident in the extremely unequal participation of women across sectors and increasing gender wage gaps in decision-making positions.

Table 2.2 Unequal Participation of Women across the India Government Sectors.

INDICATOR	FEMALE	MALE
Labour force participation rate (%)	20	80
Presentation in Lok Sabha (%)	12.1	87.9
Presentation in Rajya Sabha (%)	12.6	87.4
Presentation in Supreme court (%)	3.4	96.6
Presentation in High court (%)	9.8	90.2

Source: Three years action agenda, chapter 22.

In India, women tend to be paid less specially at the daily-based work place. They are also over represented at unpaid care-giving works and it is not counted as

work. There is huge spectrum for women's skill but unpaid work directly contributes to the economy. In fact, India has the potential to increase its GDP substantially by enabling the women participating in the labor force equally with men.

iii. Benefits of women's economic empowerment:

In the web site <<https://www.unwomen.org/>>, the benefits of women's empowerments are stated. They are:

- More the women work, more the economic growth.
- Empowering women in the economy and closing gender discrimination in the world are the keys to achieve the 2030 Agenda for Sustainable Development.
- Women's economic empowerment is central for realizing gender equality and women's rights.
- Women's economic equality is good for any business of women.

CHAPTER III

SOCIO-ECONOMIC PROFILE OF THE SELECTED SHG AND ITS MEMBERS

3.1 Introduction

Having discussed the origin of SHG, its growth, the importance of SHG and its impact on women empowerment, and initiatives taken by the Govt. of India and Meghalaya Govt. in the previous chapter, it has been attempted here to analyse the socio-economic profile of the selected SHG members from the study areas in this chapter. Two districts in Meghalaya are chosen for the study area viz. West Khasi Hills District and South-West Khasi Hills. West Khasi Hills has four blocks viz. Nongstoin, Mairang, Mawshynrut, and Mawthadraishan. South-West Khasi Hills District has only two blocks viz. Mawkyrwat and Ranikor. Two sponsoring bodies namely National Rural Livelihood Mission (NRLM) and North Eastern Region Community Resource Management Project (NERCORMP) are serving the rural poor by forming SHGs in these two districts. According to the study requirement, data were collected from all the blocks. 10-10 SHGs were selected from each block and 5-5 members from each were chosen including 1-1 leader by lottery method. Thus, 300 (three hundred) members including 60 (sixty) SHG leaders were the sample.

3.2 Profile of members before joining SHG

Table 3.1: District-wise Educational Qualification of SHG Members with their Sponsoring Agencies

Respondents' Level of Education	WKHD			SWKHD		
	NRLM	NERCORMP	Total	NRLM	NERCORMP	Total
Illiterate	4 (10)	40 (50)	44 (36.7)	11 (27.5)	39 (48.75)	50 (41.7)
Under Matriculation	28 (70)	37 (46.25)	65 (54.2)	21 (52.5)	37 (46.25)	58 (48.3)
Intermediate	6 (15)	3 (3.75)	9 (7.5)	7 (17.5)	4 (5)	11 (9.2)
Undergraduate	2 (5)	0	2 (1.7)	1 (2.5)	0	1 (0.8)
Total	40 (100)	80 (100)	120 (100)	40 (100)	80 (100)	120 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to total

From the table 3.1, it can be seen that the maximum number of the respondents (54.2%) are under matriculation in WKHD. Similarly, that of SWKHD is 48.3%.

In terms of illiteracy, 41.7% of respondents in SWKHD are illiterate while it is only 36.7% in WKHD. District wise, WKHD accounted for 36.7% of illiterate SHG members whereas, that of SWKHD is 41.7%.

Among the under matriculates, WKHD has reached its maximum (54.2%) while that of SWKHD is only 48.3%.

Regarding the sponsoring agencies in WKHD; it was found that 10% of the NRLM SHG members was illiterate, whereas that of NERCORMP was 50%. 70% of the NRLM SHG members were under matriculation, whereas that of NERCORMP was 46.25%. 15% of the NRLM SHG members were intermediate, whereas that of NERCORMP was 3.75%. Lastly, 5% of the NRLM SHG members were under graduate, whereas that of NERCORMP was 0%.

Again, regarding the sponsoring agencies in SWKHD; it was found that 27.5% of the NRLM SHG members were illiterate, whereas that of NERCORMP was 48.75%. 52.5% of the NRLM SHG members were under matriculation, whereas that of NERCORMP was 46.25%. 17.5% of the NRLM SHG members were intermediate, whereas that of NERCORMP was 5%. 2.5% of the NRLM SHG members were under graduate, whereas that of NERCORMP was 0%.

As per the findings about sponsoring agencies, it is noted that NERCORMP of WKHD had more illiterate members but, NRLM of WKHD had more members who hold the degree of under matric, intermediate and undergraduate. Likewise, NERCORMP of SWKHD had more illiterate members but, NRLM of the same district had more members who hold the degree of under matric, intermediate and undergraduate.

It can fairly be concluded that the educational level of the respondents is mostly illiterate and under matriculation. They are educated only up to the level of undergraduate. WKHD had 1.7% of undergraduates whereas SWKHD had 0.8%.

WKHD was having a maximum number of respondents under matriculation (54.2%) whereas, that of SWKHD was also under matriculation (48.3%).

Table 3.2: Size of the Members' Family with their Educational Status

District	Respondents' Level of Education	Size of the Respondent's Family					Total
		1-3 members	4-6 members	7-9 members	10-12 members	12 above	
WKHD	Illiterate			22 (37.3)	18 (38.3)	4 (50)	44(36.6)
	Under Matric		3 (50)	32 (54.2)	26 (55.3)	4 (50)	65(54.2)
	Intermediate		1 (16.7)	5 (8.5)	3 (6.4)		9(7.5)
	Undergraduate		2 (33.33)				2(1.7)
	Total		6 (5)	59 (49.2)	47 (39.2)	8 (6.7)	120 (100)
SWKHD	Illiterate		0	16 (40)	26 (44.1)	8 (44.4)	50(41.7)
	Under Matric	0	0	20 (50)	29 (49.1)	9 (50)	58(48.3)
	Intermediate	1 (100)	1 (50)	4 (10)	4 (10)	1 (5.5)	11(9.17)
	Undergraduate		1 (50)				1(0.83)
	Total	1 (0.83)	2 (1.6)	40 (33.3)	59 (49.2)	18 (15)	120 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to total

From the table 3.2, it can be seen that no member of WKHD has 1-3 members in their families whereas SWKHD has 0.83%, which is the least percentage of the family size.

For the biggest family size (above 12 members), WKHD has 6.7% and 50% of this 6.7% are illiterate and another 50% are under matriculation. Likewise, SWKHD has 15%, and 50% of this 15% are under matriculation and 44.4% are illiterate.

For the highest percentage in the district, WKHD has 49.2% in the category of 7-9 members while that of SWKHD is also 49.2% but at the category of 10-12 members.

According to respondent's family size, these are noted that; there were no illiterate members who have family size of 4-6 members in both the districts. 50% of family size that has 4-6 members in WKHD was under matric whereas, that in SWKHD was 0%. 16.7% of family size that has 4-6 members in WKHD was intermediate whereas, that in SWKHD was 50%. 33.33% of family size that has 4-6 members in WKHD was under graduate whereas, that in SWKHD was also 50%.

37.3% of family size that has 7-9 members in WKHD was illiterate whereas, that in SWKHD was 40%. 54.2% of family size that has 7-9 members in WKHD was under matric whereas, that in SWKHD was 50%. 8.5% of family size that has 7-9 members in WKHD was intermediate whereas, that in SWKHD was 10%. There are no families of under graduate degree holder members who are also having the family size of 7-9 members in both the districts.

38.3% of family size that has 10-12 members in WKHD was illiterate whereas, that in SWKHD was 44.1%. 55.3% of family size that has 10-12 members in WKHD was under matric whereas, that in SWKHD was 49.1%. 6.4% of family size that has 10-12 members in WKHD was intermediate whereas, that in SWKHD is 10%. Like for the family size of 7-9 members, there were no families of under graduate degree holder members who have the family size of 10-12 members in both the districts.

50% of family size that has 12 above members in WKHD was illiterate whereas, that in SWKHD was 44.4%. 50% of family size that has 12 above members in WKHD was under matric whereas, that in SWKHD was 50%. 0% of family size that has 12 above members in WKHD was intermediate whereas, that in SWKHD was 5.5%. There were no families of under graduate degree holder members who have the family size of 12 above members in both the districts.

From the finding, it can be concluded that SWKHD had more SHG members of 10-12 and above 12 family members. Perhaps, WKHD had more members who have 7-9 family members. It is also noted that these big families were falling under illiterate and matriculation, and intermediate degree holder members while small family members were falling under the category of undergraduate members. This finding

also shows that educated people were more aware of family size than less educated people.

Before we go for the next table, let us know the following terms:

Joint Family is a family consists of more than one nuclear family. It can consist of one nuclear family with grandparent(s) or two or more sibling's nuclear family.

Nuclear Family is a family consists of father and mother and at least one child.

Broken Family means the family that is run by a single parent and one or more children (broken from nuclear family due to divorced). *Other Categories* means the family that run by a widow.

Table 3.3: Types of Families and Their Sizes

District	Type of Family	Size of the Respondent's Family					Total
		1-3 members	4-6 members	7-9 members	10-12 members	12 above	
WKHD	Joint Family		0	4 (33.33)	3 (25)	5 (41.7)	12 (10)
	Nuclear Family		3 (3.03)	49 (49.5)	44 (44.4)	3 (3.03)	99 (82.5)
	Broken Family		1 (16.7)	5 (83.3)	0	0	6 (5)
	Others		2 (66.7)	1 (33.3)	0	0	3 (2.5)
	Total			6	59	47	8
SWKHD	Joint Family	0	0	2 (10)	7 (35)	11 (55)	20 (16.7)
	Nuclear Family	0	1 (1.09)	35 (38.04)	49 (53.3)	7 (7.6)	92 (76.7)
	Broken Family	0	1 (20)	1 (20)	3 (60)	0	5 (4.2)
	Others	1 (33.33)	0	2 (66.7)	0	0	3 (2.5)
	Total	1	2	40	59	18	120(100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to the total

From the table 3.3, it can be seen that WKHD has 10% of joint family and 41.7% (which is maximum) of this 10% have more than 12 members and 25% (which is minimum) have 10-12 members. Likewise, SWKHD has 16.7% joint families and

55% (which is maximum) have more than 12 members and 10% (which is minimum) have 7-9 members.

For the nuclear family, WKHD has 82.5% and 49.5% (which is maximum) of them are having 7-9 members and 3.03% (which is one of the minimums) of it has above 12 members. Likewise, SWKHD has 76.7% and 53.3% (which is maximum) were having 10-12 members and 1.09% (which is minimum) have 4-6 members.

For the broken families, WKHD has 5% and 83.3% (which is maximum) of them were having 7-9 members and 16.7% (which is minimum) of it has 4-6 members. Likewise, SWKHD has 4.2% and 60% (which is maximum) were having 10-12 members and 20% (which is one of the minimums) of it has 7-9 members.

For the widow's family, WKHD has 2.5% and 66.7% (which is maximum) of this was having 4-6 members and 33.3% (which is minimum) of it has 7-9 members. Likewise, SWKHD also has 2.5% and 66.7% (which is maximum) of them were having 7-9 members and 33.3% (which is minimum) have 1-3 members.

According to respondent's family size these are noted that; there were no joint family who have family size of 4-6 members in both the districts. 3.03% of family size that has 4-6 members in WKHD was nuclear family whereas, that in SWKHD was 1.09%. 16.7% of family size that has 4-6 members in WKHD was broken family whereas, that in SWKHD was 20%. 66.7% of family size that has 4-6 members in WKHD was the family run by a widow whereas, that in SWKHD was 0%.

33.33% of family size that has 7-9 members in WKHD was joint family whereas, that in SWKHD was 10%. 49.5% of family size that has 7-9 members in WKHD was nuclear family whereas, that in SWKHD was 38.04%. 83.3% of family size that has 7-9 members in WKHD was broken family whereas, that in SWKHD was 20%. 33.3% of family size that has 7-9 members in WKHD was the family run by a widow whereas, that in SWKHD was also 66.7%.

25% of family size that has 10-12 members in WKHD was joint family whereas, that in SWKHD was 35%. 44.4% of family size that has 10-12 members in WKHD

was nuclear family whereas, that in SWKHD was 53.3%. 0% of family size that has 10-12 members in WKHD was broken family whereas, that in SWKHD was 60%. 33.3% of family size that has 10-12 members in WKHD was the family run by a widow whereas, that in SWKHD was also 66.7%. There are no families of widows that have 10-12 members in both the districts.

41.7% of family size that has 12 above members in WKHD was joint family whereas, that in SWKHD was 55%. 3.03% of family size that has 12 above members in WKHD was nuclear family whereas, that in SWKHD is 7.6%. There were no broken families as well as widows' families that have 12 above members in both the districts.

Here, it is fairly noted that joint families were having bigger family size but it is also keenly noted that nuclear families were not much lesser than joint families in their sizes.

Now, it can be concluded that SWKHD had more Joint Families than WKHD while WKHD had more Nuclear Families. Importantly, WKHD had more Broken Families than SWKHD.

Table 3.4: Marital Status and Number of Children of the Respondent

District	Marital Status	Number of Children of the Respondent					Total
		No children	1-3 children	4-5 children	6-7 children	7 above	
WKHD	Married	0	3 (2.8)	14 (13.08)	42 (39.2)	48 (44.8)	107 (100)
	Single	4 (100)	0	0	0	0	4 (100)
	Divorced	0	0	1 (16.7)	3 (50)	2 (33.3)	6 (100)
	Widow	0	0	2 (66.7)	0	1 (33.3)	3 (100)
	Total	4(3.33)	3(2.5)	17(14.2)	45(37.5)	51(42.5)	120(100)
SWKHD	Married	1 (0.9)	2 (1.8)	5 (4.5)	36 (32.4)	67 (60.4)	111 (100)
	Single	1 (100)	0	0	0	0	1 (100)
	Divorced	0	0	1 (20)	1 (20)	3 (60)	5 (100)
	Widow	0	1 (33.3)	0	0	2 (66.7)	3 (100)
	Total	1(0.83)	3(2.5)	6(5)	37(30.8)	72 (60)	120(100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to total

From the table 3.4, it can be seen that there were 107 married members in WKHD and the maximum which was 44.8% of them were having children above 7 and the minimum which was only 2.8% of them were having 1-3 children whereas, that of SWKHD, 60.4% was the maximum which was having more than 7 children and 1.8% as a minimum which was having 1-3 children.

Likewise, for the divorced members of WKHD, the maximum which was 50% of them were having 6-7 children and the minimum which was 16.7% of them were having 4-5 children whereas, that of SWKHD, 60% as the maximum which was having more than 7 children and 20% of them were having 4-5 children.

For widow members in WKHD, the maximum which was 66.7% of them are having 4-5 children and the minimum which was 33.3% of them were having more than 7 children whereas, that of SKHD, the maximum which was 66.7% of them were

having more than 7 children and the minimum which was 33.3% of them were having 1-3 children.

Regarding the marital status; it was seen that there was no married family which does not have even a single child in WKHD whereas, there was 0.9% of married family which has no even a child in SWKHD. In WKHD, 2.8% of married family has 1-3 children and another 13.08% of them has 4-5 children and 39.2% of them also has 6-7 children and the rest 44.8% of them has above 7 children whereas, in SWKHD, 1.8% of married family has 1-3 children, 4.5% of them has 4-5 children, 32.4% of them has 6-7 children, and 60.4% of them also has above 7 children.

There was no any divorced respondent who does not have even a single child in both the district. In WKHD, 16.7% of divorced respondents has 4-5 children and 50% of them has 6-7 children, and rest 33.3% of them has above 7 children whereas, in SWKHD, 20% of divorced respondents has 4-5 children and another 20% of them has 6-7 children, and rest 60% of them has above 7 children.

Like divorced respondents, there was no any widow respondent who does not have even a single child in both the districts. In WKHD, 0% of widow respondents has 1-3 children and 66.7% of them has 4-5 children, and another 0% of them has above 6-7 children and the rest 33.3% of them has above 7 children whereas, in SWKHD, 33.3% of divorced respondents has 1-3 children and 0% of them has 4-5 children, and another 0% of them has above 6-7 children and the rest 66.7% of them has above 7 children.

From the above findings, it is clearly noted that some of the widow and divorced respondents are also having 7 above children.

Here, it can be concluded that SWKHD was having a higher percentage of married SHG members and also who were having more than 7 children. But WKHD had more divorced members whereas, SWKHD was having more percentage of having more than 7 children.

Table 3.5: District-wise Occupations (before joining the SHG) of the Respondents with their Sponsoring Agencies

Occupation of Respondent	District					
	WKHD			SWKHD		
	NRLM	NERCORMP	Total	NRLM	NERCORMP	Total
Housewife	18 (45)	38 (47.5)	56 (46.7)	22 (55)	50 (62.5)	72 (60)
Farmer	16 (40)	27 (33.7)	43 (35.8)	14 (35)	24 (30)	38 (31.7)
Self-employee	2 (5)	15 (18.7)	17 (14.2)	3 (7.5)	6 (7.5)	9 (7.5)
Other	4 (10)	0	4 (3.3)	1 (2.5)	0	1 (0.83)
Total	40 (100)	80 (100)	120 (100)	40 (100)	80 (100)	120 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to total

From the table 3.5, it can be seen that WKHD had 46.7% of house-wives while that of SWKHD had 60 %. Likewise, WKHD had 35.8% of farmers while that of SWKHD was 31.7%. For the self-employee, WKHD had 14.2% while that of SWKHD had 4.7%.

NRLM-SWKHD had a maximum percentage of housewives (55%) and self-employees (7.5) but NRLM-WKHD had a maximum percentage (40%) of farmers. Likewise, NERCORMP-SWKHD had a maximum percentage (62.5%) of housewives while NERCORMP-WKHD had the maximum percentage of farmers (33.7%) and self-employees (18.7%).

Regarding the sponsoring agencies in WKHD, NRLM had 45% of house-wife while that of NERCORMP had 47.5%. NRLM had 40% of famer while that of NERCORMP had 33.7%. NRLM had 5% self-employee respondents while NERCORMP had 18.7%. Again, in SWKHD, NRLM had 55% of house-wife while that of NERCORMP had 62.5%. NRLM had 35% of famer while that of

NERCORMP had 30%. NRLM had 7.5% self-employee respondents while NERCORMP also had 7.5%.

To compare NRLM and NERCORMP in WKHD, it is found that NERCORMP had more percentage of house-wife and self-employee but, NRLM had more percentage of farmer. Again, in SWKHD, that NERCORMP had more percentage of house-wife but, NRLM had more percentage of farmer.

It can be concluded that the highest percentage of occupation before joining the SHGs in both the districts was being a housewife and the least percentage of the occupation in both the district was self-employee. Being a housewife and farmer were their main occupations.

Table 3.6: Occupation and Educational Qualifications (before joining the SHG) of the Husbands of the Respondents

District	Occupation of Husband	Educational Qualification of the Respondents' Husband					Total
		Single/Divorced/Widow	Illiterate	Under matriculation	Intermediate	Undergraduate	
WKHD	Single/Divorced/Widow	13	0	0	0	0	13 (10.8)
	Farmer	0	40	39	10	0	89 (74.2)
	Self-employee	0	7	6	3	1	17 (14.2)
	Private Employee	0	0	0	1	0	1 (0.83)
	Total	13 (10.8)	47 (39.2)	45 (37.5)	14 (11.7)	1 (0.83)	120 (100)
SWKHD	Single/Divorced/Widow	9	0	0	0		9 (7.5)
	Farmer	0	35	56	7		98 (81.7)
	Self-employee	0	1	11	1		13 (10.8)
	Total	9 (7.5)	36 (30)	67 (55.8)	8 (6.7)		120 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to total

From the table 3.6, it can be seen that in WKHD, 74.2% of the husbands of the respondents were farmers and mostly their educational qualifications were illiterate and under matriculation, whereas, that of SWKHD was 81.7% and most of them are also illiterate and under matriculation.

The 14.2% husbands of the respondents in WKHD were self-employees and most of them were illiterate and under matriculation, while that of SWKHD was 10.8% and the maximum of them are under matriculation. There was only one husband in WKHD, who was an undergraduate whose occupation was self-employee.

0.83% of the husbands of the respondents were private employees in WKHD whereas, there were no private employees in SWKHD.

Regarding the educational qualifications of the husbands in the districts, 39.2% were illiterate in WKHD whereas, that of SWKHD was 30%. 37.5% was under matriculation in WKHD whereas, that of SWKHD was 55.8%. 11.7% was intermediate in WKHD whereas, that of SWKHD was 6.7%. 0.83% was undergraduate in WKHD whereas, that of SWKHD was 0%.

10.8% of the respondents of WKHD were not having their husbands whereas, that of SWKHD was 7.5%.

Regarding the occupation of the husband as a farmer in both the districts, 44.9% (40) of the husbands of WKHD was illiterate whereas, that of SWKHD was 35.7% (35). 43.8% (39) of the husbands of WKHD was under matriculation whereas, that of SWKHD was 57.1 (56). 11.2% (10) of the husbands of WKHD was intermediate whereas, that of SWKHD was 7.1 (7).

Regarding the self-employee occupation of small-scale business of the husbands in both the districts, 41.2% (7) of the husbands of WKHD was illiterate whereas, that of SWKHD was 7.7% (1). 35.3% (6) of the husbands of WKHD was under matriculation whereas, that of SWKHD was 84.6 (11). 17.6% (3) of the husbands of WKHD was intermediate whereas, that of SWKHD was 7.7 (1). 0.34% (1) of the husbands of WKHD was undergraduate whereas, that of SWKHD was 0%.

It can be concluded that SWKHD had more farmers while WKHD had more self-employee and private employees. The majority of the husbands in both the districts were under matriculation and illiterate and they didn't have decent jobs.

Table 3.7: House Owned by the Respondent and its Type

District	If Yes, Type of House	Owned House before Joining SHG?		Total
		Yes	No	
WKHD	No		29	29
	Wood and tin	57 (62.6)	0	57
	Bamboo and tin	2 (2.2)	0	2
	Cement and Tin	32 (35.2)	0	32
	Total	91(75.8)	29(24.2)	120(100)
SWKHD	No		37	37
	Wood and tin	64 (77.1)	0	64
	Cement and Tin	19 (22.9)	0	19
	Total	83(69.2)	37(30.8)	120(100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to total

From the table 3.7, it can be seen that 24.2% of the respondents in WKHD did not own their house while that of SWKHD was 30%. 75.8% of the respondents in WKHD had their own houses while that of SWKHD was 69.2%. 62.6% of the respondents' houses in WKHD were of wood and tin, whereas that of SWKHD was 77.1%. And 35.2% of the houses of respondents in WKHD were of cement and tin, whereas that of SWKHD was 22.9%. Only 2.2% of the respondents' houses in WKHD were of bamboo and tin while respondents in SWKHD had no such house.

It can be concluded that SWKHD has more SHG members who did not own their houses. Most of their houses were built up of wood and tin in both the districts. Here, SWKHD seems to have more poor people.

Table 3.8: Agricultural Land Owned by the Respondent and its Size

District	Size of the Land	Agricultural Land Owned before Joining the SHG		Total
		Yes	No	
WKHD	No		8	8
	Less than 1 acre	66 (58.9)	0	66
	1-2 acre	31 (27.7)	0	31
	2-3 acre	9 (8.03)	0	9
	3-4 acre	6 (5.3)	0	6
	Total	112(93.3)	8(6.7)	120(100)
SWKHD	No		6	6
	Less than 1 acre	70 (61.4)	0	70
	1-2 acre	33 (28.9)	0	33
	2-3 acre	10 (8.8)	0	10
	3-4 acre	1 (0.88)	0	1
	Total	114(95)	6(5)	120(100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to total

From the table 3.8, it can be seen that 6.7% of the respondents in WKHD did not own any land while that of SWKHD was 5%. 5.3% of the respondents in WKHD owned their land of 3-4 acres while that of SWKHD was only 0.88%. 8.03% of the respondents in WKHD owned their land of 2-3 acres while that of SWKHD was only 8.8%. 27.7% of the respondents in WKHD owned their land of 1-2 acres while that of SWKHD was only 28.9%. 58.9% of the respondents in WKHD were having less than one acre of land, whereas that of SWKHD was 61.4%.

It can be concluded that WKHD has more SHG members who did not have their own their land. Even though some of them owned their lands, the size of it was less than one acre.

Table 3.9: Number of Children Going to School

District	If Yes, No. of Children in School?	Sending Children to School before Joining SHG		Total
		Yes	No	
WKHD	No		6	6
	1 son/daughter	10 (8.8)	0	10
	2 children	34 (29.8)	0	34
	3 children	30 (26.3)	0	30
	4 children	27 (23.7)	0	27
	All the children	13 (11.4)	0	13
	Total	114(95)	6(5)	120(100)
SWKHD	No		10	10
	1 son/daughter	2 (1.8)	0	2
	2 children	39 (35.4)	0	39
	3 children	37 (33.6)	0	37
	4 children	26 (23.6)	0	26
	All the children	6 (5.4)	0	6
	Total	110(91.7)	10(8.3)	120(100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to total

From the table 3.9, it can be seen that 5% of the respondents in WKHD did not send their children to school while that of SWKHD was 8.3%. 95% of the respondents in WKHD could send their children to school while that of SWKHD was only 91.7%.

Only 11.4% of the respondents in WKHD could send all their children to school whereas, that of SWKHD was only 5.4%. 23.7% of the respondents in WKHD could send 4 of their children to school whereas, that of SWKHD was only 5.4%. 26.3% of the respondents in WKHD could send 3 of their children to school whereas, that of SWKHD was only 33.6%. 29.8% of the respondents in WKHD could send 2 of

their children to school whereas, that of SWKHD was only 35.4%. 8.8% of the respondents in WKHD could send only one son/daughter to school, whereas that of SWKHD was 1.8%.

Now, it can be concluded that SWKHD had a higher percentage of both not being able to send even one child to school for his/her education and sending all the children to school for their education.

Table 3.10: Members' Monthly Income vs. Monthly Expenditure before Joining the SHG

District	Monthly Income of the Family of Respondent	Monthly Expenditure of the Family of the Respondent				Total
		5001-10000 (INR)	10001-15000 (INR)	15001-20000 (INR)	20001-25000 (INR)	
WKHD	Below 10000 (INR)	3 (12)	22 (88)	0	0	25 (20.8)
	10001-15000 (INR)	0	24 (33.33)	48 (66.7)	0	72 (60)
	15001-20000 (INR)	0	0	15 (65.2)	8 (34.8)	23 (19.2)
	Total	3	46	63	8	120
SWKHD	Below 10000 (INR)		38 (100)	0	0	38 (31.7)
	10001-15000 (INR)		14 (20.9)	53 (79.1)	0	67 (55.8)
	15001-20000 (INR)		0	5 (33.33)	10 (66.7)	15 (12.5)
	Total		52	58	10	120

Source: Field Survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 3.10, it can be seen that 60% (which is maximum) of WKHD respondents' monthly income was Rs.10001-15000 whereas, that of SWKHD was 55.8% (which is also maximum).

Regarding the comparison between income and expenditure in WKHD, it was found that there were 25 families which had below 10000 rupees monthly income but, 88% of those families' monthly expenditure was 10001-15000 rupees and the rest 12% of

the families' monthly expenditure was 10001-15000 rupees. There were 72 families which had 10001-15000 rupees monthly income but, 66.7% of those families' monthly expenditure was 15001-20000 rupees and the rest 33.3% of the families' monthly expenditure was 10001-15000 rupees. Again, there were 23 families which had 15001-20000 rupees monthly income but, 34.8% of those families' monthly expenditure was 20001-25000 rupees and the rest 65.2% of the families' monthly expenditure was 15001-20000 rupees.

Here, regarding the comparison between income and expenditure in SWKHD, it is found that there were 38 families which had below 10000 rupees monthly income but, 100% of those families' monthly expenditure was 10001-15000 rupees.

There were 67 families which had 10001-15000 rupees monthly income but, 79.1% of those families' monthly expenditure was 15001-20000 rupees and the rest 20.9% of the families' monthly expenditure was 10001-15000 rupees. Again, there were 15 families which had 15001-20000 rupees monthly income but, 66.7% of those families' monthly expenditure was 20001-25000 rupees and the rest 33.3% of the families' monthly expenditure was 15001-20000 rupees.

When WKHD had 20.8% of the families that had the monthly income below 10000 rupees, SWKHD had 31.7%. When WKHD had 60% of the families that had the monthly income of 10001 -15000 rupees, SWKHD had 55.8%. When WKHD had 19.2% of the families that had the monthly income below 15001-20000 rupees, SWKHD had 12.5%. So, it is clearly seen that SWKHD had more families that of monthly income of below 10000 rupees, 10001-15000 rupees and 15001-20000 rupees.

It can be concluded that the income of the maximum number of the respondents in both the district lies between Rs. 10001-15000, and the expenditure of all the respondents is not lesser than their income. As the result, most of them could not save money from their income.

Table 3.11: Savings (before Joining the SHG)

District	If Yes, What Was the Source of Income?	Saving Money before Joining the SHG			Total
		Yes	No, But Borrowed	Neither Saved nor Borrowed	
WKHD	Not Yes		78	42	120
	Farming		0	0	0
	Other Business		0	0	0
	Both Cultivation and Farming		0	0	0
	Total		78 (65)	42 (35)	120 (100)
SWKHD	Not Yes		101	19	120
	Other Business		0		0
	Both Cultivation and Farming		0		0
	Total		101 (84.2)	19 (15.8)	120 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to total

From the table 3.11, it can be seen that 65% of the respondents in WKHD could not save money but borrowed from others/money lenders whereas, that of SWKHD was 84.2%. 35% of the respondents in WKHD could neither save money nor borrow from others whereas that of SWKHD was 15.8%.

Here, it can be concluded that there was no source of saving money for majority of the respondents in both the districts. They could not earn more money neither from cultivation nor from any sort of business. It seems that there was no any other restrain that could provide another source of earning. As a result of it, respondents had to borrow money from the local money lenders and became poorer and poorer. In this regard, SWKHD had more respondents who suffered from their poverties. Perhaps, WKHD was also not much better than SWKHD.

Table 3.12: Member’s Knowledge about SHG before joining it and their Occupations

District	Knowledge About SHG before Joining It	Occupation of Respondent				
		Farmer	Self-Employee	Housewife	Others	Total
WKHD	No	43 (35.8)	17 (14.2)	56 (46.7)	4 (3.33)	120 (100)
SWKHD	Yes	0	2	0	1	3 (2.5)
	No	38 (32.5)	7 (5.99)	72 (61.5)	0	117 (97.5)
	Total	38 (31.7)	9 (7.5)	72 (60)	1 (0.83)	120 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to total

From the table 3.12, it can be seen that 100 % of the respondents in WKHD did not know about SHG before they joined their SHGs whereas that of SWKHD was 97.5%. But, 2.5% of the respondents from SWKHD knew about it and they are self-employees and students.

Regarding occupation; 35% of the respondents who are farmers in WKHD did not know about SHG before they joined their respective SHGs whereas, that of SWKHD was 32.5%. 14.2% of the self-employee respondents in WKHD did not know about SHG before they joined their respective SHGs whereas, that of SWKHD was 5.99%. 46.7% of the farmer respondents in WKHD did not know about SHG before they joined their respective SHGs whereas, that of SWKHD is 61.5%.

It is concluded that no respondent in WKHD knew about SHG before joining the SHG but very few members in SWKHD knew about it. So, the term SHG was very new to the majority.

Conclusion:

The educational level of the respondents was mostly illiterate and under matriculation. They were educated only up to the level of undergraduate. Regarding the family size, SWKHD had a bigger size than WKHD and those big families were falling under illiteracy and matriculation while small family members were falling under the category of undergraduate. Again, SWKHD had more Joint Families than WKHD while WKHD had more Nuclear Families. Importantly, WKHD had more Broken Families than SWKHD. SWKHD was having a higher percentage of married SHG members and also who were having more than 7 children, however, WKHD had more divorced members. The housewife occupation before joining the SHGs in both the districts occupied the higher percentage and self-employee the least. Apart from being a housewife, farming was their main occupation. SWKHD had more farmers while WKHD had more self-employee.

The majority of the respondents' husbands in both the districts were under matric and illiterate and they didn't have a good job. SWKHD had more SHG members who do not have their own houses. Most of the houses were built up of wood and tin in both the districts. SWKHD was seemed to had more poor people. WKHD had more SHG members who did not own their land. Even though they could own their lands, their sizes were less than one acre. SWKHD had a higher percentage of both not being able to send even one child to school for his/her education and sending all the children to school for their education as well. Most of the respondents' income in both the district lies between Rs. 10001-15000 and their expenditures were not lesser than their incomes. Most of the respondents borrowed money from local money lenders and all the respondents from both the districts could not save money before they joined their SHGs. The term 'SHG' was very new to a maximum of the respondents.

CHAPTER IV

ANALYSIS OF SUSTAINABLE DEVELOPMENT ACTIVITIES OF SHG MEMBERS

4.1 Introduction

An attempt is made here to analyse the sustainable activities performed by the members after they joined their respective SHGs. This study is taken from the personal information of the SHG members after they joined their SHGs. All the analyses in this chapter comprise of:

- a. Training related activities
- b. Loans related services
- c. Saving related activities
- d. Life-changing activities achieved by the members
- e. Impacting factors on SHG members after they joined the SHGs.

4.2 Training related activities

The main ambition of the sponsoring agencies is to make all the SHGs sustained. Sponsoring agencies nurture all the SHGs in all the aspects. One of the major targets of the sponsoring agencies is to empower village women who are poor and confined in their domestic works. Sponsoring agencies used to conduct awareness programs with SHGs. They also teach them how to utilise natural resources in the way of environment clean and safe. They also focussed on generating income out of live-stock as well as financial linkages. To achieve such objectives, various trainings are being conducted by the sponsoring agencies. Some trainings are conducted by the experts from line-departments and other individual experts. Some of the trainings are also eventually conducted by the staff of the sponsoring agency itself. SHG members from both the district got capacity-building (capacity-development) trainings. But they received their training according to the plan of their sponsoring agency. They received different trainings like financial management and accounting, skill development, entrepreneurship, marketing-related, etc. The SHG members received training from various experts and they got so many impacts from the training itself. The impact areas are also discussed in the following diagrams.

Table 4.1: Kinds of Training Received by the SHGs

District	Sponsoring Agency	Kinds of Training Received by the SHGs					Total
		Marketing related	Financial management & accounting	Skill Development	Entrepreneurship	All of the above	
WKHD	NRLM		33 (82.5)	7 (17.5)		0	40 (100)
	NERCORMP					80 (100)	80 (100)
	Total		33	7		80	120
SWKHD	NRLM		22 (55)	18 (45)		0	40 (100)
	NERCORMP					80 (100)	80 (100)
	Total		22	18		80	120

Source: Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.1, it can be seen that the maximum of the respondents (82.5%) of NRLM in WKHD got training on financial management and accounting and the other 17.5% got skill development training whereas, 100% of the respondents of NERCORMP in WKHD got all the types of training given in the table.

The maximum of the respondents (55%) of NRLM in SWKHD got training on financial management and accounting and the other 45% got skill development training whereas, 100% of the respondents of NERCORMP in SWKHD got all the types of training given in the table.

Now, it can be concluded that the respondents of NRLM in both the districts got their training on financial management and accounting only but all the respondents of NERCORMP in both the districts got all the types of training given in the table. Respondents of NRLM from both the districts did not get the trainings of marketing related and entrepreneurship.

Table 4.2: Training Provider(s)

District	Sponsoring Agency	Training Provider(s)					Total
		Sponsoring Agency's Staff	NGO Activist	Other Experts but through Sponsoring Agency	Line Department's Staff	Other Linked Department's Staff	
WKHD	NRLM	40 (100)	0	0	0	0	40 (100)
	NERCORMP	46 (57.5)	0	34 (42.5)	0	0	80 (100)
	Total	86 (71.7)	0	34 (28.3)	0	0	120 (100)
SWKHD	NRLM	40 (100)	0	0	0	0	40 (100)
	NERCORMP	51 (63.5)	0	29 (36.25)	0	0	80 (100)
	Total	91 (75.8)	0	29 (24.2)	0	0	120 (100)

Source: Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.2, it can be seen that 100% of the respondents of NRLM in WKHD got training only from sponsoring agency staff whereas, that of NERCORMP was 57.5%. The remaining 42.5% trained from other experts through the sponsoring agency.

Likewise, in the SWKHD, 100% of the respondents of NRLM got training only from sponsoring agency staff whereas, that of NERCORMP was 63.5%. The remaining 36.25% trained from other experts through sponsoring agency.

For the district wise, 71.7% respondents of WKHD were trained by the staff of sponsoring agency whereas, that of SWKHD was 75.8%. 28.3% respondents of WKHD are trained by the other experts whereas, that of SWKHD was 24.2%

It can be concluded that respondents of NRLM got training only from the sponsoring agency whereas, that of NERCORMP were also trained from other experts.

Table 4.3: Respondent's Impact Area Received from Training

District	Sponsoring Agency	Respondent's Impact Area Received from Training			
		Confidence Building	Skill Development	Enhanced Income and Earnings	Total
WKHD	NRLM	7 (17.5)	9 (22.5)	24 (60)	40 (100)
	NERCORMP	3 (3.75)	4 (5)	73 (91.25)	80 (100)
	Total	10 (8.3)	13 (10.8)	97 (80.8)	120 (100)
SWKHD	NRLM	2 (5)	15 (37.5)	23 (57.5)	40 (100)
	NERCORMP	2 (2.5)	3 (3.75)	75 (93.75)	80 (100)
	Total	4 (3.33)	18 (15)	98 (81.7)	120 (100)

Source: Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.3, it can be seen that 80.8% (which is maximum) of respondents in WKHD got an impact on enhanced income and earning whereas, that of SWKHD was 81.7%.

For the skill development, 10.8% of respondents in WKHD got impact while that of SWKHD was 15%. For the confidence-building, 8.3% (which is minimum) respondents in WKHD got impact while that of SWKHD was 3.33%.

Regarding the sponsoring agencies in the districts; 17.5% respondents of NRLM in WKHD had impact on confidence building whereas, that of NERCORMP was 3.75%. 22.5% respondents of NRLM in WKHD had impact on skill development whereas, that of NERCORMP was 5%. 60% respondents of NRLM in WKHD had impact on enhanced income and earnings whereas, that of NERCORMP was 91.25%.

5% respondents of NRLM in SWKHD had impact on confidence building whereas, that of NERCORMP was 2.5%. 39.5% respondents of NRLM in SWKHD had

impact on skill development whereas, that of NERCORMP was 7.75%. 57.5% respondents of NRLM in SWKHD had impact on enhanced income and earnings whereas, that of NERCORMP was 93.75%.

Comparing the respondents of NRLM and NERCORMP, it is seen that respondents of NERCORMP had higher impact on enhanced income and earnings than of NRLM. Perhaps, respondents of NRLM had higher impact on confidence building and skill development than of NERCORMP.

It can be concluded that SWKHD had more members who got a huge impact on enhancing income and earnings, and on skill development, whereas the WKHD had more members who got impacted in the area of confidence-building.

4.3 Loan and Its Effect

Every SHG received Revolving Fund (RF) from their sponsoring agency. This RF is utilized as the revenue of their development. This is mainly used as the principal of the loan to be distributed to group members and everyone tries to change their life from poverty to abundance with the help of this principal. After getting a loan from the group, they run small businesses according to their convenience and more profitable type. Thus, joining SHG is the turning point of their life. Many of them changed from simple farmers to entrepreneurs, housewives to businesswomen. As the result, they can clear their dues and further goes for savings and as a result, owns extra properties.

Nevertheless, everyone does not achieve the same goal.

Table 4.4: Loan and its Mode of Payment

District	Sponsoring Agency	Mode of Payment Done by the Respondent			Total
		Once a Month	Once Every 3rd month	It Depends on My Financial Position	
WKHD	NRLM	30 (75)	6 (15)	4 (10)	40 (100)
	NERCORMP	55 (68.7)	15 (18.7)	10 (12.5)	80 (100)
	Total	85 (70.8)	21 (17.5)	14 (11.7)	120 (100)
SWKHD	NRLM	35 (87.5)	3 (7.5)	2 (5)	40 (100)
	NERCORMP	68 (85)	8 (10)	4 (5)	80 (100)
	Total	103 (85.8)	11 (9.2)	6 (5)	120 (100)

Source: Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.4, it can be seen that 75% (which is maximum) of the respondents of NRLM in WKHD had the regulation of paying the interest once a month whereas, that of NERCORMP was 68.7%. 15% of the respondents of NRLM in WKHD had the regulation of paying the interest once every 3rd month whereas, that of NERCORMP was 18.7%. 4% (which is minimum) of the respondents of NRLM in WKHD use to pay the interest according to their financial position whereas, that of NERCORMP was 12.5%.

Likewise, 87.5% (which is maximum) of the respondents of NRLM in SWKHD had the regulation of paying the interest once a month whereas, that of NERCORMP was 85%. 7.5% of the respondents of NRLM in SWKHD had the regulation of paying the interest once every 3rd month whereas, that of NERCORMP was 10%. 5% (which is minimum) of the respondents of NRLM in SWKHD used to pay the interest according to their financial position whereas, that of NERCORMP was also 5%.

For the district-wise, 70.8% of the respondents in WKHD used to pay the interest once in a month whereas, that of SWKHD was 85.8%. 17.5% of the respondents in WKHD used to pay the interest once every third month whereas, that of SWKHD was 9.2%. 11.7% of the respondents in WKHD used to pay the interest according to their financial position whereas, that of SWKHD is 5%.

It can be concluded that respondents of SWKHD were stricter on monthly regular payment of interest while SHG members in WKHD loose a little bit of monthly regular payment as they considered the financial condition of the borrower.

Table 4.5: District-wise Present Occupation of SHG Members after Joining the SHG

District	Sponsoring Agency	Present Occupation of Respondent				Total
		Farmer	Businesswoman	Housewife	Others	
WKHD	NRLM	6 (15)	23 (57.5)	7 (17.5)	4 (10)	40 (100)
	NERCORMP	20 (25)	59 (73.75)	1 (1.25)	0	80 (100)
	Total	26 (21.7)	82 (68.3)	8 (6.7)	4 (3.33)	120 (100)
SWKHD	NRLM	10 (25)	21 (52.5)	8 (20)	1 (2.5)	40 (100)
	NERCORMP	26 (32.5)	48 (60)	6 (7.5)	0	80 (100)
	Total	36 (30)	69 (57.5)	14 (11.7)	1 (0.83)	120 (100)

Source: Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.5, it can be seen that 57.5% (which is maximum) of the respondents of NRLM in WKHD became businesswomen after joining their SHG whereas, that of NERCORMP was 73.75%. 15% (which is minimum) of the respondents of NRLM in WKHD remained as farmers and 17.5% of them as housewives after joining their SHG whereas, that of NERCORMP was 25% as farmers and 1.25% (which is minimum) as housewives.

Here, 52.5% (which is maximum) of the respondents of NRLM in SWKHD became businesswomen after joining their SHG whereas, that of NERCORMP was 60%. 25% (which is minimum) of the respondents of NRLM in SWKHD remained as farmers and 2.5% of them as housewives after joining their SHG whereas, that of NERCORMP was 32.5% as farmers and 7.5% (which is minimum) as housewives.

For district-wise, 21.7% of the respondents in WKHD remained as farmers and 6.7% as housewife whereas that of SWKHD was 30% and 11.7%. 68.3% of the respondents in WKHD became businesswomen after joining the SHG whereas, that of SWKHD was 57.5%.

It can be concluded that WKHD had more growth in the area of entrepreneurship among members. Many farmers and housewives became entrepreneurs after they got loans from the group. The growth of women entrepreneurship in SWKHD was a little slower than in WKHD.

Table 4.6: Type of Business Run by the Entrepreneurs after Joining the SHGs

District	Business	Sponsoring Agency		Total
		NRLM	NERCORMP	
WKHD	No Business	17(42.5)	21(26.25)	38(31.7)
	Agriculture	3(7.5)	8(10)	11(9.2)
	Horticulture	1(2.5)	3(3.75)	4(3.3)
	Animal Husbandry	5(12.5)	17(21.25)	22(18.3)
	Agro-processing	0	2(2.5)	2(1.7)
	Retail Trading	11(27.5)	24(30)	35(29.2)
	Local Transport	3(7.5)	5(6.25)	8(6.7)
	Total	40(100)	80(100)	120(100)
SWKHD	No Business	19(47.5)	32(40)	51(42.5)
	Agriculture	6(15)	11(13.75)	17(14.2)
	Horticulture	0	1(1.25)	1(0.8)
	Animal Husbandry	2(5)	9(11.25)	11(9.2)
	Agro-processing	0	2(2.5)	2(1.7)
	Retail Trading	12(30)	23(28.75)	35(29.2)
	Local Transport	1(2.5)	2(2.5)	3(2.5)
	Total	40(100)	80(100)	120(100)

Source: Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.6, it can be seen that 42.5% of the NRLM respondents in WKHD did not run any kind of business whereas, that of NERCORMP was 26.25%. 27.5% (which is maximum) of respondents of NRLM in WKHD ran retail trading and 2.5% (which is minimum) of them ran horticulture business. Whereas, 30% (which is maximum) of respondents of NERCORMP in the same district ran retail trading and 2.5% of them was running agro-processing businesses. WKHD NRLM had only 7.5% of respondents who ran the business on agriculture whereas that of NERCORMP was 3.75%. No one from the respondents of WKHD NRLM ran agro-processing business whereas, 2.5% of the respondents of NERCORMP ran this business. 12.5% of the NRLM respondents in WKHD ran animal husbandry business whereas that of NERCORMP was 21.25%.

Likewise, 30% (which is maximum) of respondents of NRLM in SWKHD ran retail trading and 2.5% (which is minimum) of them ran local transport business. Whereas, 28.75% (which is maximum) respondents of NERCORMP in the same district ran retail trading and 1.25% (which is minimum) of them was running horticulture business. SWKHD NRLM had only 15% of respondents who ran the business on agriculture whereas that of NERCORMP was 13.75%. No one from the respondents of SWKHD NRLM ran agro-processing business and horticulture business whereas, 2.5% of the respondents of NERCORMP run ago-processing business. 5% of the NRLM respondents in SWKHD ran animal husbandry business whereas that of NERCORMP was 11.25%. Lastly, 2.5% of the NERCORMP respondents in SWKHD ran local transport business (local taxi service).

It can be concluded that WKHD had more respondents of retail trading but less of agro-processing. Likewise, SWKHD also had more respondents in retail trading and less in horticulture business. NRLM didn't promote the members to go for agro-processing till date. SWKHD had fewer women entrepreneurs in Horticulture. Whereas, WKHD had fewer women entrepreneurs in agribusiness.

4.4 Borrowing Money vs. Saving

Most of the poor people used to borrow money from different types of money lenders with a fixed interest rate. If they can't pay the interest and clear the

principal, they become poorer and poorer. Some are fortunate when they get another opportunity to lend them money at a lower interest rate from different sources. Most of the SHG members are so fortunate that they can get a loan from the group at a lower and affordable rate of interest. If a person gets such an opportunity, she can go for more earning activities and tries to clear the debts and look forward to more income in the days ahead by generating other sources of income. So, it is good to see whether the SHG members are doing the same or not, or even better than what we think of. It can be seen from the following tables.

Table 4.7: Present Status of SHG Members' Money Borrowing from Local Money Lenders

District	Still Borrowing Money from Local Money Lenders	Occupation of the Respondent				Total
		Farmer	Business woman	House wife	Others	
WKHD	Yes		5 (6.09)	1 (12.5)		6 (5)
	No	26 (100)	77 (93.9)	7 (87.5)	4 (100)	114 (95)
	Total	26 (100)	82 (100)	8 (100)	4 (100)	120 (100)
SWKHD	No	36 (100)	69 (100)	14 (100)	1 (100)	120 (100)
	Total	36 (100)	69 (100)	14 (100)	1 (100)	120 (100)

Source Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.7, it can be seen that 100% of the farmers in both WKHD and SWKHD did not borrow money from local money lenders. 6.09% of business women of WKHD borrowed money from local money lenders whereas, 100% of the SWKHD respondents did not borrow money from local money lenders. 12.5% of the respondents of WKHD who were housewives used to borrow money from local money lenders whereas, 100% of the SWKHD respondents did not borrow money from local money lenders. All the students by occupation but being still respondents

(SHG members) from both the districts also did not borrow money from local money lenders.

No one from any occupation from SWKHD borrowed money from the local money lenders after they joined their respective SHGs.

For the district-wise, 95% of the WKHD respondents did not borrow money from local money lenders after they joined the SHG but only 5% used to borrow. However, none of the SWKHD respondents did not borrow money from local money lenders.

It can be concluded that only a few members from WKHD were still borrowing money from the local money lenders due to their needs even though they already got loans from their groups whereas, all members from SWKHD no longer borrowed money from local money lenders as they were getting a loan from their group.

Table 4.8: District-wise SHG Members' Savings Status after Joining the SHG

District	Sponsoring Agency	Present Savings Status of the Respondent		Total
		Yes	No	
WKHD	NRLM	15 (37.5)	25 (62.5)	40 (100)
	NERCORMP	53 (66.25)	27 (33.75)	80 (100)
	Total	68 (56.7)	52 (43.3)	120 (100)
SWKHD	NRLM	9 (22.5)	31 (77.5)	40 (100)
	NERCORMP	48 (60)	32 (40)	80 (100)
	Total	57 (47.5)	63 (52.5)	120 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.8, it can be seen that 37.5% of the respondents of NRLM in WKHD could save their money whereas, that of SWKHD was 22.5%. Again, 66.25% of the respondents of NERCORMP in WKHD could save their money

whereas, that of SWKHD was 60%. 62.5% of the respondents of NRLM in WKHD couldn't save their money whereas, that of SWKHD was 77.5%. Again, 33.75% of the respondents of NERCORMP in WKHD couldn't save their money whereas, that of SWKHD was 40%.

For the sponsoring agencies; while 37.5% of the respondents of NRLM in WKHD could save their money 66.25% of the NERCOMP respondents of the same district could save their money. Likewise, while 22.5% of the respondents of NRLM in SWKHD could save their money 60% of the NERCOMP respondents of the same district could save their money. Again, 62.5% of the respondents of NRLM in WKHD couldn't save their money 33.75% of the NERCOMP respondents of the same district couldn't save their money. 77.5% of the respondents of NRLM in SWKHD couldn't save their money 40% of the NERCOMP respondents of the same district couldn't save their money.

For the district-wise, 56.7% of the respondents in WKHD could save their money whereas, that of SWKHD was 47.5%. 43.3% of the respondents in WKHD couldn't save their money whereas, that of SWKHD is 52.5%

So, it can be concluded that WKHD was having a higher percentage of savings than SWKHD. Most importantly, it also can be seen that the percentage of saving was higher than the percentage of no saving in WKHD but, it was vice-versa in SWKHD.

Table 4.9: Present Savings Status vs. Source of Savings

District	Sponsoring Agency	Present Source of Savings					Total
		Present Savings Status	No Savings	Income Generated from SHG Loan	Husband's Income Generated from SHG Loan	Both the Above	
WKHD	NRLM	Yes		10 (66.7)	3 (20)	2 (13.3)	15 (100)
		No	25	0	0	0	25
	NERCORMP	Yes		27 (50.9)	7 (13.3)	19 (35.8)	53 (100)
		No	27	0	0	0	27
		Total	52	38 (31.7)	9 (7.5)	21 (17.5)	120 (100)
	SWKHD	NRLM	Yes		9 (100)	0	0
No			31	0	0	0	31
NERCORMP		Yes		30 (62.5)	8 (16.7)	10 (20.8)	48 (100)
		No	32	0	0	0	32
		Total	63	39 (32.5)	8 (6.7)	10 (8.33)	120 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.9, it can be seen that 66.7% (which is maximum) of the respondents of NRLM in WKHD could do savings because of their income generated from SHG loan, whereas that of NERCORMP was 50.9%. 13.3% (which is minimum) of the respondents of NRLM in WKHD could do savings by both their husbands' income generated from SHG loan and their income generated from SHG loan whereas, the minimum percentage of the source of saving of NERCORMP respondents was also 13.3% but from their husbands' income generated from SHG loan.

Again, 100% (which is maximum) of the respondents of NRLM in SWKHD could do saving only from their income, generated from SHG loan whereas, that of NERCORMP was 62.5%. 16.7% (which is minimum) of the respondents of NERCORMP in SWKHD could do savings by their husbands' income generated

from SHG loan whereas, that of NRLM is 0%. 20.8% of the respondents of NERCORMP in SWKHD could do savings by both their husbands' income generated from SHG loan whereas, that of NRLM was 0%.

For the district-wise, 31.7% (which is maximum) of the respondents in WKHD could do savings because of their income generated from the SHG loan whereas, that of SWKHD was 32.5%. 7.5% (which is minimum) of the respondents in WKHD could do savings because of their husband's income generated from the SHG loan whereas, that of SWKHD was 6.7%. 17.5% of the respondents from WKHD could also go for saving from both their husbands' income generated from SHG loan and their income generated from SHG loan.

Now, it can be concluded that SWKHD was having more respondents who are having savings because of their income generated from the loan availed from their SHGs. But, WKHD was having more respondents who were having savings because of their husband's income generated from SHG loan.

Table 4.10: Savings Status and Level of Savings

District	Sponsoring Agency	Level of Respondent's Savings					Total
		Present Savings Status	No Savings	Increased	Decreased	Neither Increased nor Decreased	
WKHD	NRLM	Yes		9 (60)	1 (6.7)	5 (33.3)	15 (100)
		No	25 (100)	0	0	0	25 (100)
	NERCORMP	Yes		47 (88.7)	3 (5.7)	3 (5.7)	53 (100)
		No	27 (100)	0	0	0	27 (100)
		Total	52 (43.3)	56 (46.7)	4 (3.33)	8 (6.7)	120 (100)
SWKHD	NRLM	Yes		7 (77.8)	0	2 (22.2)	9 (100)
		No	31 (100)	0	0	0	31 (100)
	NERCORMP	Yes		42 (87.5)	4 (8.3)	2 (4.2)	48 (100)
		No	32 (100)	0	0	0	32 (100)
		Total	63 (52.5)	49 (40.8)	4 (3.3)	4 (3.3)	120 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.10, it can be seen that 60% (which is maximum) of the respondents of NRLM in WKHD had an increase in their savings whereas, that of NERCORMP was 88.7%. 6.7% (which is minimum) of the respondents of NRLM in WKHD was decreasing in their savings whereas, that of NERCORMP was 5.7%. 33.3% of the respondents of NRLM in WKHD was neither decreased nor increased in their savings whereas, that of NERCORMP was 5.7%.

Likewise, 77.8% (which is maximum) of the respondents of NRLM in WKHD had an increase in their savings whereas, that of NERCORMP was 87.5%. 8.3% of the respondents of NERCORMP in SWKHD was decreasing in their savings whereas,

that of NRLM was 0%. 22.2% (which is minimum) of the respondents of NRLM in SWKHD was neither decreased nor increased in their savings whereas, that of NERCORMP was 4.2%.

For the district wise, 46.7% of the respondents in WKHD was increasing in their savings whereas, that of SWKHD was 40.8%. 3.33% of the respondents in WKHD had a decrease in their savings whereas, that of SKHD was also 3.33%. 6.7% of the respondents from WKHD was neither decreased nor increased in their savings whereas, that of SWKHD was 3.3%.

It can be concluded that WKHD was having more respondents whose savings were increasing but at the same time, this district was also having more members of neither increase nor decrease in their savings.

Table 4.11: Source of Income to Pay the Interest Timely

District	Sponsoring Agency	Reason Behind Payment of the Interest in Time				Total
		My income is little increased	My income is moderately increased	My income is highly increased	Could not increase	
WKHD	NRLM	5 (33.3)	4 (26.7)		6 (40)	15 (100)
	NERCORMP	29 (54.7)	18 (33.9)		6 (11.3)	53 (100)
	Total	39 (57.3)	29 (42.6)		12 (17.6)	68 (100)
SWKHD	NRLM	6 (66.7)	1 (11.1)		2 (22.2)	9 (100)
	NERCORMP	31 (64.6)	11 (22.9)		6 (12.5)	48 (100)
	Total	37 (42.5)	12 (21.05)		8 (14.03)	57 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.11, it can be seen that WKHD NRLM had only 15 SHG members who can hold on to their savings whereas, that of NERCORMP was 53. Among

those 15 members of NRLM, 40% of them was not able to increase their savings whereas, that of NERCORMP was 11.3%.

33.3% (which is maximum) of the respondents of NRLM in WKHD was able to pay their interest in time because, their income was increasing in small amount whereas, that of NERCORMP in WKHD was 54.7%, and 26.7% (which is minimum) of the respondents of NRLM in WKHD could pay their interest in time because their income was moderately increasing whereas, that of NERCORMP was 42.6% moderately increasing on their savings.

Likewise, 66.7% (which is maximum) of the respondents of NRLM in SWKHD was able to pay their interest in time because their income is increasing in small amount whereas, that of NERCORMP in WKHD was 64.6%, and 11.1% (which is minimum) of the respondents of NRLM in SWKHD could pay their interest in time because their income is moderately increasing whereas, that of NERCORMP in WKHD was 22.9% moderately increasing on their savings.

For the district-wise, no respondents from both the districts have highly increased in their savings. 57.3% (which is maximum) respondents of WKHD was able to pay their interest in time because their income was increasing in small amount whereas, that of SWKHD was 42.5%, and 42.6% (which is minimum) respondents of WKHD could pay their interest in time because their income was increasing in small amount whereas, that of SWKHD was 21.05%. 17.6% of the WKHD respondents were still unable to increase their saving and 14.03% of WKHD respondents were also still unable to increase their saving.

It can be concluded that WKHD had more members whose savings were increasing in small amounts as well as moderately.

Table 4.12: Present Savings Status and Problem Faced to Pay the Interest

District	Sponsoring Agency	Present Savings Status of the Respondent	Problem Faced in Paying the Interest		Total
			Yes	No	
WKHD	NRLM	Yes		15 (19.5)	15
		No	22 (51.2)	3 (3.9)	25
	NERCORMP	Yes		53 (68.8)	53
		No	21 (48.8)	6 (7.8)	27
		Total	43 (35.8)	77 (64.2)	120 (100)
SWKHD	NRLM	Yes		9 (12.8)	9
		No	20 (40)	11 (15.7)	31
	NERCORMP	Yes		48 (68.6)	48
		No	30 (60)	2 (2.8)	32
		Total	50 (41.7)	70 (58.33)	120 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.12, it can be seen that WKHD had 43 respondents who were facing problems in paying the interest. Out of these respondents, NRLM had 51.2% whereas, that of NERCORMP was 48.8%. Again, it can be seen that SWKHD had 50 respondents who were facing problems in paying the interest. Out of these respondents, NRLM had 40% whereas, that of NERCORMP was 60%.

For district-wise, 35.8% of the respondents in WKHD was facing the problem of paying the interest whereas, that of SWKHD was 41.7%, and 64.2% of the respondents in WKHD faced no problems in paying the interest whereas, that of SWKHD was 58.33%.

It can be concluded that SWKHD was having more SHG respondents who were facing problems in paying the interest and WKHD had more respondents who were not facing the problem to pay the interest.

Table 4.13: Source of Saving in the Future

District	Sponsoring Agency	Source of Saving in the Future			Total
		Source from the Outcome of SHG Training and Loan	Got a Business Because of SHG's Loan	No Savings	
WKHD	NRLM	7 (17.5)	8 (20)	25	40 (100)
	NERCORMP	16 (20)	37 (46.25)	27	80 (100)
	Total	23 (19.2)	45 (37.5)	52	120 (100)
SWKHD	NRLM	4 (10)	5 (12.5)	31	40 (100)
	NERCORMP	19 (23.75)	29 (36.25)	32	80 (100)
	Total	23 (19.2)	34 (28.3)	63	120 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.13, it can be seen that 20% (which is the maximum) of respondents of NRLM in WKHD was having the source for future savings because of the business they owned with the help of the loan from their SHGs whereas, that of NERCORMP in WKHD was 46.25%. 17.5% (which is the minimum) of respondents of NRLM in WKHD was having the source for future savings because of the outcome of the SHG trainings and loan whereas, that of NERCORMP in the same district was 46.25%.

Likewise, 12.5% (which is the maximum) respondents of NRLM in SWKHD was having the source for future savings because of the business they owned with the help of the loan from their SHGs whereas, that of NERCORMP in SWKHD was 36.25%. 10% (which is the minimum) of respondents of NRLM in WKHD was

having the source for future savings because of the outcome of the SHG trainings and loan whereas, that of NERCORMP in the same district was 23.75%.

For the district-wise, 37.5% of respondents of WKHD was having the source for future savings because of the business they owned with the help of the loan from their SHGs whereas, that of SWKHD was 28.3%. 19.2% of respondents in WKHD was having the source for future savings because of the outcome of the SHG trainings and loan whereas, that of SWKHD was also 19.2%.

Now, it can be concluded that the maximum source for future savings was the business owned by the respondents because of the loan from SHG.

4.5 Results of Savings

When the savings increase, the purchasing power also increases. Those SHG members who could save their money used to buy something that would help them to bring them into a stable and comfortable life. Some will build their houses where they can live comfortably, some will purchase land, some will purchase a car, or whatever they need. Of course, this is the symbol of changing lifestyle. Now it can be concluded that ‘When the savings increases, the lifestyle also changes.’ From the above findings, it is clearly seen that many of the SHG members changes their occupations and achieved savings out of their debts. It also can be claimed that while they are still helpless, God extended His helping hand through the sponsoring agencies and gave them the means of changing their life-style. However, even though the ways are shown and trained to achieve, some of them are still facing problems and could not change much due to some hidden factors. As the outcome of hard-work performed by the respondents and sponsoring agencies, many lives are being changed. The following tables are showing the results of their saving.

Table 4.14: Building House after Joining SHG

District	Sponsoring Agency	House Built by the Respondent after Joining SHG		
		Yes	No	Total
WKHD	NRLM		40 (100)	40 (100)
	NERCORMP	8 (10)	72 (90)	80 (100)
	Total	8 (6.7)	112 (93.3)	120 (100)
SWKHD	NRLM	1 (2.5)	39 (97.5)	40 (100)
	NERCORMP	4 (5)	76 (95)	80 (100)
	Total	5 (4.2)	115 (95.8)	120 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.14, it can be seen that 10% of the respondents of NERCORMP in WKHD respondents could build their house after joining the SHG whereas, that of NRLM in WKHD was 0% (zero percent). 100% of WKHD NRLM respondents could not build their houses whereas, that of NERCORMP was 90%.

Likewise, 5% of the respondents of NERCORMP in SWKHD respondents could build their house after joining the SHG whereas, that of NRLM in SWKHD was 2.5%. And 97.5% of SWKHD NRLM respondents could not build their houses whereas, that of NERCORMP was 95%.

For the district-wise, 6.7% of WKHD respondents could build their house after joining their SHGs whereas, that of SWKHD was 4.2%. However, 93.3% of WKHD respondents could not build their house after joining their SHGs whereas, that of SWKHD was 95.8%.

Now, it can be concluded that more respondents of NERCORMP in WKHD could their house than that of NERCORMP in SWKHD, whereas it was vice-versa for NRLM. WKHD was having a higher percentage of respondents than SWKHD who could build their houses.

Table 4.15: Type of House Built after Joining the SHG

District	Building House	Type of House				Total
		Unable to Build	RCC (Reinforce Concrete Cement)	Wood and Tin	Cement and Tin	
WKHD	Yes		2 (25)	4 (50)	2 (25)	8 (100)
	No	112	0	0	0	112
	Total	112 (93.33)	2	4	2	120 (100)
SWKHD	Yes		1 (20)		4 (80)	5 (100)
	No	115	0		0	115
	Total	115 (95.8)	1		4	120 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.15, there were 8 respondents who could build house after joining the SHG whereas, that of SWKHD were 5 respondents. Out of these 8 respondents in WKHD, 50% (which is maximum) of them could build their houses using wood and tin. Out of 5 respondents of SWKHD, 80% of them could build their houses of cement and tin.

Likewise, 25% (which is minimum) respondents in WKHD could build their house using RCC and another same percent (25%) for cement and tin after joining the SHG. 20% (which is minimum) respondents in SWKHD could build their houses of RCC. None of the houses are made of wood and tin in SWKHD.

93.33% of the 120 respondents in WKHD could not build any type of house whereas, that of SWKHD was 95.8%.

It can be concluded that WKHD was having more respondents than SWKHD who could build their houses after they joined their SHGs.

Table 4.16: Land Purchased after Joining SHG

District	Sponsoring Agency	Land Purchased by Respondent after Joining SHG		
		Yes	No	Total
WKHD	NRLM	0	40 (100)	40 (100)
	NERCORMP	3 (3.7)	77 (96.2)	80 (100)
	Total	3 (2.5)	117 (97.5)	120 (100)
SWKHD	NRLM	0	40 (100)	40 (100)
	NERCORMP	4 (5)	76 (95)	80 (100)
	Total	4 (3.3)	112 (93.3)	120 (100)

Source: Field Survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 4.16, it can be seen that 100% (which is maximum) of the respondents of NRLM in WKHD could not purchase any land after joining the SHG whereas, that of NERCORMP was 96.2%. Only 3.7% of the respondents of NERCORMP in WKHD could purchase land after joining the SHG whereas, that of NRLM was 0%.

Likewise, 100% (which is maximum) of the respondents of NRLM in WKHD could not purchase any land after joining the SHG whereas, that of NERCORMP was 95%. Only 5% of the respondents of NERCORMP in WKHD could purchase land after joining the SHG whereas, that of NRLM was 0%.

For the district-wise, 2.5% of the respondents in WKHD could purchase a piece of land whereas, that of SWKHD was 3.3%. 95.8% of WKHD respondents could not purchase any land and that of SWKHD was 93.3%.

It can be concluded that SWKHD was having more respondents than WKHD who could buy their lands after they joined their SHGs however, WKHD was having

more respondents than SWKHD who could not buy their lands after they joined their SHGs.

4.6 Hypothesis Testing

Chi-Square(χ^2) Test:

The following test is being conducted to test the hypothesis given in chapter 1:

H₀: SHG members are not economically sustained after joining the group.

H₁: SHG members are economically sustained after joining the group.

To test the above hypothesis, Chi-Square is chosen. For this test, five variables which are being used for the comparative study of two districts namely WKHD and SWKHD. The followings are the result of the test:

Table 4.17: Descriptive Statistics

Variables	N	Mean	Std. Deviation	Minimum	Maximum
Present saving status of the respondent	240	1.04	0.238	0	2
Continuation of respondent's saving even after the SHG	240	1.14	0.566	0	3
Land purchased by respondent after joining SHG	240	1.95	0.245	0	2
House built by the respondent after joining SHG	240	1.91	0.303	0	2
Are you still borrowing money from local money lender(s)?	240	1.96	0.248	0	2

Source: Field Survey

From the table 4.17, it can be seen that the mean and std. deviation of variable 'Present saving status of the respondent' are 1.04 and 0.238. Mean and std. deviation of variable 'Continuation of respondent's saving even after the SHG' are 1.14 and 0.566. Mean and std. deviation of variable 'Land purchased by respondent after joining SHG' are 1.95 and 0.245. Mean and std. deviation of variable 'House built by the respondent after joining SHG' are 1.91 and 0.303. And mean and std.

deviation of variable ‘Are you still borrowing money from local money lender(s)’ are 1.96 and 0.248.

Table 4.18: Test Statistics

Particular	Present saving status of the respondent	Continuation of respondent's saving even after the SHG	Land purchased by respondent after joining SHG	House built by the respondent after joining SHG	Are you still borrowing money from local money lender(s)?
Chi-Square	400.300 ^a	348.025 ^a	411.325 ^a	364.525 ^a	444.675 ^a
df	2	2	2	2	2
Asymp. Sig. (P)	.000	.000	.000	.000	.000

Source: Field Survey

The table 4.18 determines the relationship between the savings (present and future) and its outcome activities (purchasing land, building house and no more borrowing money from the local money lenders). This table has shown that there is strong positive relationship between saving and its outcome activities by getting the ‘P’ values 0.000 which are less than 0.05.

This table also determines that the savings of respondents who were the members of SHGs are absolutely true. It has also furtherly proved that because of their savings they were able to build their houses, bought new lands and not continuing to borrow money from local money lenders. Finally, it proves that the respondents were economically sustaining. Thus, the null hypothesis (H_0 : SHG members are not economically sustained after joining the group) is rejected and the alternative hypothesis (H_1 : SHG members are economically sustained after joining the group) is accepted.

4.6 Impacting Factors upon Members after Joining SHGs

This study is done with factor analysis based on Likert Questions.

The purpose of this study is to find out the factors that impact the SHG members after joining their respective SHGs. This study found some of the factors that impact the SHG members after joining their SHGs. The empirical study of Pati (2009) found that linking with the bank is one of the major factors that bring the economic sustainability of SHGs.

Most people think that money is the only major factor that impacts any entrepreneurial activity. It is nothing wrong to say that financial assistance is one of the major factors that give a huge impact but simultaneously we also need to look forward to finding out other factors that will help to solve the problems faced by the SHGs. Again, some say that a scheme with a subsidy is mandatory for the SHGs for their economic sustainability. If this is the case, one question can be asked that “Are all the SHG members who got subsidies economically sustained?”. Are they not requiring any sort of training related to financial management, skill development, marketing so on and so forth? Don’t they require any socio-economic upliftment activities as they live in society? Is not their business supported by new technologies? What about their educational qualification while Choudhury (2015) stated that education is the key to the success of their dream and first qualification of being a smart SHG member? Mratinkovie et al. (2017) also stated that the Financial Success of any organization depends upon the Marketing Ability of the organization.

Results and analysis:

Table 4.19: Cronbach’s Alpha, KMO & Bartlett’s Test Values

Reliability Statistics		
Cronbach’s Alpha		No. of Items
0.811		25
KMO and Bartlett’s Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.902
Bartlett’s Test of Sphericity	Approx. Chi-Square	3.837E3
	Df	300
	Sig.	0.000

Source:Field Survey

Since Cronbach's Alpha for 25 items (variables) is 0.811, which is higher than 0.8 suggested that the items have acceptable internal consistency. The KMO value (Table 4.18) is 0.902 (and in the range of 0.9 - 0.99 mediocre) which is so close to 1, indicating that factor analysis can be done while the value of Bartlett's test of sphericity is less than 0.05. It indicates that factor analysis can be carried out for the data.

The following table no.4.20 provides commonalities for each variable calculated from the factor matrix. It is the sum of the square of the loadings. This is the proportion of each variable's variance that can be explained by the factors.

Table 4.20: Commonalities

Sl. No.	Variables	Initial	Extraction
1	Training helps in developing a positive attitude for new techniques.	1.000	.699
2	Education plays a pivotal role in changing behaviour.	1.000	.682
3	Educated persons are more likely to be good entrepreneurs.	1.000	.652
4	Training is essential to improve competence understanding and professional behaviour.	1.000	.696
5	Good entrepreneurs are developed by training and experience.	1.000	.423
6	Group formation is the democratic approach for entrepreneurship development.	1.000	.492
7	Market demand is a very important factor to take up any business activity.	1.000	.466
8	Knowledge of marketing is a prerequisite to gain maximum benefit.	1.000	.498
9	Product preparation through SHGs promotes healthy competition among groups.	1.000	.435
10	Risk-taking is an important characteristic of a successful entrepreneur.	1.000	.476
11	Media is helpful for the quick dissemination and popularization of technologies.	1.000	.583
12	Through a group approach participatory research becomes easier.	1.000	.497
13	Groups are emerging as a very reliable and efficient mode for the transfer of technology.	1.000	.417
14	Need assessment is essential for the planning of a program.	1.000	.440
15	SHG motivates my saving habits.	1.000	.791
16	Banks are more eager to sanction loans to groups compared to an individual.	1.000	.861

17	There is a delay in sanctioning of loans by banks?	1.000	.908
18	Are you aware of the banking procedure after joining SHG?	1.000	.887
19	Financial assistance is essential to set up a new venture overall.	1.000	.519
20	SHG works as a powerful tool for socio-economic empowerment to the poor in rural areas.	1.000	.646
21	SHG helps to resolve the conflicts among the members.	1.000	.605
22	SHG is an approach for collective efforts.	1.000	.389
23	Group rules and regulations are based on democratic principles.	1.000	.490
24	SHG formation can be a way to eradicate poverty and unemployment.	1.000	.387
25	SHG improves the saving behaviour of the members.	1.000	.860

Source: Field Survey

Table 4.21: Sorted Variables with Their Factors

Variables	Eigen Value	% of variance	Cumulative %	Factor loading	Factor
Training helps in developing a positive attitude for new techniques.	8.225	32.901	32.901	.834	I
Education plays a pivotal role in changing behaviour.	4.012	16.047	48.947	.775	
Educated persons are more likely to be good entrepreneurs.	1.443	5.771	54.719	.770	
Training is essential to improve competence understanding and professional behaviour.	1.118	4.474	59.192	.621	
Good entrepreneurs are developed by training and experience.	.968	3.874	63.066	.542	II
Group formation is the democratic approach for entrepreneurship development.	.902	3.608	66.674	.681	
Market demand is a very important factor to take up any business activity.	.825	3.302	69.976	.542	
Knowledge of marketing is a prerequisite to gain maximum benefit.	.790	3.159	73.135	.538	
Product preparation through SHGs promotes healthy competition among groups.	.721	2.882	76.017	.570	
Risk-taking is an important characteristic of a successful entrepreneur.	.695	2.780	78.797	.650	
Media is helpful for quick dissemination and popularization of the technologies.	.623	2.492	81.289	.406	

Through group approach participatory research becomes easier.	.601	2.404	83.694	.533	III
Groups are emerging as a very reliable and efficient mode for transfer of technology.	.568	2.273	85.966	.376	
Need assessment is essential for the planning of a program.	.524	2.096	88.062	.462	
SHG motivates my saving habits.	.485	1.938	90.000	.874	I V
Banks are more eager to sanction loans to groups compared to an individual.	.466	1.866	91.866	-.166	
Is there a delay in sanctioning of loans by banks?	.403	1.614	93.480	-.160	
Are you aware of the banking procedure after joining SHG?	.361	1.445	94.925	-.144	
Financial assistance is essential to setup a new venture overall.	.336	1.346	96.271	.598	
SHG works as a powerful tool for socio-economic empowerment to the poor in rural areas.	.293	1.170	97.442	.676	V
SHG helps to resolve the members' conflicts.	.240	.959	98.400	.396	
SHG is an approach for collective efforts.	.228	.912	99.312	.452	
Group RR are based on democratic principle.	.070	.279	99.592	.213	
SHG formation can be a way to eradicate poverty and unemployment.	.062	.246	99.838	.451	
SHG improves the saving behaviour of the members.	.041	.162	100.00	.893	

Source: Field Survey

Table 4.20 comes up with the factor analysis with their respective Eigenvalues. The variance is divided among the 4 possible factors. Four factors have Eigen values greater than 1.0, which is a common criterion for a factor to be useful. So, the four factors are retained.

The Component Matrix or Factor Matrix extracted 4 factors. These are all coefficients used to express a standardized variable in terms of the factors. These coefficients are called factor loadings since they indicate how much weight is assigned to each factor. The factor loadings of the rotated factor matrix after the suppression of value less than 0.5 is given in Table 24.21 where each factor identifies itself with a few sets of variables.

From the table 4.21, it can be seen that Factor **I** is named ‘Education and Training’ consisting of four variables such as Training helps in developing new techniques, Education plays a pivotal role in changing behaviour, Educated persons are more likely to be good in entrepreneurship and Training is essential to improve understanding and professional behaviour; having factors loading of 0.834, 0.775, 0.770 and 0.621 respectively. Factor **II** is named ‘Marketing and Entrepreneurship’ consisting of six variables, namely, Good entrepreneurs are developed by training and experience, Group formation is the democratic approach for entrepreneurship development, Market demand is a very important factor to take up any business activity, Knowledge of marketing is prerequisite to gain maximum benefit, Product preparation through SHGs promotes the healthy competition among groups, and Risk-taking is the important characteristics of a successful entrepreneur; having factor loadings of 0.542, 0.681, 0.542, and 0.538 and 0.570 respectively. Further, Factor **III** is named ‘Technology Adaptation and Participatory Research’ consisting of four variables, namely, Media is helpful for quick dissemination and popularization of the technologies, although a group approaches participatory research becomes easier, Groups are emerging as a very reliable and efficient mode for transfer of technology, and Need assessment is essential for the planning of a program; having factor loading of 0.406, 0.533, 0.376, and 0.462 respectively. Factor **IV** is named ‘Bank, Finance and Saving Related’ consisting of five variables, namely, SHG motivates my saving habits, Banks are more eager to sanction loans to groups compared to an individual, Is there a delay in sanctioning of loans by banks? Are you aware of the banking procedure after joining SHG? and Financial Assistance is essential to set up a new venture overall, having factor loadings of 0.874, -0.166, -0.160, -0.144, and 0.598, respectively. Factor **V** is named ‘Socio-Economic Upliftment’ consisting of six variables, namely, SHG works as a powerful tool for socio-economic empowerment to the poor in rural areas, SHG helps to resolve the members’ conflicts, SHG is an approach for collective efforts, Group RR is based on democratic principle, SHG formation can be a way to eradicate the poverty and unemployment, and SHG improves the saving behaviour of the

members, having factor loadings of 0.676, 0.396, 0.452, 0.213, 0.451 and 0.893 respectively.

Conclusion:

From the findings, it can be seen that economic changes are taking place in both districts due to the establishment of SHGs. The lifestyle of the people is changing. Once, they were striving for their daily meal but now many of them have their enough meal and even can go for savings from their monthly income in addition. Once, they could not build their new house and they could not buy a single piece of land but now some of them can build their new houses and buy some lands due to their savings. Some of the respondents are increasing in their savings too. It proves that they are economically sustainable.

Here, we could not forget the question of what are the reasons behind such changes in the life of SHG members in both districts? What are the impacting factors of such success? According to the findings from factor analysis, the main impacting factors upon SHG's sustainability are i) Education and Training, ii) Marketing and Entrepreneurship, and iii) Bank, Finance, and Savings related activities, etc.

CHAPTER V

ANALYSIS OF SUSTAINABLE ACTIVITIES OF SHG

5.1 Introduction

An attempt is made here to analyse the sustainable activities performed by the groups after they formed their respective SHGs. This study is comprising of:

- a. Revolving Fund and its related activities
- b. Group's business activities and its outcomes
- c. Linkages
- d. Area of changes undertaken in the life of an individual SHG that taken many activities especially for generating income. After receiving the R.F. they give loans to the members with minimal interest and that income is kept as the fund of the group. Such income is again utilized for another income-generating purpose according to the group decision.

5.2: Revolving Fund and its related activities

a. Revolving Fund (RF):

It is a fund given to an individual or a group for letting to generate income by utilizing it at any field or area. RF is established for the purpose of carrying out some activities that would benefit to the beneficiaries. Some revolving funds coming from govt. or non-government organizations are non-profitable to the donor. Such donor does not look on its financial return in terms of interest but rather look forward to utilize it for income generating activities. They also do not give the fund simply but with various norms and regulations.

To my study area, Revolving Fund (RF) is the money that the sponsoring agency gives to the SHG to start their income-generating activities so that by this they will be able to develop themselves financially and go for their sustainable development according to their cordial activities in the future. For the projects of NRLM and NERCORMP, RFs are utilized to generate the income of SHGs as well as individual members. The RF will be kept in the account of group and then individual can take it in the form of loan with very low interest rate. After giving the RF, the sponsoring agency will train the members on how to utilize it and how to maintain the book keeping. After getting the RF, the group will conduct a general meeting and the

amount that is supposed to be distributed is fixed including the interest rate during the meeting. Most importantly, they decide where to utilize the future income of the group.

b. Getting Revolving Fund

The amount of RF received by the SHGs of NERCORMP and NRLM in both districts is different.

1. SHGs of NRLM:

All the SHGs of NRLM in both WKHD and SWKHD got below Rs.50000 as RF.

2. SHGs of NERCORMP

All the SHGs of NERCORMP in both the districts got above Rs.50000 as RF.

c. Area of RF Utilization

All the SHGs of both the WKHD and SWKHD do not utilize the RF for any other purpose except for income-generating activities. Each group has its own authority to regulate the RF. The rules and regulations of the group regarding the utilization of RF is mended by the resolution of general body meeting of the group. In such manner, each member can apply loan from the group. To avoid the biasness of loaning and its related activities, sponsoring agency and federation will look after the group authority again. Apart from loaning, groups are always encouraged to implement group activities as well. The main area of utilizing the RF is loaning among the group members.

1. SHGs of NRLM:

SHGs of NRLM in both the districts do only loaning till now. This is for the group income as well as for individual members.

2. SHGs of NERCORMP:

SHGs of NERCORMP in both the districts do other group's business activities which are counted as small scale business like running livestock, opening grocery, running tea stall, cultivation etc. apart from loaning.

Thus, there is no difference between the two districts regarding their income-generating activities performed by the groups. Only the difference between NRLM and NERCORMP is found in their SHGs. So far, NRLM is focusing on loaning money but SHGs of NERCORMP do a variety of activities apart from loans.

5.3 Group's main business activities and its outcomes

The main business of each SHG is loaning the RF to own group members. Perhaps, sponsoring agency gives freedom to the group about fixation of loan amount and its interest rate however each group is advised not to bring biasness but rather to bring smooth functioning.

Time period of recovering the loan amount and payment of the interest is found to be different in each district. Interestingly, the fixation of loan towards the members are found to be so different between the SHGs of both the sponsoring agencies. The differences are shown below.

Table 5.1: Fixation of Loan towards the Members

Fixation of Loan Towards the Members	District					
	WKHD			SWKHD		
	NRLM	NERCORMP	Total	NRLM	NERCORMP	Total
As per the ability of payment of the borrower	5 (50)	8 (40)	13 (43.3)	5 (50)	9 (45)	14 (46.7)
As per the need of the borrower	5 (50)	4 (20)	9 (30)	0	1 (5)	1 (3.33)
Depending on available amount	0	2 (10)	2 (6.7)	1 (10)	0	2 (6.7)
Payment ability of the borrower and available amount in the group	0	6 (30)	6 (20)	4 (40)	10 (50)	13 (43.3)
Total	10 (100)	20 (100)	30 (100)	10 (100)	20 (100)	30 (100)

Source: Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 5.1, it can be seen that 50% of the SHGs of NRLM in WKHD fixed the loan amount as per the ability of payment of the borrower and another 50% groups fixed according to the need of the borrower, whereas, 40% (which is maximum) of the SHGs of NERCORMP in WKHD fixed as per the ability of payment of the borrower and 10% (which is minimum) of the SHGs fixed as per the available amount in the group. 20% of SHGs of NERCORMP in WKHD fixed as per the need of the borrower and another 30% of them fixed as per the ability of payment of the borrower and available amount in the group.

Likewise, 50% (which is maximum) of the SHGs of NRLM in SWKHD fixed the loan amount as per the ability of payment of the borrower and 10% (which is minimum) of the SHGs fixed the amount according to the available amount in the group and another 40% of them fixed as per the ability of payment of the borrower and available amount in the group. Whereas, 50% (which is maximum) of the SHGs of NERCORMP in SWKHD fixed as per the ability of payment of the borrower and available amount with the group and 5% (which is minimum) SHGs fixed as per the need of the borrower and another 45% of them fixe the amount as per the ability of payment of the borrower.

For the district-wise, 43.3% (which is maximum) of the SHGs in WKHD fixed the amount according to the ability of payment of the borrower whereas, that of SWKHD was 46.7%. 6.7% (which is minimum) SHGs of WKHD fixed the amount according to the available amount to the group account, whereas, 3.33% (which is minimum) SHGs of SWKHD fixed the amount as per the need of the borrower. 30% SHGs of WKHD fixed the loan amount as per the need of the borrower. Another 20% SHGs of WKHD fixed as per the ability of payment of the borrower and available amount in the group whereas, that of SWKHD was 43.3%.

It is concluded that WKHD mainly focused on the ability of the borrower's payment as well as the need of the borrower whereas, SWKHD focused on the ability of the borrower and amount availability.

Table 5.2: Conditions on Paying the Interest

District	Sponsoring Agency	Conditions on Paying the Interest			Total
		Regularly	Irregularly	Moderately	
WKHD	NRLM	8 (80)	1 (10)	1 (10)	10 (100)
	NERCORMP	14 (70)	2 (10)	4 (20)	20 (100)
	Total	22 (73.3)	3 (10)	5 (16.7)	30 (100)
SWKHD	NRLM	7 (70)	1 (10)	2 (20)	10 (100)
	NERCORMP	17 (85)	1 (5)	2 (10)	20 (100)
	Total	24 (80)	2 (6.7)	4 (13.33)	30 (100)

Source Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 5.2, it can be seen that 80% (which is maximum) of the SHGs of NRLM in WKHD was paying interest regularly, whereas, that of NERCORMP was 70%. Only 10% (which is minimum) of the SHGs of NRLM was the group that was paying irregularly, whereas, that of NERCORMP was also 10%. Another 10% respondents of WKHD NRLM used to pay the interest moderately whereas that of NERCORMP was 20%.

Likewise, 70% (which is maximum) of the SHGs of NRLM in SWKHD was paying the interest regularly, whereas, that of NERCORMP was 85%. Only 10% (which is minimum) of the respondents of NRLM was the group that is paying irregularly, whereas, that of NERCORMP was 5%. Another 20% respondents of WKHD NRLM used to pay the interest moderately whereas that of NERCORMP was 10%.

For the district wise, 73% respondents of WKHD pay the interest regularly whereas, that of SWKHD was 80%. 10% respondents of WKHD pay the interest irregularly whereas, that of SWKHD was 6.7%. Lastly, 16.7% respondents of WKHD pay the interest moderately whereas, that of SWKHD was 13.33%.

It is concluded that WKHD had more moderate and irregular payments while SWKHD had more regular payments.

Table 5.3: Methods of Loan Recovery when the Borrower Fails to Pay

District	Sponsoring Agency	Methods of Loan Recovery when the Borrower Fails to Pay			Total
		Extending the period of payment	Fine imposing	Yet to think because such a situation has not yet happened	
WKHD	NRLM	5 (50)	1 (10)	4 (40)	10 (100)
	NERCORMP	15 (75)	3 (15)	2 (10)	20 (100)
	Total	20 (66.7)	4 (13.33)	6 (20)	30 (100)
SWKHD	NRLM	10 (100)		0	10 (100)
	NERCORMP	13 (65)		7 (35)	20 (100)
	Total	23 (76.7)		7 (23.33)	30 (100)

Source Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 5.3, it can be seen that 50% (which is maximum) of the SHGs of WKHD NRLM needed to extend the period of payment of the loan if the member fails to pay in time whereas, that of WKHD NERCORMP was 75%. 10% (which is minimum) of the SHGs of WKHD NRLM used to impose fines whereas, that of WKHD NERCORMP was 15%. The rest 40% of the WKHD NRLM proclaimed that it was yet to think because such situation has not yet happened whereas, that of WKHD NERCORMP was 10%.

Likewise, 100% of the SHGs of NRLM in SWKHD needed to extend the period of payment of the loan if the member fails to pay in time, whereas that of NERCORMP was 65%. 0% of the SHGs of both NRLM and NERCORMP in SWKHD had not imposed any fine if the member fails to pay in time. The rest 35% of the WKHD NERCORMP proclaimed that it was yet to think because such situation has not yet happened whereas, that of WKHD NRLM was 0%.

For the district-wise, 66.7% of the SHGs of WKHD used to extend the period of payment of the loan if the member fails to pay in time whereas, that of SWKHD was 76.7%. 13.33% of the SHGs of WKHD used to impose fine if the member fails to pay in time whereas, that of SWKHD was 0%. 20% of the WKHD SHGs proclaimed that it was yet to think because such situation has not yet happened whereas, that of SWKHD SHGs was 23.33%.

It is concluded that some of the SHGs in WKHD used to impose fines if they fail to pay the interest in time. Whereas, all the SHGs in SWKHD extend the timing of payment if someone fails to pay the interest in time. So, WKHD was stricter on payment than SWKHD.

Table 5.4: Period of Conducting Group Meeting

District	Sponsoring Agency	Period of Conducting Group Meeting				Total
		Every Week	Thrice a Month	Once a Month	When it is Needed	
WKHD	NRLM	10 (100)	0			10 (100)
	NERCORMP	19 (95)	1 (5)			20 (100)
	Total	29 (96.7)	1 (3.33)			30 (100)
SWKHD	NRLM	3 (30)	7 (70)			10 (100)
	NERCORMP	20 (100)	0			20 (100)
	Total	23 (76.7)	7 (23.33)			30 (100)

Source: Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 5.4, it can be seen that 100% of the SHGs of WKHD NRLM used to conduct group meetings every week whereas, that of NERCORMP was 95% and rest only 5% of the SHGs of NERCORMP used to conduct group meetings thrice a month.

Likewise, 30% (which is minimum) of the SHGs of SWKHD NRLM used to conduct group meetings every week whereas, that of NERCORMP was 100% and

70% (which is maximum) of the SHGs of NRLM used to conduct group meetings thrice a month.

For the district-wise, 96.7% of the SHGs in WKHD used to conduct group meetings every week whereas, that of SWKHD was 76.7%. 3.33% of the SHGs in WKHD used to conduct meeting thrice in a month whereas, that of SWKHD was 23.33%

It is concluded that the maximum number of SHGs in both districts used to conduct group meetings every week and a few SHGs used to conduct their group meetings thrice a month. No group in both the districts used to conduct group meetings once a month or only when it is necessary.

5.4 Group's Business Activities apart from loaning

SHGs perform many group activities like value addition, opening tea stalls, vegetable cultivation, vegetable supplying, running livestock, etc. to generate their group income. Sometimes, they do social activities like cleaning drives at the village market, sewage, drain, and village roads, etc. Providing tin dustbins in the whole village is also done by some of the SHGs.

Table 5.5: Marketing of Products Produced by the Group

District	Sponsoring Agency	Way of Marketing the Products Produced by the Group			Total
		No Linked	By Self	Linked Department	
WKHD	NRLM	10 (100)	0	0	10 (100)
	NERCORMP	0	15 (75)	5 (25)	20 (100)
	Total	10 (33.33)	15 (50)	5 (16.7)	30 (100)
SWKHD	NRLM	10 (100)	0	0	10 (100)
	NERCORMP	0	18 (90)	2 (10)	20 (100)
	Total	10 (33.33)	18 (60)	2 (6.7)	30 (100)

Source Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 5.5, it can be seen that 100% of the SHGs of NRLM in WKHD did not have any marketing activities whereas, 75% of the SHGs of NERCORMP in WKHD did it on their own and the rest 25% of the SHGs did it with the help of linked department.

100% of the SHGs of NRLM in SWKHD did not have any marketing activities whereas, 90% of the SHGs of NERCORMP in the same district did it by themselves, and the remaining 10% SHGs did it with the help of the linked department.

For the district wise, it is seen that 33.33% of the WKHD SHGs had no link with any other organisation or marketing sector for the marketing activities whereas, that of SWKHD was also 33.33%. 50% of the SHGs in WKHD did it on their own whereas, that of SWKHD was 60%. 16.7% of the WKHD SHGs did their marketing with linked department whereas, that of SWKHD was 6.7%.

It is concluded that none of the SHGs of NRLM did any marketing activities but the majority of the SHGs of NERCORMP had done their marketing by themselves and some of them got help from the linked department. WKHD got more help from the linked department than SWKHD whereas, most of the SHGs of SWKHD tried to do it by themselves.

Table 5.6: Annual Earnings of the Group

District	Sponsoring Agency	Annual Earnings of the Group					Total
		Below 20000 (INR)	20001-30000 (INR)	30001-40000 (INR)	40001-50000 (INR)	50001(INR) & above	
WKHD	NRLM	6 (60)	4 (40)	0	0		10 (100)
	NERCORMP	0	0	2 (10)	18 (90)		20 (100)
	Total	6 (20)	4 (13.33)	2 (6.7)	18 (60)		30 (100)
SWKHD	NRLM	0	10 (100)	0	0		10 (100)
	NERCORMP	0	1 (5)	9 (45)	10 (50)		20 (100)
	Total	0	11 (36.7)	9 (30)	10 (33.33)		30 (100)

Source: Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 5.6, it can be seen that 60% (which is maximum) of the SHGs of NLRM in WKHD earned below Rs.20000 annually, whereas, 90% (which is maximum) of the SHGs of NERCORMP in WKHD earned Rs.40001–50000 annually. 40% (which is minimum) of the SHGs of NLRM in WKHD earned Rs.20001–30000 annually, whereas, 10% (which is minimum) of the SHGs of NERCORMP in WKHD earned Rs.30001– 40000 annually. So far none of the SHGs from WKHD earned Rs. 50001 and above.

Likewise, 100% of the SHGs of NLRM in SWKHD earned Rs.20001–30000 annually, whereas, 50% (which is maximum) of the SHGs of NERCORMP in SWKHD earned Rs.40001–50000 annually and 5% (which is minimum) of the NERCORMP SHGs earned Rs.20001-30000 annually and 45% of them used to earn Rs. 30001-40000 annually. Like WKHD, none of the SHGs from SWKHD also earned Rs. 50001 and above.

For the district wise, 20% SHGs of WKHD earned Rs. 20000 annually but, no SHG from SWKHD could earn Rs. 20000 and below. 13.33% SHGs of WKHD earned Rs. 20001-30000 annually whereas that of SWKHD was 36.7%. 6.7% SHGs of WKHD earned Rs. 30001-40000 annually whereas that of SWKHD was 30%. 60% SHGs of WKHD earned Rs. 40001-50000 annually whereas that of SWKHD was 33.33%. No SHG from both the district earned Rs. 50001 and above.

It is concluded that WKHD SHGs were earning more than SWKHD SHGs but not much.

5.5 Linkages of the SHGs

To get financial sustainability SHGs were directed to have linkage with banks so that those linked groups can avail loans from the bank. There were some SHGs among the NLRM SHGs and also in NERCORMP SHGs that had linkage with the

bank. Perhaps, it was not so easy to have a link with a bank like SBI because the very bank demands some criteria. If any SHG does not meet the criteria then that SHG is not eligible. Not only that, the field officer from the bank has to go to the village and enquire about the assets and all the records of their transactions of the SHG.

SHGs need to have a link with bigger marketing agencies or cooperative bodies so that they can sustain their business activities. For this purpose, some SHGs seek such a bigger market where they can supply their products.

Table 5.7: Bank Linkage Made by the SHGs

District	Sponsoring Agency	Bank Linkage			Total
		No Link	MRB	SBI	
WKHD	NRLM	4 (40)	6 (60)	0	10 (100)
	NERCORMP	17 (85)	0	3 (15)	20 (100)
	Total	21 (70)	6 (20)	3 (10)	30 (100)
SWKHD	NRLM	2 (20)	8 (80)	0	10 (100)
	NERCORMP	19 (95)	0	1 (10)	20 (100)
	Total	21 (70)	8 (26.7)	1 (3.33)	30 (100)

Source: Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 5.7, it can be seen that 60% of the SHGs of NRLM in WKHD had a link with Meghalaya Rural Bank (MRB), and the remaining 40% of the SHGs did not have any link with any other bank. 15% of the SHGs of NERCORMP in WKHD had a link with SBI but the remaining 85% of the SHGs did not have any link with any other bank.

Likewise, 80% of the SHGs of NRLM in SWKHD had a link with MRB and the remaining 20% of the SHGs did not have a link with any other bank. 5% of the SHG of NERCORMP in SWKHD had a link with SBI and the remaining 95% did not have a link with any other bank.

For the district wise, it is seen that 70% SHGs of WKHD had no link with any bank. 20% SHGs of them had link with MRB and 30% of them had link with SBI. 70% SHGs of WKHD had no link with any bank. 26.7% SHGs of them had link with MRB and only 3.33% of them had link with SBI.

It is concluded that the bank linkage of NERCORMP in both districts was very weak. WKHD had more links with SBI than SWKHD while SWKHD had more links with MRB. It is also noted that NRLM had link with only MRB whoever, NERCORMP had link with only SBI.

Table 5.8: Difficulties Faced by the SHGs to Link with Bank

District	Sponsoring Agency	Difficulties Faced by the SHGs in Linking with the Bank		Total
		Yes	No	
WKHD	NRLM	2 (20)	8 (80)	10 (100)
	NERCORMP	20 (100)	0	20 (100)
	Total	24 (80)	6 (20)	30 (100)
SWKHD	NRLM	1 (10)	9 (90)	10 (100)
	NERCORMP	19 (95)	1 (5)	20 (100)
	Total	20 (66.7)	10 (33.33)	30 (100)

Source: Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the able 5.8, it can be seen that 80% of the SHGs of NRLM in WKHD had no difficulties linking with banks whereas, that of NERCORMP in WKHD was 0%. 20% of the SHGs of NRLM in WKHD had difficulties linking with banks whereas, that of NERCORMP in WKHD was 100%.

Likewise, 90% of the SHGs of NRLM in SWKHD had no difficulties linking with banks whereas, that of NERCORMP in SWKHD was 5%. 10% of the SHGs of NRLM in WKHD had difficulties linking with banks whereas, that of NERCORMP in WKHD was 95%.

For the district wise, it can be seen that 80% SHGs of WKHD was facing difficulties of linking banks whereas that of SWKHD was 66.7%. 20% of SHGs of WKHD was not facing difficulties of linking banks whereas that of SWKHD was 33.33%.

It is concluded that both the district had difficulties to link with SBI whereas much easier with MRB. In WKHD, NRLM had less linkage with the bank but more in SWKHD and it was vice-versa for the NERCORMP SHGs.

Table 5.9: Linkage with Marketing Agencies/Co-operative Bodies

District	Sponsoring Agency	Market Linkage		Total
		Yes	No	
WKHD	NRLM	0	10 (100)	10 (100)
	NERCORMP	1 (5)	19 (95)	20 (100)
	Total	1 (3.33)	29 (96.7)	30 (100)
SWKHD	NRLM		10 (100)	10 (100)
	NERCORMP		20 (100)	20 (100)
	Total		30 (100)	30 (100)

Source: Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the table 5.9, it can be seen that 100% of the SHGs of NRLM in WKHD had no linkage with marketing agencies/co-operative bodies whereas, that of NERCORMP in WKHD was 95%. 5% SHGs of NERCORMP had the link with marketing agencies whereas, that of NRLM was 0%.

According to finding in the above table, it is found that no SHG from both the NRLM & NERCORMP in SWKHD had a link with the marketing agency nor with any co-operative body.

For the district wise, 3.33% SHGs of WKHD was having link with marketing agencies but the rest 96.7% SHGs had no link at all. All the SHGs of SWKHD had no link with any marketing agencies/co-operative bodies.

It is concluded that only one SHGs of NERCORMP in WKHD had a link with the marketing sector but SWKHD did not have the linkage with any other marketing sector nor cooperative body.

Additional Hypothesis Testing

Here, hypothesis testing is carried out to show that the financial growth of the groups is related to the particular activities of the group.

H₀: There is no relationship between the annual earning of the groups and producing income-generating activities, and linking with market agencies/co-operative bodies.

H₃: There is a relationship between the annual earning of the groups and producing income-generating activities, and linking with market agencies/co-operative bodies.

Table 5.10 Asymptotic Chi-Square Test

Particular	Production of income-generating activities by the group	Market Linkage	Annual earnings of the group
Chi-Square	55.067	56.067	39.833
df	3	1	4
P	.000	.000	.000

Source: Computed from primary data

The table 5.10 determines the relationship between the annual earning of the groups and producing income-generating activities by the groups and linkage with marketing agencies/co-operative bodies in the study areas. This table shows that there is strong positive relationship between annual earning of the groups ($\chi^2 = 39.833$, $P = 0.000$) and producing income-generating activities by the groups ($\chi^2 = 55.067$, $P = 0.000$) and linkage with marketing agencies/cooperative body ($\chi^2 = 56.067$, $P = 0.000$). This table further shows that when any SHGs have income-generating activities and linkage with any marketing agencies/cooperative body the annual earning of the SHGs is increased.

Producing income-generating activities and linking with marketing agencies/cooperative bodies is essential for the income growth of the SHGs. According to the analysis, it is found that there is a positive relationship between the annual earning of the groups and producing income-generating activities by the group and linkage with marketing agencies/cooperative bodies in the study areas since the findings of 'P' are 0.000s. It denotes that the study has accepted the alternative hypothesis, and fail to accept the null hypothesis. Therefore, producing income-generating activities and linking with market agencies/cooperate bodies are so essential for the financial growth of every SHGs as well as its sustainability.

5.5 Area of Changes Undertaken in the Life of an Individual

There are personal changes in the life of each SHG member after they joined their respective SHGs. Some members got changed in their behaviour, got sharpen in their skills, enhanced in knowledge, become smarter, more social-minded, and so forth. This simply means that they are now empowered.

According to study it can be seen that 100% of the SHGs of both the sponsoring agencies in WKHD as well as SWKHD can freely talk during the meetings, can talk to the official staff, can take part in their family decisions, and can take part in problem-solving matters at village level.

Thus, it can be claimed that all the SHG members from both the WKHD and SWKHD got empowerment after they joined their SHGs. Besides that, their skills are sharpened and can take part even in social activities.

5.6 Hypothesis Testing

As per the hypothesis given in chapter 1, hypothesis testing is conducted here statistically to test whether there is a significant difference in economic growth between the SHG members of both the study districts. Here, the T-Test is being performed to test the hypothesis to see whether the two sets/groups/variables are significantly different or not.

H₀: There is no significant difference in economic growth between SHG members of WKHD & SWKHD.

H₂: There is a significant difference in economic growth between SHG members of WKHD & SWKHD.

Table 5.11: Independent-samples T-test for Detecting the Significant Difference in Economic Growth between SHG Members of WKHD and SWKHD

District	Mean	SD	Sig.	T-value	P-value (2 tailed)
WKHD	1.08	0.295	0.000	2.183	0.03
SWKHD	1.01	0.159			

Source: Field survey

From the table 5.11, it can be observed that the Mean value and Standard Deviation score are higher in WKHD than in SWKHD on the variable of savings of the respondents. The p-value 0.03 ($p < 0.05$) indicates that the savings between WKHD and SWKHD are statistically significant. Thus, the null hypothesis is rejected. Therefore, it can be concluded that there is a difference in economic growth between SHG members of SWKHD and WKHD.

5.7 Major Changes Identified after Analysis

Finding the changes taken place in both the study districts is one of the key observations to check whether the sustainable development exist in both the study districts or not. In fact, many changes are taking place in both the study districts. To easily excess the major changes that give the economic sustainable development in the districts, the following tables are being prepared. Here, two tables are prepared separately so that it can show the clear picture of changes taking place in the particular district. These tables also would be able show the difference between the changes taking place between the two study districts in simple way. This method is one the simplest method to show the difference between the changes of two districts apart from using the statistical means. In the following tables, changes are shown through two time periods called *Pre* (condition/status before joining the SHG and *Post* (condition / status after joining the SHG).

Table: 5.12: Major Changes Identified in WKHD after Analysis

PRE					POST			
DIS TRICT	OCCUPA TION/ PARTI CULAR	%	RE MARK	TA BLE No.	OCCUPA TION/ PARTI CULAR	%	RE MARK	TA BLE No.
WKHD	House-wife	46.7		3.5	House-wife	6.7		4.5
	Farmer	35.8		Do	Farmer	21.7		Do
	Running Business	14.2		Do	Running Business	68.3		Do
	Saving Money	0		3.11	Saving Money	56.7		4.8
	No own House	24.2		3.7	No own House	17.5	Reduced by 6.7	4.14
	Bamboo & tin	2.2	75.8 % of them had their own house	3.7	Bamboo & tin	0	Only 6.7 % could build a new house	4.14, 15
	Having Wood & Tin House	47.4		Do	Having Wood & Tin House	3.35		
	Having Cement & Tin House	26.6		Do	Having Cement & Tin House	1.7		Do
	Having RCC House	0			Having RCC House	1.7		
	Land Purchasing	0		3.8	Land Purchasing	2.5		4.16
	Increases in saving	0		3.11	Increases in saving	46.7		4.10
	Bank linkage	0	Before SHG formed		Bank linkage	30		5.7

Source: Compiled from the findings of the analysis

Table: 5.12: Major Changes Identified in SWKHD after Analysis

PRE					POST			
DIS TRICT	OCCUPA TION/ PARTICU LAR	%	RE MARK	TA BLE No.	OCCUPA TION/ PARTICU LAR	%	RE MARK	TA BLE No.
SWKHD	House-wife	60		3.5	House-wife	11.7		4.5
	Farmer	31.7		Do	Farmer	30		Do
	Running Business	7.5		Do	Running Business	57.5		Do
	Saving Money	0		3.11	Saving Money	47.5		4.8
	No own house	30.8		3.7	No own house	26.6		4.14
	Bamboo & Tin house	0	69.2% of them had their own house		Bamboo & Tin house	0	Only 4.2 % could build a new house	
	Having Wood & Tin House	53.4		Do	Having Wood & Tin House	0		4.14, 15
	Having Cement & Tin House	15.8		Do	Having Cement & Tin House	3.36		Do
	Having RCC House	0		Do	Having RCC House	0.84		Do
	Land Purchasing	0		3.8	Land Purchasing	3.3		4.16
	Increases in saving	0		3.11	Increases in saving	40.8		4.10
	Bank linkage	0	Before SHG formed		Bank linkage	30		5.7

Source: Compiled from the findings of the analysis

Conclusion:

All the SHGs of both WKHD and SWKHD had the same purpose of forming their respective SHGs and all of them got RF from their sponsoring agencies but the amount received from NRLM and NERCORMP was different. All the amount of RF was utilized for income-generating activities especially in the area of giving a loan to the SHG members. They take a small amount of interest from the borrower and in such interest payment; WKHD had more moderate and irregular payment while SWKHD had more regular payment. But, WKHD used to impose fines if they fail to pay the interest in time whereas, all the SHGs in SWKHD used to extend the timing of payment if someone fails to pay the interest in time.

The maximum number of SHGs in both the districts organised a meeting every week and a few SHGs organised their group meeting thrice a month. No group in both the districts used to conduct group meetings once a month or only when it was necessary.

So far, NRLM was focusing on loaning money but SHGs of NERCORMP did varieties of activities apart from loans. The majority of the NERCORMP SHGs did their marketing by themselves and some of them got help from the linked department. WKHD got more help from the linked department than SWKHD whereas most of the SWKHD SHGs tried to do it by themselves. So, regarding the income of the groups, WKHD was earning more than SWKHD.

NERCORMP in both the districts was very weak at bank linkage. It was also found that linking with SBI is very difficult but easy with MRB. NERCORMP targeted to link with SBI while NRLM with MRB.

Only one SHG of NERCORMP in WKHD had a link with the marketing sector but SWKHD did not have any linkage with any other marketing sector nor co-operative body. Lastly, all the SHG members from both the WKHD and SWKHD got empowerment after they joined their SHGs. Besides that, their skills were sharpened and could take part even in social activities.

CHAPTER VI

CONCLUSION AND SUGGESTIONS

Conclusion and Suggestions

6.1 Introduction

This chapter discusses the major findings of the present study and provides some important suggestions to the self-help groups, sponsoring agencies, NGOs, banks, financial institutions, and the public. SHGs are considered as one of the significant tools to adopt for women's economic development as well as women's empowerment. Besides, it is an important institution for improving the rural poor women in various ways like exploitations against women, increasing the confidence in economic self-reliance, and social participatory actions. This group plays a vital role to encourage women to become entrepreneurs. It teaches its members to work in a team and learn about the effectiveness of teamwork. The function of the Self-Help Group has become the source of inspiration for women's welfare so far. SHG has emerged as the most successful strategy in the area of women into participatory development, economic empowerment, bringing women into the mainstream of making decisions and economic development in the family as well as in the society. Functioning of the SHG also has become one of the mainstreams of the rural development program. It leads them into entrepreneurial activities as well. In the twenty-first century, women's entrepreneurship increased more with their varieties of opportunities. In this century, phenomenal changes have been taking place in the area of women's status and participation in various workplaces and got many supports from economic and political movements, technological advancement, media, global organizations for women empowerment, etc.

Economic empowerment is a necessary condition for enabling women to seek justice and equality with men. Without this strength, they won't be able to exercise their rights. So, one of the most important parts of their empowerment is to make their economic position sustainable. One of the goals of women's empowerment is also to challenge the patriarchal ideology to transform the structures and institutions that reinforce gender discrimination and social inequality and to enable poor women to gain access to control over the material, human, and intellectual resources. Women Empowerment refers to improve and increase the social, economic,

political, and legal strength of women, to ensure equal-right to women and making them confident to claim their rights, in the areas of living freely their life with a sense of self-worth, respect, and dignity, having complete control of their life, both within and outside of their home and workplace, making their own choices and decisions, having equal rights to participate in social, religious, and public activities, having equal social status in the society, having equal rights for social and economic justice, determining financial and economic choices, getting an equal opportunity for education, getting equal employment opportunity without any gender bias, getting safe and comfortable working environment.

The SHG movement of Meghalaya brought a sense of self-pride, self-sufficiency, and confidence to the members. It has also transformed the purposeless members in the group as well as the society. The main purpose of forming SHGs by both the state government and NGOs is to promote women's empowerment by letting them involved in income-generating activities through micro-credit performances, and others like poultry farming, rearing of pigs and goats, weaving, value addition from available agriculture–horticulture produces. If we compare Meghalaya women with the rest of the Indian countrywomen, it is believed that the scenario of women in Meghalaya is much better in autonomy, empowerment, decision making, involvement in social activities, and so forth. They receive full rights, dignity, and honour from society as well due to adopting matrilineal practices. This lineal adoption makes the majority of the SHGs of Meghalaya succeed in their ambitions.

In short, it is seen that SHGs brought economic growth and sustainability in both the study districts especially in the life of SHG members. The following are the main findings and conclusions:

6.2 Socio-economic Profile of the Selected SHG Members

Two districts namely West Khasi Hills District and South-West Khasi Hills District were taken as a study area. WKHD has four blocks while SWKHD has only two blocks. From each block, 10 SHGs were randomly chosen among which 4 members and 1 SHG leader from each SHGs were selected by lottery method. Thus, the sample size is 300. This study is also a comparative study between WKHD and

SWKHD. The analysis of this study is divided into two parts. The first part is for the members and the second part is for the SHG leaders. The first part is again divided into two sub-parts as *Before Joining* and *After Joining* to find out whether there are changes or not.

All the members in the study area were Christians and females. Some students who were affording for their study are there among the NRLM SHGs in both the districts and all of them were still single. Except for those students, the rest of the members' ages were above 25. Among the married women, some were widows and some were divorced.

a. District-wise Educational Qualification of SHG Members with Their Sponsoring Agencies and Size of Their Families

The majority of the NRLM members were Under Matriculation whereas the majority of the NERCORMP SHG members were illiterate. WKHD had fewer illiterate SHG members but more Under Graduate degree holder members. SWKHD had more SHG members who hold the degree of under matriculation and intermediate. This district had more illiterate SHG members and their family size is also bigger. WKHD had more undergraduate degree holder members and all of them had smaller family sizes than those who were illiterate.

b. Marital Status vs. Number of Children of the Respondents

WKHD had more divorced women members than SWKHD and all of them had a good number of children.

c. Type of Family vs. Size of the Family for both the districts

SWKHD was having a greater number of joint families as well as the number of family members than WKHD but WKHD was having a greater number of nuclear families. In both districts, there was more nuclear family than any other type of families and a good number of these families were having more than 8 members in their families.

6.3 Analysis Based on the Personal Profile of the Respondents before Joining the SHG

a. District-wise Occupations of SHG Members with Their Sponsoring Agencies

Both NRLM and NERCORMP had more SHG members of farmers and housewives. WKHD had more self-employed members than SWKHD and SWKHD had more housewives and farmers by occupation.

b. Occupation vs. Educational Qualifications of the Husbands of the Respondents

WKHD had more self-employed husbands than SWKHD but it had more illiterate husbands too. SWKHD was having more farmers than WKHD.

c. Agricultural Land Owned by the Respondents and Its Size

SWKHD was having more married SHG members who didn't have land. Perhaps, WKHD had more SHG members who had 2-4 acres of land.

d. House Owned by the Respondents and Its Type

SWKHD had more SHG members who did not have their own house but it had more members who have RCC-type houses as well as wood and tin-type houses. WKHD had more members living in cement and tin-type houses.

e. Number of Family Members who were Earning and Their Monthly Earning

WKHD had two family members who earn money within Rs.20001-25000 per month while SWKHD didn't have any family who earns in the same category. And SWKHD had fewer families which earn less than Rs.10000 per month.

f. Monthly Income, Monthly Expenditure, and Savings

SWKHD had no family that could adjust their expenditure with their income without going bankrupt whereas WKHD had few families that could adjust somehow. But, all the families of both the district could not save their money due to lack of income.

All the SHG members from both the district could not save money before they joined their SHGs.

6.4 Analysis Based on Sustainable Development Activities done by the SHG Members after Joining the SHG

a. Training Received by the SHGs in both the Districts and the Areas of Impact

SHG members of NRLM in WKHD got more training on financial management and accounting than SWKHD but less in skill development training. NRLM was not arranging any training on entrepreneurship and market-related. SWKHD had more members who got a huge impact on enhancing income, earning, and skill development whereas the WKHD had more members who got an impact on building confidence.

b. Loan and Its Mode of Payment

As usual, all the members of every SHG got loans from their group. SWKHD SHG members were somehow strict on monthly regular payment of interest while WKHD SHG members were a bit indulgent on the monthly payment of interest as they considered the financial condition of the borrower.

c. District-wise Present Occupation of the SHG Members after they Joined the SHG

Many SHG members changed their occupations after they joined the SHG. It was seen that the number of farmers and housewives were decreased since they run their small-scale businesses after getting a loan from the group. If we compare these changes between WKHD and SWKHD, WKHD had more changes than SWKHD. In fact, this is the significance of forming SHGs.

d. Type of Business Run by the Entrepreneurs after they Joined their SHGs

NRLM didn't promote the members for agro-processing business yet, whereas NERCORMP did it. SWKHD had fewer women entrepreneurs in horticulture and animal husbandry, whereas WKHD had fewer women entrepreneurs in agribusiness.

e. Saving Related

Very few members from WKHD were still borrowing money from the local money lenders due to their needs even though they already got loan from their groups, whereas members from SWKHD were no more borrowing money from local money lenders as they were getting a loan from their group. As the result, a good number of SHG members were able to save money. Of course, WKHD was having a higher percentage of SHG members who could save money and their saving level was also increasing more than those of SWKHD. But WKHD had also more members who were neither increasing nor decreasing in savings.

Those members who were on savings had made the source of their future savings as they got their businesses because of SHG's loan and other sources from the outcome of SHG training and loan. SHG members from WKHD had more sources of income than the members from SWKHD but it does not mean that nobody didn't face the problem of paying the interest.

In this regard, SWKHD was having more SHG members who were unable to pay the interest in time than WKHD.

Some members could change their lifestyle after they joined their SHGs. Some could own their new properties as they were able to save their money. The main properties they could own are:

i. Building House after Joining SHG and Type of House

In both WKHD and SWKHD, NERCOMP has a higher number of SHG members who could build their own houses than NRLM. Of course, WKHD had a higher number of SHG members who could build their own houses after they joined their SHGs. WKHD was having more members who could build RCC-type houses but SWKHD was also having more members who build their houses from cement and tin.

ii. Land Purchased after Joining SHG

SWKHD had more SHG members who could buy lands after joining SHG.

6.5. Impacting Factors upon Members after Joining SHGs

Many factors which gave an impact on SHG members after they joined SHGs were found but more important factors were the education of the members, training received, marketing knowledge, technology adaptation, participatory research, financial assistance, socio-economic upliftment activities, and risk-taking.

6.6 Analyses, Based on Sustainable Activities Performed by the Groups after they formed their Respective SHGs

All the SHGs of both WKHD and SWKHD had the same purpose of forming their respective SHGs. Their main purposes of forming SHGs were to eradicate poverty, bringing the village into good living standards, and socialize the villagers.

All the SHGs of both the districts received Revolving Fund (RF) from their sponsoring agencies. The amount of RF that all the SHGs of NRLM received from their sponsoring agency was below Rs.50000 and that of NERCORMP was Rs.150000. They did not utilize the RF for any other purpose except for income-generating activities. They utilized it mainly in the area of loaning among their members with a minimum rate of interest.

WKHD did not have many restrictions on fixing the amount of loan money to its members. When they gave loans to the members, they mainly focus on the borrower's capacity to pay the interest and need of the borrower, whereas, in SWKHD, they looked at the capacity of the borrower as well as the available amount in the group's account. Very few members could not pay the interest in time even though the group charge a minimum rate of interest. WKHD had more moderate and irregular payments while WKHD had more regular payments.

a. Methods used by the Leader to Recover the Loan when the Borrower Fails to Pay

The SHGs from WKHD used to impose a fine if they fail to pay the interest in time. Whereas all the SHGs in SWKHD used to extend the timing of payment if someone fails to pay the interest in time.

b. How frequently do the SHG Members Conduct the Meeting?

96.7% of WKHD SHGs used to conduct a meeting every week and very few groups used to conduct their group meetings thrice a month. 76.7% of SWKHD members used to conduct the group meeting every week and some groups also used to conduct their group meetings thrice a month. No group used to conduct a meeting once a month or only when it is necessary for both the districts.

c. Name of Group Activities done by the Group

There was no difference between the two districts regarding group functions. The only difference between NRLM and NERCORMP was found in their SHGs. So far, NRLM was focusing on loaning money but SHGs of NERCORMP focused on variety of activities apart from loaning, namely small-scale business, lending money to members and others, cultivation, running livestock farms, and other social activities.

d. Marketing of the Products Produced by the Group

The majority of the NERCORMP SHGs did their marketing by themselves but some of them got help from the linked department. WKHD got more help from the linked department than SWKHD whereas most of the SWKHD SHGs tried to do it by themselves.

e. Annual Earnings of the Group

Among the 10(ten) NRLM SHGs in WKHD, 6(six) NRLM SHGs earned below Rs. 20000 annually, 4(four) SHGs earned Rs. 20001-30000 annually. Whereas among the 20(twenty) NERCORMP SHGs, 2(two) NERCORMP SHGs earned Rs. 30001-40000 annually and 18(eighteen) SHGs earned Rs. 40001-50000 annually.

All the 10(ten) NLRM SHGs in SWKHD earned Rs. 20001- 30000 annually. Whereas among the 20(twenty) NERCORMP SHGs in WKHD, only 1(one) SHG earned Rs. 20001-30000 annually, 9(nine) SHGs could earn Rs.30001- 40000, and the remaining 10(ten) SHGs could earn Rs. 40001-50000 annually.

So, in comparison to the two districts, WKHD SHGs were earning more than SWKHD SHGs.

f. Bank Linkage made by the SHGs and its Difficulties

WKHD had more links with SBI than SWKHD while SWKHD had more links with MRB. Both the district had difficulties linking with SBI whereas not much difficulties to link with MRB.

g. Linkage with Marketing Agencies/Co-operative Bodies

NRLM SHGs from both the district did not have any market so far. NERCORMP SHGs of SWKHD also did not have any link with any market sector except only one of WKHD.

h. Changes Undertook in the Lives of SHG Members in the Last Few Years

All the SHG members from both WKHD and SWKHD got many changes especially in the area of economic empowerment after they joined their SHGs. Besides that, their skills are sharpened and could take part even in social activities.

Some could learn about book keeping, financial management through the training they received. Those illiterate women could write and read after they joined into SHGs. The level of domestic violence was minimized as they got wisdom from the group activities, awareness programs conducted by the sponsoring agencies, and from the varieties of training in the group. These were the unique outcomes of running SHGs in rural areas.

So, from all the findings from different tables like 3.5, 4.5, 7, 9, 10, 14-17, it is found that many lives of poor women have changed because they changed their previous occupations to new and better occupations. They could also generate income and support their family. They could achieve savings and own new properties and even can take part in the social activities. The main source of these changes in their life was because of the changes in their financial position. Thus, it is concluded that the H₁ (Alternative Hypothesis 1) “SHG members are economically sustained after joining the group” is found to be true.

Again, it is seen that there was a difference in economic growth between SHG members of WKHD and SWKHD because they have different incomes as per table numbers. 4.11, 14, and 5.11. Thus, it is also concluded that the H₂ (Alternative Hypothesis 2) “There is a difference in economic growth between SHG members of South-West Khasi Hills District and West Khasi Hills District” is found to be true.

6.7 Suggestions from the Study

Given the above findings, the following suggestions are being offered to foster the functioning of the SHGs and to enhance the yearning of sustainable economic development of any SHG in the country:

- a. Suggestions to the SHG members
- b. Suggestions to the sponsoring agencies
- c. Suggestions to the banks
- d. Suggestions to the general public

The above suggestions are further elaborated as follows:

a. Suggestions to the SHG Members

- i. As SHG members of NRLM are lacking training, they should request the sponsoring agency to provide various types of training that would help them to motivate, sharpen their skills and push up their business activities.

- ii. SHG members of NRLM should request the sponsoring agency to lead them for exposé visits to other big and developed companies or financial institutions or SHGs to see their functions and hear their testimonies.
- iii. SHG members of NRLM should look forward to getting into more social activities as a part of the group's ambition and motto.
- iv. SHG members of NRLM are having links with only state-private banks. So, they also should have a link with other public banks which are running within the district.
- v. NRLM SHGs are lacking in taking part in the exhibitions where they can learn what others are doing.
- vi. NRLM SHG members are suggested to focus on production and marketing activities.
- vii. NERCORMP SHG members need to look forward to making their products brand.
- viii. Women entrepreneurs from the SHG members of both the sponsoring agencies should give their best effort to have a link with other bigger markets.
- ix. It is found that many of the entrepreneurs are running the same type of business and taking a high risk for competition within the small village and making the market smaller. So, it is to suggest to the women entrepreneurs of both the districts to look for innovative ideas of monopoly type business so that the risk taken by the entrepreneurs to compete with others will be reduced and as a result of it the sustainability of the business will last long.
- x. It is suggested to the women entrepreneurs to think outside the box and look at what famous women entrepreneurs are doing and then take the challenges.
- xi. Women entrepreneurs need to sharpen their skills and update their knowledge with the latest technologies.
- xii. Members shouldn't concentrate only on the growth of the group but also on individual, balancing on both.
- xiii. All the members should be aware of all the govt. schemes related to SHG and make sure to get it.

- xiv. SHGs should not have the habit of always leaning on the sponsoring agency but also exercise the independent functioning that would yield a good outcome.
- xv. Members should impart the financial education that they received from the training and their experience to the family as well as to the other women in the society.

b. Suggestions to the Sponsoring Agencies

- i. More financial literacy and numeric trainings should be provided for the SHGs.
- ii. Training on legal literacy, rights, gender awareness, and empowerment are to be given.
- iii. It is suggested to focus on the fact that it is necessary to develop the professional competencies of members or entrepreneurs through series of training programs in the areas of managerial skills, leadership development, marketing techniques and tie-ups, different kinds of production and its process, strategic planning, profit planning, etc.
- iv. The timely information of govt. schemes, funds, and other opportunities should be delivered to the SHGs to develop their entrepreneurial activities in the state.
- v. It is important to update the educations given to the members with the latest technologies and scientific information as the business trends keep on changing.
- vi. Organizing more periodical exhibitions at block-level and district level may create a good platform for displaying their products and excel their productivity.
- vii. Organizing meetings and seminars may give them a chance to exchange their views and it may enable them to develop their group strength through interactions.
- viii. Frequent conducting of awareness programs on health care, business ventures, environment issues, climate change, women and girl child issues, disaster management, etc. are suggested.
- ix. Not only in magazines or journals, making films on success stories of SHG members will immensely impact women entrepreneurs.

- x. Teachings on making something unique out of locally available product(s) will lead the SHG members into innovative ideas.
- xi. Conducting classes on utilizing natural resources and their values will be highly useful as a mass.
- xii. Concern officers of the sponsoring agencies should not lack follow-up visits after the training is given.
- xiii. It seems that there is a little lacking of entrepreneurial aptitude for women entrepreneurs. So, if special entrepreneurial aptitude training/classes are given to the entrepreneurs it may be more fruitful.
- xiv. Conducting more awareness regarding producing the new products by utilizing the naturally available resources within the village and teaching the fundamental ideas of marketing is highly recommended.
- xv. Many women entrepreneurs are lacking management skills. So, it is suggested that if business management programs are conducted it will enhance the management skills of the lives of women entrepreneurs and help to create pro-active and visionary business owners so that it will lead to sustainability.

c. Suggestions to the Banks

- i. The procedure of linkage with SHG should not be a heavy burden to the SHG.
- ii. The sanctioning credit to SHG should be simple and quick.
- iii. Bank staff should be friendly to SHGs so that members can easily approach the bank.
- iv. Concern officers of the bank should be proactive to link with SHGs as having a link with SHGs is one of the revenues for the bank.
- v. The bank should properly maintain the uniformity of formation and extension of financial assistance.
- vi. A regular financial literacy program for the SHGs should be provided.

- vii. The banker should deliver timely information about new schemes, policies, and plans of the bank to the SHGs.
- viii. Formalities of the bank with the SHG members should be simplified by the bankers by knowing the fact that SHG members are not highly educated as they are.
- ix. Individual loans, housing loans, and business loans should be made available for the SHG members.
- x. In the study area, it is found that MRB (Meghalaya Rural Bank) is easier to link with than SBI. So, SBI needs to look upon this matter and make it as easy as MRB.

d. Suggestions to the General Public

- i. Creating a supportive environment for SHG and its members is the responsibility of the general public.
- ii. The general public should understand that buying the products produced by the SHG or its member is supporting the SHG or members and contributing something towards the SHG.
- iii. The public should pay respect to each SHG member.
- iv. The public should give cooperate with every activity performed by the SHG.
- v. The public should encourage the SHG members by knowing the fact that they are doing well for the individual, for their family as well as for society.
- vi. The public should not hinder the activities of the SHG but rather support them with the understanding that they are non-other than their sisters and mothers.

Appendix – i

Questionnaire of Ph.D. work entitled

**“SUSTAINABLE DEVELOPMENT OF SHGS IN MEGHALAYA: A
COMPARATIVE STUDY OF WEST AND SOUTH WEST KHASI HILLS
DISTRICTS”**

Undertaken at the Mizoram University, Tanhril, Mizoram

To

.....

Subject: request to fill up research questionnaire

Dear Respondents,

I, the undersigned, am a bona fide research scholar in Department of Management, Mizoram University, Aizawl. I am pursuing my doctoral programmes under the topic **“Sustainable Development of SHGs in Meghalaya: A Comparative Study of West and South West Khasi Hills Districts”**.

In order to ensure the completion of my PhD work, May I request you to kindly complete the questionnaire. I assure the data so collected will be kept strictly confidential and used for research work only. I also promise that no information about your name or identification will be directly used in the research work. Your cooperation will be appreciated. In case of any further query please contact on the number given below.

Thanking you.

Sincerely,

(Mr. Ningthoujam Nungshitomba Singh)

Ph.D. Scholar

Department of Management

Mizoram University

Appendix – i
Questionnaire

Confidential: Data is collected for purely research purpose and it will be kept confidential

“Sustainable Development of SHGs in Meghalaya: A comparative study of West and South-West Khasi Hills Districts”

Please answer all the questions by ticking ‘√’ wherever necessary

Questions SHG members

Part-I: Personal Profile of SHG Member

1. Name of the member :
2. Name of SHG :
3. Are you a member of other SHG also?
 - a. Yes
 - b. No
4. Village:
5. Gender:
 - a. Male
 - b. Female
6. Education:
 - a. Illiterate
 - b. Under matric
 - b. Under graduate
 - d. Post graduate
7. Occupation (before joined into the SHG):
 - a. Farmer
 - b. Business woman

- c. House wife
- d. Government Service
- e. Others

8. Marital Status:

- a. Married
- b. Single
- c. Divorce
- d. Widow

9. Age:

- a. Below 25
- b. 25-35
- b. 35-45
- d. 45-55
- e. Above 55

10. Religion:

- a. Christian
- b. Seng Khasi
- c. Others (please specify)

11. Type of family:

- a. Joint Family
- b. Nuclear Family
- c. Broken Family
- d. Others

12. Size of the family:

- a. 1-3 members
- b. 4-6
- c. 7-9
- d. 10-12
- e. Above

12

13. Number of the children in your family:

- a. No children
- b. 1-3
- c. 4-5
- d. 6-7
- e. Above

7

Part II. Profile of the SHG members before joining the SHG

14. Husband's Education status:

- a. Illiterate
- b. Under Matric
- c. Intermediate
- d. Under Graduate
- e. Post graduate

15. Occupation of your husband:

- a. Farmer
- b. Business man
- c. Govt. employee
- d. Private employee
- e. Self-employed (Business Owner)

16. Is your family having own agricultural land?

- a. Yes
- b. No

If yes, what type of land?

- a. Valley
- b. Terrace
- c. Jhumming

17. Size of land belonging to you is:

- a. Less than 1 acre
- b. 1-2 acre
- c. 3-5 acres
- d. 6-10 acres
- e. 11 acres and above

18. Do you own your own house?

- a. Yes
- b. No

If yes, specify what type of house it is:

- a. Reinforce Concrete Cement (RCC)
- b. Wood and Tin
- c. Bamboo and Tin

19. Are your children going for Schooling?

- a. Yes
- b. No

If yes, specify how many children are going.

- a. 1 son/daughter
- b. 2 children
- c. 3 children
- d. 4 children
- e. All the children

20. How many members are earning in your family?

- a. 1
- b. 2-3

- c. 4-5
- d. Above 5

21. Monthly income of the family before joining SHG. (in Rs):

- a. Below 10,000
- b. 10,001-15,000
- c. 15,001-20,000
- d. 20,001-25,000
- e. 25,001- & Above

22. Monthly expenditure of the family before joining SHG? (in Rs)

- a. Less than 5,000
- b. 5,001-10,000
- c. 10,001-15,000
- d. 15,001-20,000
- e. 20,001 and above

23. Did you borrow money from money lenders before joining SHG?

- a. Yes
- b. No

24. Could you save money before your joining to SHG?

- a. Yes
- b. No

If yes, specify what the source of saving before joining the SHG was

- a. Cultivation
- b. Farming
- c. Other business

25. Did you have the knowledge of SHG and its activities before joining it?

- a. Yes
- b. No

Part-III: Personal information after joining into SHG

26. What are the major trainings you got after joining SHG?

- a. Marketing related
- b. Financial management& accounting
- c. Skill development
- d. Entrepreneurship
- e. Above all
- f. Others

27. Who provided training to you?

- a. NGO's activist
- b. Other Govt. Officials

- c. Other invitees
- d. Bank staff
- e. Linked Office's Officers

28. What are the main impact areas on the following after you joined the training?

- a. Confidence Building
- b. Marketing Linkage
- c. Skill Development
- d. Bank Linkages
- e. Managerial efficiency for Micro enterprise development
- f. Enhanced Income and earnings

29. Are you taking any loan from your group?

- a. Yes
- b. No

30. What is the mode of repayment for your loan?

- a. Once in a Month
- b. Once in three months
- c. Once in six months
- d. Once in a year
- e. It depends on my financial position

31. Present occupation of the SHG member:

- a. Farmer
- b. Business woman
- c. House wife
- d. Government Service
- e. Others

32. What type of business are you running?

- a. Agri
- b. Horti
- c. Animal husbandry
- d. Retail trading
- e. Transport

33. Are you still borrowing money from money lender after joining the SHG?

- a. Yes
- b. No

34. Do you pay the interest in time?

- a. Yes
- b. No

If No, why? (Please tick '√' one for your answer)

- a. Business falls and no other financial source
- b. No family support

- c. Don't know how to utilize the loan amount
- d. Others (please specify)

If yes, how could you pay in time?

- a. Because my income is highly increased
- b. Because my income is moderately increased
- c. Because my income is neither increased nor decreased

35. Are you facing problem of paying back the loan amount?

- a. Yes
- b. No

If yes, what is the reason behind? (Please tick '√' one for your answer)

- a. Natural Calamity
- b. Lack of co-operation from Husband
- c. Lack of Income and Savings
- d. Health/illness problems
- e. Lack of interest

36. Are you saving money after joining the SHG?

- a. Yes
- b. No

If yes, what are the sources of savings?

- a. By the income generated from loan from SHG
- b. From husband's income
- c. Both the above

37. Is your saving increased after joining SHG?

- a. Yes
- b. No
- c. Neither increased nor decreased

38. Suppose the SHG ceases to exist and there are no more SHG meetings, or you leave the SHG, still will you be able to continue saving money into your account?

- a. Yes
- b. No

If yes, specify what the source of your income is.

- a. I have got a business after joining the SHG

b. I am running a business since before I joined the SHG

c. I have other sources of oncome that is as outcome of SHG training

39. After joining into SHG have you purchased any land?

a. Yes b. No

40. Have you built a new house after joined into SHG?

a. Yes b. No

If yes, specify the type of house:

a. Reinforce Concrete Cement (RCC) b. Wood and Tin

c. Bamboo and Tin d. Cement and Tin

41. Is your participation in social activities increased after you joined the SHG?

a. Yes b. No

42. Please select the following preferences that represent how you feel the best about the given statements. (Rating: SD = 1, D = 2, N = 3, A = 4, and SA = 5)

Sl. No.	Statement	Preference				
		Strongly Disagree (SD)	Disagree (D)	Neutral (N)	Agree (A)	Strongly Agree (SA)
Education and training						
	Training helps in developing positive attitude for new techniques					
	Education plays pivotal role in changing behaviour					
	Educated persons are more likely to be good entrepreneurs					
	Training is essential to improve the competence understanding and professional behaviour					
Marketing and entrepreneurship qualities						

	Good entrepreneurs are developed by training and experience					
	Group formation is the democratic approach for entrepreneurship development					
	Market demand is very important factor to take up any business activity					
	Knowledge of marketing is prerequisite to gain maximum benefit					
	Product preparation through SHGs promotes the healthy competition among groups					
	Risk taking is the important characteristics of a successful entrepreneur					
<i>Technology adaptation and participatory research</i>						
	Media is helpful for quick dissemination and popularization of the technologies					
	Through group approach participatory research becomes easier					
	Groups are emerging as a very reliable and efficient mode for transfer of technology					
	Need assessment is essential for the planning of a program					
<i>Bank, Finance & Saving related</i>						
	SHG motivates my saving habits					
	Banks are more eager to sanction loan to groups compared to individual					
	There is delay in sanctioning of loan by banks?					
	Are you aware about the banking					

	procedure after joining SHG					
	Financial assistance is essential to setup a new venture overall					
<i>Socio-economic upliftment</i>						
	SHG works as a powerful tool for socio-economic empowerment to the poor in rural areas					
	SHG helps to resolve the conflicts among the members					
	SHG is an approach for collective efforts					
	Group rules and regulations are based on democratic principle					
	SHG formation can be a way to eradicate the poverty and unemployment					
	SHG improves the saving behaviour of the members					

Questions for SHG leader

Part IV. Group Activities related

1. What is the name of the SHG?
2. When was your SHG established?
.....
3. How many members are there in your SHG?
.....
4. What are the purposes behind of forming your SHG?
 - a. To eradicate the poverty from the lives of members
 - b. To bring the village into good standard of living
 - c. To socialise the villagers

- d. Above all
5. Did you get Revolving Fund (RF)?
If yes, specify how much (in Rs.)
- a. Below 50,000 b. 50,001 – 1,00,000
c. 1,00,001- 1,50,000 d. 1,50,001-2,00,000 e. 2,00,001 and above
6. Where do you invest your Revolving Fund?
- a. At income generating activities b. Social activities c. Both
7. How do you fix the amount of loan to give to each SHG member?
- a. As per the ability of payment of the borrower
b. According to the status of the borrower.
c. As per the need of the member
d. Depending upon amount available with the SHG e. Others
8. If any member fails to pay the loan principle and even the interest, what type of remedy do you implement to recover the amount?
- a. Giving her a small business b. Suggesting her to take loan from bank
c. By force d. Telling her to abstain from the group e. Extension of time period of payment
f. Find imposing g. Yet to think because such situation is not yet happened
9. How frequently you conduct meeting?
- a. Every week b. Twice in a month
c. Thrice in a month d. Once in a month e. When it is needed
10. What is/are the income generating activity(ies) performed by your group?
- a. Small scale business running b. Lending money to members and others
c. Cultivation d. Running livestock farms e. Other social activities
11. How do you market the products/services?
- a. By own b. Through NGO

- c. Linked department d. Through Govt. department e. Others
12. Annual earnings of the group. (in Rs.)
- a. below 20,000 b. 20,001-30,000
- c. 30,001- 40,000 d. 40,001 -50,000 e. 50,001
and above
13. Which bank is having link with your group (apart from your parent sector/department)?
- a. MRB b. SBI c. UBI d. Other
14. Did you face any difficulty in getting the loan from Bank?
- a. Yes b. No
15. Do you have any linkages with marketing agencies/co-operative bodies? Yes / No
- If yes, why?
- a. Sale of product b. Manufacturing of product
- c. Financial linkages d. Supply of raw materials
- e. Others
16. What are the changes undertaken among the SHG members in last few years (after SHG activities are being performed)?
- a. Freely and frankly speaking in meetings b. Speaking during public meetings
- c. Talking to government officials / police d. Joining at family's decision making
- e. Taking participation to solve when some problem arises in the village

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**Impacting factors upon the members after joining SHG: Evidences from
Meghalaya**

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Abstract:

The objective of this study is to examine the factors impacting the SHG members after joining SHGs. In this study, a sample of 240 SHG members from the four blocks of the two districts, namely, West Khasi Hills and South-West Khasi Hills of Meghalaya were randomly selected. To find out the above factors, some questions on Likert Scale were formed and collected the primary data by conducting interviews with SHG members and after that it was analysed by using statistical methods. This study came out with the various factors that impacted the SHG members after they joined SHG. Based on the findings, some recommendations are also given, so that it may help the activities carried by the women SHG members in the selected districts of Meghalaya.

Key words: Self Help Group, factors, impact, entrepreneurship, marketing, and socio-economic etc.

Introduction:

Meghalaya is one of the north-eastern states of India which means 'Abode of Clouds'. The state has an area of 22429.00 sq. km with the population of 29,66,889 (according to 2011 census). This state has eleven districts. The biggest district is West Khasi Hills District. This district was bifurcated into two districts on 3rd April 2012. Those two districts are West Khasi Hills District (WKHD) and South-West Khasi Hills District (SWKHD). WKHD has four blocks namely Nongstoin (district head quarter), Mawsynrut, Mawthadraishan, and Mairang while SWKHD has only two namely Mawkyrwat (district head quarter), and Ranikor. Two blocks from each district have been chosen for the study. The chosen blocks are Mawthadraishan and Mairang from the WKHD and Mawkyrwat and Ranikor from the SWKHD.

A Self-Help Group (SHG) is an economically and socially organized group of poor people voluntarily coming together to achieve common goals including solving their individual problems. This is a homogeneous group of 10-20 women. These groups are also known as "Solidarity Group". In 1985 a non-government organization

called Mysore Resettlement and Development Agency (MYRADA) formed Self Help Groups for the first time in India. The National Bank for Agriculture and Rural Development (NABARD) started working with SHGs from 1986 onward. NGOs and Govt. sectors provided many provisions in the form of Revolving Fund (RF), various trainings, awareness programs etc. to impact the SHGs. While these provisions are still given, some SHGs are found not sustaining and some are functioning well. Here, the reasons of their failure are questionable.

Literature Review:

Saravanan & Panchamtham (2019, p. 14) stated that so many women are interested to self- induction to Self Help Groups for obtaining economic security and inculcating saving habit. They also look for obtaining loan, increasing their social contact, exposed to various trainings etc. Thus, women can be empowered through Self Help Groups by enhancing the socio-economic status through economic security.

Roy & Manna (2014, p. 4) found education is the most motivating factor of women entrepreneurs in their research.

Zaryab (2015, p. 698) stated that economic factor is the most effective factor to empower women. Besides, greater autonomy and social attitude also have the significant in empowering women.

Literature review of the present study may be seen on thematic lines as follows:

i. Education and Training

Ratna, Paromita, & Kumari (2015, pp.299-300) stated that the link between women's education and their empowerment cannot be ignored. Their education equips them to meet the challenges of development. One of the primary ways that can be guaranteed of development on activities of the SHGs is through education. This education is not the mere education nor about literacy, but a critical understanding of the links between the women's own lives and the larger socio-political structures that they are a part of. This kind of education will ultimately lead the women into their empowerment.

Ranjula & Adel (2001, p. 6) stated that training and capacity formation can be broadly classified into two categories. The first type is general training to all SHG members which covers group formation and introduction to linkage methods. This training includes basic literacy, book-keeping, group formation, and group dynamics. The second training module relates to skill formation.

Choudhury (2015, p. 33) found in his research that due to the lack of education 83% of the SHG members were unable to transact with the banks. Hence, he further stated that education is the key to success of their dream and first qualification of being a smart SHG member.

ii. Marketing and Entrepreneurship Qualities

Krishnaveni & Haridas (2014, p. 121) state some marketing issues faced by the SHGs. As SHGs have limited financial strength their borrowing capacity is also limited. Due to lower education, they are lacking the professionalism. Since the MNC products are available in the cheaper price with good quality and labelling SHGs find difficult to sell their products in the market. Most of the SHG entrepreneurs suffer from the lack of marketing awareness, insufficient machines and equipments etc.

Halla, Danekeb, & Leno (2010, p. 442) suggested that proactive entrepreneurs are not only alert to imperfections within existing markets, but may also actively develop the institutions that support the allocation of environmental resources and practices.

iii. Technical Adaptation and Participatory Research

Olhoff (2015, p. 3) stated that an evaluation of the performance of technologies for adaptation and the success of technology transfer include eco-systems and resources, markets, and political systems. Bringing systematic assessments of the performance and potential of adaptation technologies as well as experience for future efforts to strengthen and accelerate technology is very important.

Baishakhi (2011, p. 9) stated that the mass media carry huge messages to large audience while so many people do not even notice their participatory influences in

the society. In our Liberal democracy, the media take the role of information, entertainment and educating the people. Media also take a big part in controlling the state formally or informally.

iv. Bank, Finance and Saving related

Prema (2010, pp. 29-30) stated that microfinance helps to enhance the degree of information sharing, democratic participation, collective decision making and sustainable development. Micro finance programs foster economic growth.

Pati (2009, p. 287) stated that poor loan recovery rate of banks in Meghalaya brings the linked banks worry and reduction in the loan portfolio and hence it may bring the serious affect on sustainability banking activities of SHGs. thus, the subsidy scheme is so important for the SHGs to become self-reliant and improve in loan recovery.

v. Socio Economic Upliftment

Sharma, & Verma (2008, p. 3) proclaimed that entrepreneurship development and income generating activities are a feasible solution for empowering women. Participation in income generating activities helps in the overall empowerment of women. Empowering women through education, ideas, consciousness, mobilization and participatory approach can enable them to take their own decisions, make them self-reliant and self-confidant.

Ritu (2010, pp. 54-59) stated that empowering women enhances equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. Forming SHGs will be one of the ways of eradicating the poverty and unemployment. SHGs encourage women to take active part in the socio-economic progress of our nation.

From the above literature it is learnt that the factors given above give good impact upon the SHGs in different ways. Education will ultimately lead the women into their empowerment. Training is the tool of sharpening skill. Marketing awareness should be mended to all the SHG members to grow their entrepreneurial activities. To develop the sustainability in this new adventure, it is very important to bring

systematic assessments of the performance and potential of adaptation technologies. SHG members should link with some financial institutions and seek for the schemes that will help to become self-reliant. The ideas, consciousness, mobilization and participatory approach can enable them to take their own decisions, make them self-reliant and self-confident. Here, the question is that are the SHG members of the study area receiving such good impacts mentioned above? Taking into cognizance of this gap observed, the present study aims to identify the factors that impact upon SHG members to sustain their economic activities.

Hypotheses:

The following hypotheses are framed to be tested.

H₀: Education and training give impact upon the members after joining SHG.

H₁: Education and training do not give impact upon the members after joining SHG.

H₀: Marketing and Entrepreneurship Qualities give impact upon the members after joining SHG.

H₂: Marketing and Entrepreneurship Qualities do not give impact upon the members after joining SHG.

H₀: Technology Adaptation and Participatory Research give impact upon the members after joining SHG.

H₃: Technology Adaptation and Participatory Research do not give impact upon the members after joining SHG.

H₀: Bank, Finance and Saving Related activities give impact upon the members after joining SHG.

H₄: Bank, Finance and Saving Related activities do not give impact upon the members after joining SHG.

H₀: Socio-Economic Upliftment gives impact upon the members after joining SHG.

H₅: Socio-Economic Upliftment gives impact upon the members after joining SHG.

Methodology:

Population: SHGs and its members working in the two selected districts, namely South West Khasi Hills District and West Khasi Hills District shall be the population of the proposed study.

Sample: The present study is proposed to be taken up at West Khasi Hills District and South –West Khasi Hills District of Meghalaya. Samples are collected from two blocks in South -West Khasi Hills District, namely, Mawkyrwat and Ranikor and from other two blocks in West Khasi Hills District, namely, Mairang, and Mawthadraishan. So, from each block 15-15 SHGs have been selected by lottery method and from each SHG, 4 - 4 SHG members have been again selected by lottery method. In this manner, 120 SHG members were selected from each district to make 240 samples.

Data Collection: The necessary data for the study were collected, from both the selected SHGs and its members as primary and from the official records as secondary data.

The primary data were collected through questionnaire and personal interview. Secondary data were collected from various reports, publications and books.

Data Analysis: Appropriate statistical tools were used to analyse the data with the help of Statistical Package for Social Sciences (SPSS).

Results and analysis:

Table 1: Cronbach's Alpha, KMO& Bartlett's Test Values

Reliability statistics		
Cronbach's Alpha		No. of Items
0.811		25
KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.902
Bartlett's Test of Sphericity	Appox . Chi-Square	3.837E3
	Df	300
	Sig.	0.000

Source: Field Survey

Since Cronbachs' Alpha for 25 items (variables) is 0.811, which is higher than 0.8 suggested that the items have acceptable internal consistency. The KMO value (Table 1) is 0.902 (and in the range of 0.9 - 0.99 mediocre) which is so closed to 1, indicating that factor analysis can be done while the value of Bartlett's test of sphericity is less than 0.05. It indicates that factor analysis can be carried out for the data.

Table 2: Communalities

Sl. No.	Variables	Initial	Extraction
1	Training helps in developing positive attitude for new techniques.	1.000	.699
2	Education plays pivotal role in changing behaviour.	1.000	.682
3	Educated persons are more likely to be good entrepreneurs.	1.000	.652
4	Training is essential to improve the competence understanding and professional behaviour.	1.000	.696
5	Good entrepreneurs are developed by training and experience.	1.000	.423
6	Group formation is the democratic approach for entrepreneurship development.	1.000	.492
7	Market demand is very important factor to take up any business activity.	1.000	.466
8	Knowledge of marketing is prerequisite to gain maximum benefit.	1.000	.498
9	Product preparation through SHGs promotes the healthy competition among groups.	1.000	.435
10	Risk taking is the important characteristics of a successful entrepreneur.	1.000	.476
11	Media is helpful for quick dissemination and popularization of the technologies.	1.000	.583
12	Through group approach participatory research becomes easier.	1.000	.497
13	Groups are emerging as a very reliable and efficient mode for transfer of technology.	1.000	.417
14	Need assessment is essential for the planning of a programme.	1.000	.440

15	SHG motivates my saving habits.	1.000	.791
16	Banks are more eager to sanction loan to groups compared to individual.	1.000	.861
17	There is delay in sanctioning of loan by banks?	1.000	.908
18	Are you aware about the banking procedure after joining SHG?	1.000	.887
19	Financial assistance is essential to setup a new venture overall.	1.000	.519
20	SHG works as a powerful tool for socio-economic empowerment to the poor in rural areas.	1.000	.646
21	SHG helps to resolve the conflicts among the members.	1.000	.605
22	SHG is an approach for collective efforts.	1.000	.389
23	Group rules and regulations are based on democratic principle.	1.000	.490
24	SHG formation can be a way to eradicate the poverty and unemployment.	1.000	.387
25	SHG improves the saving behaviour of the members.	1.000	.860

Source: Field Survey

Table 2 provides communalities for each variable calculated from the factor matrix. It is the sum of the square of the loadings. This is the proportion of each variable's variance that can be explained by the factors.

Table 3: Sorted variables with their factors

Variables	Eigen Value	% of variance	Cumulative %	Factor loading	Factor
Training helps in developing positive attitude for new techniques.	8.225	32.901	32.901	.834	I
Education plays pivotal role in changing behaviour.	4.012	16.047	48.947	.775	
Educated persons are more likely to be good entrepreneurs.	1.443	5.771	54.719	.770	
Training is essential to improve the competence understanding and professional behaviour.	1.118	4.474	59.192	.621	
Good entrepreneurs are developed by training and experience.	.968	3.874	63.066	.542	
Group formation is the democratic approach for entrepreneurship development.	.902	3.608	66.674	.681	
Market demand is very important factor to take up any business activity.	.825	3.302	69.976	.542	

Knowledge of marketing is prerequisite to gain maximum benefit.	.790	3.159	73.135	.538	II
Product preparation through SHGs promotes the healthy competition among groups.	.721	2.882	76.017	.570	
Risk taking is the important characteristics of a successful entrepreneur.	.695	2.780	78.797	.650	
Media is helpful for quick dissemination and popularization of the technologies.	.623	2.492	81.289	.406	III
Through group approach participatory research becomes easier.	.601	2.404	83.694	.533	
Groups are emerging as a very reliable and efficient mode for transfer of technology.	.568	2.273	85.966	.376	
Need assessment is essential for the planning of a programme.	.524	2.096	88.062	.462	
SHG motivates my saving habits.	.485	1.938	90.000	.874	IV
Banks are more eager to sanction loan to groups compared to individual.	.466	1.866	91.866	-.166	
Is there delay in sanctioning of loan by banks?	.403	1.614	93.480	-.160	
Are you aware about the banking procedure after joining SHG.	.361	1.445	94.925	-.144	
Financial assistance is essential to setup a new venture overall.	.336	1.346	96.271	.598	
SHG works as a powerful tool for socio-economic empowerment to the poor in rural areas.	.293	1.170	97.442	.676	V
SHG helps to resolve the members' conflicts.	.240	.959	98.400	.396	
SHG is an approach for collective efforts.	.228	.912	99.312	.452	
Group RR are based on democratic principle.	.070	.279	99.592	.213	
SHG formation can be a way to eradicate the poverty and unemployment.	.062	.246	99.838	.451	
SHG improves the saving behaviour of the members.	.041	.162	100.000	.893	

Source: Field Survey

Table 3 comes up with the factor analysis with their respective Eigen values. The variance is divided among the 4 possible factors. Four factors have **Eigen values** greater than 1.0, which is a common criterion for a factor to be useful. So, the four factors are retained.

The Component Matrix or Factor Matrix extracted 4 factors. These are all coefficients used to express a standardized variable in terms of the factors. These coefficients are called factor loadings, since they indicate how much weight is assigned to each factor. The factor loadings of rotated factor matrix after the suppression of value less than 0.5 is given in Table 2 where each factor identifies itself with a few sets of variables.

From Table 2, it can be seen that Factor **I** was named as ‘Education and Training’ consisted of four variables such as training helps in develop new techniques, education plays pivotal role in changing behaviour, educated persons are more likely to be good in entrepreneurship and training is essential to improve understanding and professional behaviour; having factors loading of 0.834, 0.775, 0.770 and 0.621 respectively. Factor **II** was named as ‘Marketing and Entrepreneurship’ consisted of six variables, namely Good entrepreneurs are developed by training and experience, Group formation is the democratic approach for entrepreneurship development, Market demand is very important factor to take up any business activity, Knowledge of marketing is prerequisite to gain maximum benefit, Product preparation through SHGs promotes the healthy competition among groups, and Risk taking is the important characteristics of a successful entrepreneur; having factor loadings of 0.542, 0.681, 0.542, and 0.538 and 0.570 respectively. Further, Factor **III** was named as ‘Technology Adaptation and Participatory Research’ consists of four variables namely, Media is helpful for quick dissemination and popularization of the technologies, through group approach participatory research becomes easier, Groups are emerging as a very reliable and efficient mode for transfer of technology, and Need assessment is essential for the planning of a programme; having factor loading of 0.406, 0.533, 0.376, and 0.462 respectively. Factor **IV** was named ‘Bank, Finance and Saving Related’ consisted of five variables, namely, SHG motivates my saving habits, Banks are more eager to sanction loan to groups compared to individual, there is delay in sanctioning of loan by banks? Are you aware about the banking procedure after joining SHG, and Financial assistance is essential to setup a new venture overall; having factor loadings of 0.874, -0.166, -0.160, -0.144 and 0.598, respectively. Factor **V** was named as ‘Socio-Economic Upliftment’ consisting of six

variables namely SHG works as a powerful tool for socio-economic empowerment to the poor in rural areas, SHG helps to resolve the members' conflicts, SHG is an approach for collective efforts, Group RR are based on democratic principle, SHG formation can be a way to eradicate the poverty and unemployment, and SHG improves the saving behaviour of the members; having factor loadings of 0.676, 0.396, 0.452, 0.213, 0.451 and 0.893 respectively.

Further, these factors are elaborated below:

Factor I: Education and Training

Amir (2001, pp. 330-332) stated that although education is not the sole determinant of economic and social transformation, there is no doubt that higher literacy rates and appropriate education policies backed by public spending have played a major role in a rapid economic growth. And transformation also demands provision of education and training opportunities to generate skills and abilities that are compatible with changing industry requirements. The productivity potential of a skilled and trained labour force can only be achieved if their skills are indeed required by the industry and there exists a close co-ordination between education/vocational institutions and employer groups and a well-co-ordinated action on the part of government. The high values of findings in factor I also clearly support the above statements that education and training is required for the development of entrepreneurial activities.

Factor II: Marketing and Entrepreneurship

Mratinkovie et al. (2017, 141) stated that Financial Success of any organization depends upon Marketing Ability of the organization. There should be Sufficient Demand for Product and Services so the company can make profit. Good Marketing is no accident but a result of careful planning and execution. Marketing practices are continuously being refined to increase the chances of success. More over marketing excellence is a never ending task.

Thus, from the table no. 3 it is found that SHG members understand and experience about the importance of the marketing and its related activities.

Factor III: Technology Adaptation and Participatory Research

Singh (2013, 147) stated that when Self Help Groups are combined with savings and credit, they are enabled to benefit economically by monetizing their contributions in the process and then they are empowered to become agents of change. Self-help group facilitates the formation of social capital where people learn to work together for common purpose in a group. Thus, the knowledge of group's achievement and needs of being in the group is also one of the major factors of development in the sustainable entrepreneurship.

Factor IV: Bank, Finance and Saving Related

Mahendra (2005, pp. 1708-1709) stated that bank can bridge the gap between demand and supply of funds in the rural economy and it is one of the mechanisms that can be used for this. Banks also can help to overcome the problem of high transaction costs in providing credit, follow-up, recovery, etc, to the SHGs. By doing this the relationship between members offers a way to overcome the problem of collateral, excessive documentation and physical access.

Thus, from the finding it is learnt that SHG members are lacking the knowledge of banking procedure and tendency of banks towards their group.

Factor V: Socio-Economic Upliftment

Saravanan (2016, p. 29) stated that the social impact of the SHG program increases involvement in decision-making, awareness about various programs of Health and Marriage, eradicating poverty and employment and problem solving etc. Importantly, increases the confidence and trust of male in the society.

According to the finding, it is found that there is a big contribution of SHG in their respective villages in regard of problem/conflict solving in the society, and become the tools for socio economic empowerment to the rural poor and eradicating the poverty and unemployment through entrepreneurship activities.

Discussion:

The purpose of this study is to find out the factors that impact the SHG members after joining their respective SHGs. This study found that there are some factors that impact the SHG members after joining their SHGs. The empirical study of Pati (2009, p. 287) found that linking with bank is one of the major factors that bring the economic sustainability of SHGs.

Most of the people think that money is the only major factor that impacts on any entrepreneurial activities. It is nothing wrong to say that financial assistance is one of the major factors that gives huge impact but simultaneously we also need to look forward to find out others factors that will help to solve the problems faced by the SHGs. Again, some say that scheme with subsidy is mandatory for the SHGs for their economic sustainability. If it is the case one question can be asked that “Are all the SHG members who got subsidy economically sustained?” Are they not requiring for any short of trainings related to financial management, skill development, marketing so on so fort? Don’t they require for any socio-economic upliftment activities as they live in the society. Are not their business supported by new technologies? What about their educational qualification while Choudhury (2015, p. 33) stated that education is the key to success of their dream and first qualification of being a smart SHG member. Mratinkovie et al. (2017, 141) also stated that Financial Success of any organization depends upon Marketing Ability of the organization.

Thus, finally this study found that only financial assistance that may be with subsidy or without subsidy will not make the economic activities of SHGs sustainable. There are many areas where it is necessary to look upon and put affords to make SHG members economically sustainable.

Suggestion:

The following measures are suggested for the sustainable activities of SHG members in the study districts:

To the sponsoring agencies:

According to the finding from factor analyses, SHG members are little lacking of banking procedure and tendency of banks towards the linking with their group. So, it is suggested that all the sponsoring agencies also should focus on letting the SHGs to link with other financial institutions and conduct awareness programs on this related function, so that after they are left alone, they will be able to survive easily. Conducting more awareness regarding producing the new products by utilising the naturally available resources within the village and teaching the fundamental ideas of marketing is also highly recommended.

Many women entrepreneurs are lacking management skill. So, it is suggested that if business management programs are conducted it will enhance the management skill to the lives of women entrepreneurs and help to create the pro-active and visionary business owners so that it will lead to sustainability.

To the SHG members:

SHG members are suggested to request towards their sponsoring agency to lead the connectivity with banks and other financial institutions and teaching them by conducting awareness programs on it. SHG members should urge their leaders to call the meeting and have a proper meeting on how to approach other sponsoring agencies in the form of linking with schemes or giving loan with lower interest rate. It is also suggested to digest the rules and regulation of the Group and follow it at democratic way.

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‘Sustainable entrepreneurship development through SHG: a case study of Meghalaya’

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Abstract:

The objective of this study is to examine the entrepreneurship development of SHGs initiated by two Govt. sectors in two particular districts in Meghalaya is sustaining or not. This study finds out the factors of sustainability of entrepreneurship development by analytical study in relation with pre and post occupations, entrepreneurship activities and economic positions of the SHG members. In this study, a sample of 240 SHG members from the four blocks of the two districts namely West Khasi Hills and South-West Khasi Hills Meghalaya were randomly selected. To find out the above factors, some closed ended questions were formed and collected the primary data by conducting interviews with SHG female members

and after that it was analysed by using statistical methods. This study came out with the various factors of sustaining the entrepreneurship development of the SHG members after they joined their SHGs and vice versa. According to the major findings, some important recommendations are also contributed, so that it may help to minimise the problems being faced by the women SHG members in the study districts of Meghalaya.

Key words: Factors, sustainable entrepreneurship, *Economic growth*, SHG members, occupation and saving.

Introduction:

Women entrepreneurs are found in the form of group and individual. A woman entrepreneur is defined in different forms by many scholars. In simple, a woman entrepreneur also can be defined as the business owner who takes risk with innovative ideas to earn profit so that she also can contribute in her own family and the society as well. Her business can be either small or big. Small scale business running women are mainly found in rural areas, and they are also known as rural entrepreneurship. Some are run by individual support and some are by the support of sponsoring agencies in the form of either machinery or financial assistance. As the development of women entrepreneurship is one of the best ways for empowering women, India Govt. had taken into consideration to fortify in Fifth Five Year plan (1974-78). Thus, in many Indian states, the individual State Govt. had implemented several strategies for the said development. Forming Self Help Groups (SHGs) and producing women entrepreneurs and looking further for their sustainability is also one of the useful tools to empower women.

Since 1999 Meghalaya Govt. is giving best efforts to the area of rural development through District Rural Development Agency (DRDA). This agency has been serving the rural poor with varieties of schemes and other rural development bodies. Besides, North Eastern Council (NEC) is also one of the hosts serving in the area of rural development in Meghalaya. These govt. agencies and bodies are creating SHGs in the villages and trying to lift up the rural poor women and thousands of women has been benefited through them. Many women became entrepreneurs and

got financial empowerment in their lives. As compare to their previous entrepreneurial activities and present entrepreneurial activities, many transformations has seen over the last two decades. As part of empowering women through SHG activities so many entrepreneurial activities had been implemented by the above govt. organizations. To study the sustainability of the SHG women entrepreneurship two districts has been chosen, namely West Khasi Hills District and South-West Khasi Hills District.

In study area (West Khasi Hills District and South-West Khasi Hills District), there are only two govt. sectors which are forming SHG and working with them. Those sectors are National Rural Livelihood Mission (NRLM) and North Eastern Region Community Resource Management Project (NERCORMP)/Join project of North Eastern Council and International Fund for Agricultural Development (IFAD).

Brief Profiles of two govt. sectors which are forming SHG and working with them:

1. National Rural Livelihood Mission (NRLM)

Through DRDA the Swarnjayanti Gram Swarojgar Yojana (SGSY) – a holistic self-employment programme for the rural poor is now being restructured and renamed as National Rural Livelihoods Mission (NRLM). This restructured programme was implemented in Meghalaya in a mission mode with a time bound and outcome based approach in 2012. NRLM came to exist in West Khasi Hills District and South-West Khasi Hills in the year of 2014 November under a state society called - Meghalaya State Rural Livelihoods Society (MSRLS).

Meghalaya State Rural Livelihoods Society (MSRLS) - MSRLS is the Nodal Agency of the government of Meghalaya for implementing NRLM in the State. The society is headed by the Chief Executive Officer (CEO) at the State Mission Management Unit (SMMU) level. SMMU constitute of State Mission Managers, Project Managers and Support staff. In the district level, managers and concern staff organise Village Organizations (VOs) and Self- Help Groups (SHGs) to implement the project activities in various fields namely financial management, live-stock, natural resource management and marketing etc.

Trainings conducted by NRLM for SHG:

1. Village Entry Level
2. SHG Concept Seeding
3. SHG Membership Training
4. Book Keeping Training
5. Refresher Book Keeping Training
6. Livestock (Veterinary)
7. Natural Resource Management (Agri-horti)
8. Business related etc.

Training conducted for the VO:

1. VO Concept seeding
2. VO Management
 - a. Financial management
 - b. Cadre management
3. VO Sub-committee
4. Bookkeeping Training for VO
5. Micro Credit Plan Exercise

NRLM South-West Khasi Hills District covers only one block that is Mawkyrwat block. Till now out of 152 targeted villages 113 villages are covered and 559 SHGs are being formed. And NRLM West Khasi Hills District also covers only one block called Mairang block. In Mairang, NRLM has covered 105 villages out of 160 targeted villages so far and 482 SHGs (resource: from project status reports). Some more trainings are yet to be given specially in the area of life-stock and business related.

2. NERCORMP:

The North Eastern Region Community Resource Management Project for Upland Areas (NERCORMP) is a joint livelihood project of the International Fund for

Agricultural Development (IFAD) and North Eastern Council (NEC), Ministry of Development of North Eastern Region, Government of India. It was established in 1999 with the objective of improving the livelihoods of vulnerable groups in a sustainable manner through improved management of their resource base in a way that contributes to preservation and restoration of the environment.

NERCORMP serves rural poor by forming two groups namely NaRM-G (Natural Resource Management Group) and SHG. This project is covering two districts namely West Garo Hills and West Khasi Hills District (WKHD) in Meghalaya. NERCORMP West Khasi Hills District covers South-West Khasi Hills District (SWKHD) also since this vary district was divided into two while the project was still functioning. This project has covered 41 villages in West Khasi Hills District and 35 villages in South-West Khasi Hills District, and working with 281 SHGs (WKHD-193, SWKHD-88) and 78 NaRM-Gs (WKHD- 35, SWKHD-43).

Trainings conducted by the NERCORMP WKHD for the SHGs and NaRM-Gs:

Capacity Building/Development:

1. Livelihood
 - a. Farm
 - b. Non-farm
2. Financial management
 - a. Book keeping
 - b. Accounting
3. Marketing related
 - a. Entrepreneurship
 - b. Value addition
- c. Skill development
4. Institutional Management
 - a. Group formation
 - b. Monitoring and evaluation
 - c. Grading and assessment
5. Environment awareness and conservation

Literature Review:

N. Oyku Iyigun (2015, p.1229) states that sustainable entrepreneurship (SE) is a concept that combines both sustainability and entrepreneurship, and has been defined as “an innovative, market oriented and personality driven form of value creation by environmentally or socially beneficial innovations and products exceeding the start-up phase of a company”. And he also claimed that sustainable entrepreneurs should have a clear vision of their companies’ direction that includes sustainable development. Sustainable entrepreneurs focus on a business idea that balances the social, economic, and environmental impacts of their activities by engaging their companies strategically in sustainable practices in the search for competitiveness and efficiency in the three areas of sustainability.

Cohen and Winn, (2007, p. 166) defined sustainable entrepreneurship as the discovery and exploitation of economic opportunities through the generation of market disequilibria that initiate the transformation of a sector towards an environmentally and socially more sustainable state.

Fakar Uddin Mazumder (2016, p. 177) states that a rural entrepreneur is someone who prepares to stay in the rural area and contributes to the creation of local wealth. Further he states that it is important to unleash and harness the creativity of grassroots entrepreneurs but they are posed with many challenges, the biggest being these grassroots inventions don’t scale up. To overcome these challenges and promote rural entrepreneurship, support roles are required.

Amit Majumder, and Sudipti Banerjea (2016, p.41) have stated that empowerment of women is a comprehensive issue and it is a dynamic, multi-dimensional process, which enables women to realize their full distinctiveness and power in all spheres of life. It is also a socio-economic political issue which embraces the degree of shift in the locus of the decision-making process in different entities. Women have been regarded as the nuclei of a nation and builder and moulder of its destiny. The position and status of women in any society is an index of the socio-economic cultural achievement of the society.

Sharma, and Verma (2008, p.3) proclaimed that entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of home makers. Economic independence is the need of the hour. Participation in income generating activities helps in the overall empowerment of women. Empowering women through education, ideas, consciousness, mobilization and participatory approach can enable them to take their own decisions, make them self-reliant and self-confident.

Ritu Hazarika (2010, p.58) states that Women can be empowered by forming a group called Self Help Group (SHG) and giving them financial assistance (micro-credit) to establish their enterprises and entrepreneurial activities. It enhances equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. SHGs encourage women to take active part in the socio-economic progress of our nation.

Halla JK, Danekeb GA, & Leno MJ. (2010) suggested that proactive entrepreneurs are not only alert to imperfections within existing markets, but may also actively develop the institutions that support the allocation of environmental resources and practices.

From the above literature, it is learnt that sustainable entrepreneurship (SE) is a concept that combines both sustainability and entrepreneurship, and is “an innovative, market oriented and personality driven form of value creation by environmentally or socially beneficial innovations and products exceeding the start-up phase of a company. Rural entrepreneurship can be developed with women entrepreneurs by empowering the nuclei of a nation and builder and moulder of its destiny. So, they are ought to be empowered so that they can participate in social activities, decision making as well as exercise their right equally. Economic empowerment of women is the initial aspect of development of women. SGH is one of the best tools to empower women economically and the key to enhance the SHG activities is to give the provision of micro-credit assistance.

Profile of the study area:

There are four blocks in the West Khasi Hills District, namely, Nongstoin, Mairang, Mawshynrut, and Mawthadraishan. Among these four blocks NERCORMP serves in only two blocks namely Mairang and Mawthadraishan whereas NRLM serves only one block namely Mairang.

Mairang Block of West Khasi Hills district has total population of 82,437 as per the Census 2011. Out of which 41,394 are males while 41,043 are females. In 2011 there were total 14,124 families residing in Mairang Block. The literacy rate of Mairang is 88.20% (<https://www.censusindia.co.in>). In Mairang block, NRLM has covered 105 villages with 482 SHGs and NERCORMP has 18 villages with 88 SHGs.

Mawthadraishan Block has 104 villages and there are total 8066 houses in this Block. As per Census 2011, population of Mawthadraishan is 49014. Out of this, 24622 are males while the females count 24392 here. Literacy rate in Mawthadraishan block is 61%. NERCORMP serves in this block with 23 villages and 105 SHGs.

South-West Khasi Hills District has only two blocks namely Mawkyrwat (district head quarter) and Ranikor. Mawkyrwat has 138 villages with the population (as per 2011 census) of 54462. NRLM serves this block with 113 villages with 559 SHGs. And NERCORMP serves with 23 villages and 56 SHGs. Ranikor block has 161 villages with the population of 41218. (<https://www.wikivillage.in>). NERCORMP serves 12 villages with 32 SHGs in this block.

At all the above selected blocks, SHGs play the vital role to bring economic empowerment of women in the society.

Problem of the study/research gap:

There are many studies regarding entrepreneurship development in Meghalaya. But sustainable entrepreneurship development through SHGs of the selected study districts of Meghalaya has been found very few till these days. So, this opportunity has been taken up for present study.

Objectives:

1. To find out whether the entrepreneurship development activities through SHG members are still sustaining or not.
2. To find out the factors which make sustaining the entrepreneurship development activities in the study districts?
3. To foster the entrepreneurship activities done by the SHG members.

Methodology:

- j. Population:** Functioning SHGs and its members working in the two selected districts, namely South West Khasi Hills District and West Khasi Hills District shall be the population of the proposed study.
- k. Sample:** The present study is proposed to be taken up at West Khasi Hills District and South –West Khasi Hills District of Meghalaya. There are two blocks in South - West Khasi Hills District, namely, Mawkyrwat and Ranikor and four blocks in West Khasi Hills District, namely Nongstoin, Mairang, Mawshynrut, and Mawthadraishan. In West Khasi Hills District, NERCORMP works at two blocks i.e. Mairang and Mawthadraishan) but NRLM works at only Mairang block and in South-West Khasi Hills District, NERCORMP works at two blocks i.e. Mawkyrwat and Ranikor but NRLM works at only Mawkyrwat. So, from each blocks 10-10 SHGs for each sponsoring agencies have been selected by lottery method and from each SHG, 4-4 SHG members have been again selected by lottery method. In this manner, for NERCORMP, 160 members from 40 SHGs and for NRLM, 80 members from 20 SHGs were selected to make 240 samples.
- l. Data Collection:** The necessary data for the study were collected, both from the selected SHGs and its members as primary and from the official records as secondary data.

The primary data were collected through questionnaire and personal interview. Secondary data were collected from various reports, publications and books.
- m. Data Analysis:** Appropriate statistical tools were used to analyse the data with the help of Statistical Package for Social Sciences (SPSS).

Results and analysis:

Pre and Pro Occupations:

Table 1: District-wise occupations of SHG members before joining the SHG

District	Sponsoring Agency	Occupation of respondent before joining SHG					%
		House wife	Farmer	Entrepreneur	Others	Total	
WKHD	NRLM	18	16	2	4	40	30
	NERCORMP	37	27	15	1	80	60
	Total	55	43	17	5	120	100
SWKHD	NRLM	22	14	3	1	40	30
	NERCORMP	50	24	6	0	80	60
	Total	72	38	9	1	120	100

Source: Field Survey

Interpretation:

From the above table we find that before joining SHG, out of 40 SHG members of NRLM in West Khasi Hills District, 18 were house wife, 16 members were farmers, only 2 members were entrepreneurs and 4 of them were working at different fields. And out of 40 SHG members of NRLM in South-West Khasi Hills District 22 were house-wife, 14 were farmers, 3 were self-employed and 1 was working at another sector.

Before joining SHG, out of 80 SHG members of NERCORMP in West Khasi Hills District 37 were house wife, 27 members were farmers, 15 members were entrepreneurs and only 1 of them were working at different field. And out of 80 SHG members of NERCORMP in South-West Khasi Hills District, 50 were house-wife, 24 were farmers, and 6 were self-employed.

Table 2: District-wise present occupation of the SHG members

District	Sponsoring agency	Occupation of respondent after joining SHG				Total	%
		House wife	Farmer	Entrepreneur	Others		
WKHD	NRLM	6	6	23	5	40	30
	NERCORMP	1	24	55	0	80	60
	Total	7	30	78	5	120	100
SWKHD	NRLM	8	10	19	3	40	30
	NERCORMP	6	29	45	0	80	60
	Total	14	39	64	3	120	100

Source: Field Survey

Interpretation:

From the above table we find that after joining SHG, out of 40 SHG members of NRLM in West Khasi Hills District, 6 were house wife, 6 members were farmers, 23 members were entrepreneurs and 5 of them were working at different fields. And out of 40 SHG members of NRLM in South-West Khasi Hills District 8 were house-wife, 10 were farmers, 19 were self-employed and 3 were working at another sector.

Before joining SHG, out of 80 SHG members of NERCORMP in West Khasi Hills District 1 was house wife, 24 members were farmers, 55 members were entrepreneurs. And out of 80 SHG members of NERCORMP in South-West Khasi Hills District, 6 were house-wife, 29 were farmers, and 45 were self-employed.

Finding from table 1 and 2:

From the above tables we find that in both the districts there is drastic change in occupations of the SHG members from their previous occupations. Some of them who were just house wife and farmers became entrepreneurs (business women) and could generate their income after they joined their SHGs.

Pre and Post entrepreneurship:

Table 3: Type of business ran by the entrepreneurs before joining the SHG

District	Business	Sponsoring agency		
		NRLM	NERCORMP	TOTAL
WKHD	Agri	4	11	15
	Horti	0	2	2
	Animal husbandry	3	4	7
	Agro-processing	0	0	0
	Retail trading	5	5	10
	Transport	1	0	1
	Total	13/40	22/80	33/120
SWKHD	Agri	6	9	15
	Horti	3	2	5
	Animal husbandry	5	14	19
	Agro-processing	1	0	1
	Retail trading	5	8	13
	Transport	2	1	3
	Total	22/40	34/80	56/120

Source: Field Survey

Interpretation:

The entrepreneurs who are working with NRLM in West Khasi Hills District were mainly doing agri, animal husbandry and retail business. Among forty of them, only 13 of them were running business and the rest 27 of them were the house wives. And those entrepreneurs who are working with NERCORMP in West Khasi Hills District were mainly doing agricultural work. And some were running livestock and retail business. Out of 80 members only 22 were running business.

In South-West Khasi Hills District, the SHG members who are working under NRLM were also mainly working in agri, horti, animal husbandry, and retail trading. Only 1 person was working on food processing. Among the SHG members who are working with NECORMP were mainly working in animal husbandry, agri, and retailing. In this district out of 80, only 34 entrepreneurs were running small scale business.

Table 4: Type of Business run by the entrepreneurs after they joined their SHGs.

District	Business	Sponsoring agency		
		NRLM	NERCORMP	TOTAL
WKHD	Agri	6	10	16
	Horti	1	3	4
	Animal husbandry	10	24	34
	Agro-processing	0	8	8
	Retail trading	15	30	45
	Transport	8	5	13
	Total	40	80	120
SWKHD	Agri	11	13	24
	Horti	0	0	0
	Animal husbandry	8	22	30
	Agro-processing	0	18	18
	Retail trading	16	25	41
	Transport	5	2	7
	Total	40	80	120

Source: Field Survey

Interpretation:

In West Khasi Hills District, among the women entrepreneurs who are working with NRLM 15 are running retail shop and 10 are running livestock, 8 of them are letting others to run local taxi service. And 6 of them are running agricultural business. Only one person is planting orange tree and yielding. And among the women entrepreneurs who are working with NERCORMP, 30 of them are running retail shops, 24 of them are running livestock, 10 of them are doing agricultural business, 5 of them are running local taxi service and only 3 are doing orange, squash, turmeric and ginger plantation.

In South-West Khasi Hills District, among the women entrepreneurs who are working with NRMO, 16 of them are running retail shops, 11 of them are doing cultivation, 8 of them are running livestock, and 5 of them are doing local taxi service. And among the women entrepreneurs who are working with NERCORMP 25 of them are doing retailing, 22 of them are running livestock, 18 of them are producing value added products, 13 of them are doing cultivation and only two of them are running local taxi service.

Finding from table 3 and 4:

Here we see that a good number of entrepreneurs are increasing more in both the districts. Not only in this particular business we could see the growth in the livestock, transportation and even in agro-processing businesses.

Pre and Post economic positions:

Table 5: District-wise SHG members' saving status before they joined the SHG

District	Sponsoring agency	Saving money by respondent			%
		Yes	No	Total	
WKHD	NRLM	2	38	40	30
	NERCORMP	0	80	80	60
	Total	2	118	120	100
SWKHD	NRLM	1	39	40	30
	NERCORMP	0	80	80	60
	Total	1	119	120	100

Source: Field Survey

Interpretation:

From the above table we find that, in West Khasi Hills District, among the 40 SHG members of NRLM, only 2 members could save money before they joined into SHG; and out of 80 SHG members of NERCORMP, none of them could save money before they joined into SHG.

Likewise in South-West Khasi Hills District also, among the 40 SHG members of NRLM, only 1 member could save money before she joined into SHG; and out of 80 SHG members of NERCORMP, none of them could save money before they joined into SHG.

Table 6: District-wise SHG members' saving status after they joined the SHG

District	Sponsoring agency	Present saving status of the respondent				%
		0	Yes	No	Total	
WKHD	NRLM	1	32	7	40	30
	NERCORMP	0	77	3	80	60
	Total	1	109	10	120	100
SWKHD	NRLM	1	37	2	40	30
	NERCORMP	0	80	0	80	60
	Total	1	117	2	120	100

Source: Field Survey

Interpretation:

From the above table we find that, in West Khasi Hills District, among the 40 SHG members of NRLM, only 1 member could not save money after she joined into SHG; and out of 80 SHG members of NERCORMP, everyone can save money after they joined into SHG.

Likewise in South-West Khasi Hills District also, among the 40 SHG members of NRLM, only 1 member could not save money after she joined into SHG; and out of 80 SHG members of NERCORMP, every one of them could save money after they joined into SHG.

Finding from Table 5 and 6:

From the table no. 5 and 6 we find that in both the districts, in both the SHGs of NRLM and NERCORMP, the rate of saving money of SHG members is highly increased after they joined the SHG.

Table 7: Factors enhancing the entrepreneurial activities

District	Sponsoring agency	Which one(s) of the following factors enhance(s) your entrepreneurial activities?								Total
		Yes /No	Financial assistance with minimum interest	Training	Support from family & society	New technology	Educational qualification	Marketing linkage	Above all	
+ WKHD	NRLM	Yes	20	15	2	0	3	0	0	40
		No								0
	NERC ORMP	Yes							80	80
		No								0
		Total								120
SWKHD	NRLM	Yes	18	10	6	0	6	0	0	40
		No								0
	NERC ORMP	Yes							80	80
		No								0
		Total								120

Source: Field survey

Interpretation:

WKHD: 20 of NRLM SHG members claimed that their entrepreneurial activities are primarily enhanced by financial assistance. 15 of them also claimed that the trainings received by them also taking a good role to enhance their activities. Three members feel that educational qualification is also one of the keys to enhance their entrepreneurial activities. Two of the members claimed that they are fully supported by their families as well as the society. 100% of the NERCORMP SHG members claimed that their entrepreneurial activities are enhanced by all the factors given above.

SWKHD: WKHD: 18 of NRLM SHG members claimed that their entrepreneurial activities are primarily enhanced by financial assistance. 10 of them also claimed that the trainings received by them also taking a good role to enhance their activities.

6 members feel that educational qualification is also one of the keys to enhance their entrepreneurial activities. Another 6 of the members claimed that they are fully supported by their families as well as the society. 100% of the NERCORMP SHG members claimed that their entrepreneurial activities are enhanced by all the factors given above.

Finding: As per the above table, the major factors that are enhancing the entrepreneurial activities of the SHGs are financial assistance with the minimum interest, trainings of different topics, using machineries, educational knowledge, marketing linkage, and supports from family as well as from the society.

Conclusion:

While many of the entrepreneurs are illiterate and some of them are having low educational qualifications, transportation means are very poor and their market is also limited, we could see so much of development especially in the area of entrepreneurship in both the study districts. Many lives have been changed because of the SHG activities in the village. Their entrepreneurial activities are still sustaining. The major factors that are enhancing the entrepreneurial activities of the SHGs are financial assistance with the minimum interest, trainings of different topics, using machineries, educational knowledge, marketing linkage, nurturing activities done by the sponsoring agencies, hardworking of the individual entrepreneurs, competitive spirit, and supports from family as well as from the society. Two sponsoring agencies are dramatically performing their duties to sustain the livelihood of the rural poor through entrepreneurial activities. Perhaps, many entrepreneurs are running their same business more than a decade. Women are empowered financially as well as socially through their entrepreneurship activities.

Suggestions:

The following measures are suggested for the sustainability of women entrepreneurship in the study districts:

- A. To the sponsoring agencies

- It seems that there is little lacking of entrepreneurial aptitude upon the women entrepreneurs. So, if special entrepreneurial aptitude training/classes are given to the entrepreneurs it may be more fruitful.
- Conducting more awareness regarding producing the new products by utilising the naturally available resources within the village and teaching the fundamental ideas of marketing is highly recommended.
- Many women entrepreneurs are lacking management skill. So, it is suggested that if business management programs are conducted it will enhance the management skill to the lives of women entrepreneurs and help to create the pro-active and visionary business owners so that it will lead to sustainability.

B. To the women entrepreneurs

- It is found that many of the entrepreneurs are running the same type of business and taking high risk for competition within the small village and making the market smaller. So, it is to suggest to the women entrepreneurs to look for innovative ideas of monopoly type business. So that the risk taken by the entrepreneurs to compete others will be reduced and as the result of it the sustainability of the business will last long.
- It is suggested to the women entrepreneurs to think outside the box and look what the famous women entrepreneurs are doing and then take the challenges.

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‘Marketing Activities vis-à-vis Economic Growth of SHGs: Evidences from Meghalaya’

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Abstract – *There are several activities performed by the SHGs. It is fact that according to the different objectives, geography, and fund, the activities of SHGs are also different. Some SHGs which are producing tangible productions need to know more about market where there is demand and supply; so also, the important of its activities. SHGs sponsored by NERCORMP in West Khasi Hills District and South-West Khasi Hills District Meghalaya have varieties of productions but, its market seems to be very small due to the lack of marketing knowledge by the SHGs. So, a study on important of marketing activities to the growth of SHG (Self-Help Group) has been taken with an ambition of giving a small contribution to foster the economic growth of these SHGs in the said districts. In this study, a hypothesis is developed and tested by using independent χ^2 -test. This study is based on primary data. Data were collected through a self-structured questionnaire through a random sampling method. The finding of this study reveals the important of marketing activities to the growth of SHGs and gives the suggestions to bring the rapid growth in their marketing activities.*

Key Words: Important, Marketing, SHG, link, and growth

INTRODUCTION

Self-Help Groups (SHGs) are informal associations of poor people who choose to come together to find ways to improve their financial and living conditions. They have common funds and lend it to their own members. They also weekly or monthly contribute little-little amount in order to increase their saving. One group is made up of 10-20 women members. The main purpose of forming SHG is to empower women in the society. Indeed, self-help groups provide a powerful tool for women's empowerment. According to Shivam Gujral 2018, joining SHG by a woman results the following: sense of public participation, enlarged horizon of social activities, high self-esteem, self-respect and fulfilment of life expands, enhancing the quality of status of herself as a participant, involving in decision-making, making herself a beneficiary in democratic services, socio economic and cultural spheres of life.

In the study district, each group has 10-15 members. They are formed with the help of North Eastern Region Community Resource Management Project (NERCORMP) which is regulated by North Eastern Council (NEC) of Ministry of Development of North-Eastern Region (DoNER) India. NERCORMP is funded by NEC and IFAD (International Fund for Agricultural Development) one of the bodies of United Nations Organization (UNO). NERCORMP sponsors each SHGs in the form of revolving fund and its staff look after each SHG. Each SHG receives various trainings from NERCORMP staff and other experts from line departments. All the SHGs are motivated to utilize their available natural resources in different areas. They also are trained to run livestock, agricultural activities and any kind of possible enterprises. Apart from loaning, they do many marketing activities. To sell their products they used to face lots of problems as they are yet to learn market strategies and its procedures. Suggesting them some marketing ethics may be a big stepping stone to achieve their common goal.

STATEMENT OF THE PROBLEM

Many NERORMP SHGs produce many products of agriculture, horti culture, livestock, value addition, etc. However, they face some challenges in the market due

to some barriers like importing products at low cost with better quality, lack of customers in the local market, lack of market connectivity etc. Due to these barriers, the economic growth of the SHGs is not growing fast. There are very few studies regarding solving these problems in both the Khasi Districts. Hence, the study entitled 'Marketing Activities vis-à-vis Economic Growth of SHGs: Evidences from Meghalaya' is being chosen.

LITERATURE REVIEW

Neil, Kokemuller (2013) stated that the most innovative and advanced quality products come from companies which create product development central to its operations. Sometimes, the consistent improvement of the product and its quality reputation more common to product-oriented companies. However, any company can improve its operating efficiency to moderate costs and enhance potential profitability on sales by a production orientation.

Dhar, Samirendra Nath & Sarkar, Soumitra (2013) stated that for any goods or services that are produced, existence of a suitable market is essential. Any one can't sustain his/her loss arising out of a lack of market even for short periods. Hence, it is so necessary that the project profile of every key activity identify the market availability.

Chhandirasekaran, G, Nambirajan, T, & Thyagarajan, S (2019) stated that the improper supply chain performance is costing the organizations more through increased material holdings and lack of inventory in certain other instances. They also stated that management in the entire length of the supply chain in terms of goals and metrics is an important factor in its success. Besides that, the trust and mutual benefits need to be highlighted for sustainability as well.

K. Gandhi & N. Udayakumari (2013) stated that even though the SHGs are just now entering the market segment, if they innovate, they can also become pioneers in due course of time. They can make use of their locally available advantages to explore their product differentiation and slowly become the best competitors of the global products.

Jackson, A, & N.B, Janee (2015) stated about the need of customer orientation related with concept of Kotler that the objectives of an organization can be easily achieved through the making of satisfaction of its customers. Making the customers satisfied is not that easy as production. Perhaps, besides knowing who they are, their needs should be identified; then, finally and most importantly, how to meet their needs.

RESEACH GAP

Accumulated from the above literature review, it is found that so far, no study was conducted in the area of the marketing activities of the SHGs of NERCORMP in WKHD and SWKHD. Hence, to give a little contribution to the marketing activities of the mentioned SHGs this study has been taken.

OBJECTIVES OF THE STUDY

1. To find out the reasons of delaying growth in marketing
2. To analyze the reasons and
3. To offer some suggestions to the SHGs according the findings of the study.

HYPOTHESIS

H₀: There is no significant relationship between the annual earning of the groups and producing income-generating activities, and linking with market agencies/co-operative bodies.

METHODOLOGY

Data Collection

Primary data were collected through questionnaire. Face to face personal interview and interactions were taken by visiting the SHGs. And the secondary data were collected from some journals and newspaper.

Sample Size and Sampling

The present study was taken up at West Khasi Hills District and South –West Khasi Hills District of Meghalaya. There are two blocks in South -West Khasi Hills District, namely, Mawkyrwat and Ranikor and four blocks in West Khasi Hills District, namely Nongstoin, Mairang, Mawshynrut, and Mawthadraishan. 10 SHGs were selected from each block of the two selected districts as sample on the basis of convenience sampling for the study. And from each SHGs, 5 members were selected by lottery method. In this manner, 300 samples were formed from both the study districts for the study.

DATA ANALYSIS

The collected primary data were codified, tabulated and analyzed through the help of SPSS (Statistical Package for the Social Sciences) 16.0 version.

Table 1: Linkage with marketing agencies/co-operative bodies

District	Sponsoring agency	Linkage with marketing agencies/co-operative bodies		Total
		Yes	No	
WKHD	NERCORMP	10(5)	190(95)	200(100)
SWKHD	NERCORMP		100(100)	100(100)
	TOTAL	10(3.3)	290(96.7)	300(100)

Note1: Source Field survey

Note2: Figures in parentheses indicate percentage to horizontal total

From the above table, it can be seen that only 5% of the SHGs of NERCORMP in WKHD have linkage with marketing agencies/co-operative bodies and the rest 95% do not have any link with marketing agencies/co-operative bodies.

Likewise, no SHG of NERCORMP in SWKHD has link with marketing agency nor with any co-operative body.

In both the districts 3.33% SHGs of NERCORMP are having link with marketing agencies but the rest 96.7% SHGs have no link at all.

It is concluded that only 5% of the SHGs of NERCORMP in WKHD has a link with marketing sector but no SHG in SWKHD has the linkage with any other marketing sector nor co-operative body.

Table 2: Marketing of Products Produced by the Group

District	Sponsoring Agency	Way of Marketing the Products Produced by the Group		Total
		By Self	By the help of Linked Department	
WKHD	NERCORMP	150 (75)	50 (25)	200 (100)
SWKHD	NERCORMP	90 (90)	10 (10)	100 (100)
Total		240 (80)	60 (20)	300 (100)

Source Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the above table, it can be seen that 75% of the SHGs of NERCORMP in WKHD do it on their own and the rest 25% of the SHGs do it with the help of linked department.

90% of the SHGs of NERCORMP in SWKHD district do it by themselves, and the remaining 10% SHGs do it with the help of the linked department.

In both the districts, it is seen that 80% of the NERCORMP SHGs do the marketing activities by themselves and the rest 20% is by the help of sponsored agency.

It is concluded that majority of the SHGs of NERCORMP have done their marketing by themselves and some of them get help from the linked department.

Table 3: Annual Earnings of the Groups

District	Sponsoring Agency	Annual Earnings of the Groups					Total
		Below 20000 (INR)	20001-30000 (INR)	30001-40000 (INR)	40001-50000 (INR)	50001 (INR) & above	
WKHD	NERCORMP	0	0	20 (10)	180 (90)		200 (100)
SWKHD	NERCORMP	0	1 (1)	89 (89)	10 (10)		100 (100)
	Total	0	1 (0.33)	109 (36.33)	190 (63.33)		300 (100)

Source: Field survey

Note: Figures in parentheses indicate percentage to horizontal total

From the above table, it can be seen that 90% (which is maximum) of the SHGs of NERCORMP in WKHD earns Rs.40001–50000 annually and 10% (which is minimum) of the SHGs of NERCORMP in WKHD earns Rs.30001– 40000 annually. So far none of the SHGs from WKHD earn Rs. 20000 below and Rs. 50001 above.

Likewise, 10% (which is maximum) of the SHGs of NERCORMP in SWKHD earns Rs.40001–50000 annually and 1% (which is minimum) of the NERCORMP SHGs earns Rs.20001-30000 annually and 89% of them used to earn Rs. 30001-40000 annually. Like WKHD, none of the SHGs from SWKHD also earn Rs. 20000 below and Rs. 50001 above.

In both the district, no SHG earn Rs. 20000 below.0.33% of them earns Rs. 20001-30000 annually. 36.33% Rs. 30001-40000 annually and 63.33% of them earns Rs. 40001-50000 annually. However, no SHG earn Rs. 50001 and above.

It is concluded that the earning amount of the SHGs in both the district is still very less as it is for annual income however, it is clearly seen that they are sustaining.

Hypothesis Testing

Here, hypothesis testing is carried out to show that the financial growth of the groups is related to the particular activities of the group.

H₀: There is no relationship between the annual earning of the groups and producing income-generating activities, and linking with market agencies/co-operative bodies.

H₃: There is a relationship between the annual earning of the groups and producing income-generating activities, and linking with market agencies/co-operative bodies.

Table 4: Asymptotic Chi-Square Test

Particular	Production of income-generating activities by the group	Linkage with marketing agencies/co-operative bodies	Annual earnings of the group
Chi-Square	55.067	56.067	39.833
df	3	1	4
P	.000	.000	.000

Source: Computed from primary data

The above table determined the relationship between the annual earning of the groups and producing income-generating activities by the groups and linkage with marketing agencies/co-operative bodies in the study areas. This table shows that there is strong positive relationship between annual earning of the groups ($\chi^2 = 39.833$, $P = 0.000$) and producing income-generating activities by the groups ($\chi^2 = 55.067$, $P = 0.000$) and linkage with marketing agencies/cooperative body ($\chi^2 = 56.067$, $P = 0.000$). This table further shows that when any SHGs have income-generating activities and linkage with any marketing agencies/cooperative body the annual earning of the SHGs is increased.

CONCLUSION

From the above study it is seen that very a smaller number of SHGs of NERCORMP has link with marketing agencies/cooperatives as it is seen that only 5% of the SHGs of NERCORMP in WKHD has a link with marketing sector and no SHG in SWKHD has such linkage. The majority of the SHGs of NERCORMP do not perform market activities accept few SHGs. Though they perform marketing activities, they themselves use to do it and very few of them try to get help from the sponsoring agency. This also is seen that the earning amount of the SHGs in both the district is still very less as their income is mainly from loaning. It is fact that because of lacking marketing policies and activities, the economic growth of the SHGs is on slow process as it is clearly seen through the χ^2 test that when any SHGs have income-generating activities and linkage with any marketing agencies/cooperative body, the annual earning of the SHGs is increased. Yes, it can't be denied that most of the SHGs are still economically sustaining while they are still lacking the linking of market agencies/cooperatives and other market activities.

In order to grow more economically, the SHGs of NERCORMP need to have more market activities as well as to link with market agencies/cooperatives.

SUGGESTIONS

1. to Sponsoring Agency

- Conducting state level exhibitions quarterly/half yearly/yearly every year for such type of exhibitions attracted public attention and even popularized the SHG concept amongst general public.
- Participation in International Trade Fairs.
- Launching a web portal where the names of the products and its images are available and can be sold by online.
- Playing the role of a facilitator and promoter of the SHGs in very possible way.
- Creating a supportive environment for the growth and development of the SHG movement.
- Expanding the sales to Credit Deficient Areas of the Country.
- Leading to link with the big marketing sectors or co- operatives.
- Forming the Farmer Producer Companies to link easily with the other marketing sectors.
- Helping them to communicate with such marketing sectors.
- Helping them even to link with other financial institutions.
- Educating the SHGs about present trend of the market and its necessities.
- Monitoring the procedure of promotions and making its brand.
- Giving reward to the entrepreneurs in order to encourage them/any individual.

2. to SHGs

- Categorizing the products: Agriculture and allied activity products, value added, Semi-processed and Processed food products, Vegetables, Flowers, Dairy & Meat products, Eggs & Chicken, Fish & Prawn, Snacks & Sweets, Pickles & Powders, Masalas & Verities of Papads, Handicrafts etc.
- Selling some products at district and state level markets.
- Looking other's product and compete in its quality and look.
- Hunting innovative ideas for new products in the market.
- Faithful to linked market sectors/co-operatives.

- Practice the Relationship Marketing Procedures
- Know that ‘Customer is the King’.
- Seeking new customers who can buy in big quantity.
- Avoid to seek only local market.
- Find monopoly business which can bring the huge market.
- Stick to the guidelines of the sponsoring agency.

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EXPERIENCE

- 7 years teaching in difference institutions
- 5 years working in Govt. project as one of the senior officers

EDUCATIONAL QUALIFICATION

Sl. No.	Standard	Division	Mark	%	Board/ University	Year
1	X	II	308	50.33	BOSEM	1993
2	XII	I	306	61.2	CHSEM	1995
3	B.Sc.	I	768	64	MU	1998
4	MBA	I	7.37 cgpa	70.37	ICFAIU Shillong	2012

RESEARCH PAPERS AND PRESENTATIONS

- ‘Women entrepreneurship through SHG initiated by NRLM: a case study of Meghalaya’, presented at International Seminar conducted by NEICSSR Shillong, Meghalaya.
- ‘Sustainable entrepreneurship development through SHG: a case study of Meghalaya’, presented at International Seminar held at Diphu Campus of Assam University Assam.

- ‘Women Entrepreneurship in West-Khasi Hills District Meghalaya: A Study’, presented at International Seminar held at Tura Campus NEHU, Meghalaya

JOURNAL PAPER AND BOOK CHAPTER PUBLICATION

- ‘Sustainable entrepreneurship development through SHG: a case study of Meghalaya’, published in Hermeneutics, by Youth Empowerment and Research Association, Varanasi (U.P.) India. Volume 08, Number 03, Special Issue 2018.
- ‘Impacting factors upon the members after joining SHG: Evidences from Meghalaya’, published by International Journal of Management (**IAEME** Publication **Scopus** Indexed). Volume 11, Issue 11, November 2020.
- ‘Marketing Activities vis-à-vis Economic Growth of SHGs: Evidences from Meghalaya’, accepted by INTJECSE(Scopus Indexed).

BOOK CHAPTER

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**ABSTRACT ON
SUSTAINABLE DEVELOPMENT OF SHGs GROUPS IN MEGHALAYA: A
COMPARATIVE STUDY OF WEST AND SOUTH WEST KHASI HILLS
DISTRICTS**

**AN ABSTRACT SUBMITTED IN FULFILLMENT OF THE DEGREE OF
DOCTOR OF PHILOSOPHY IN MANAGEMENT**

Submitted by

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1. Introduction

The term 'Sustainable' originated from a Latin word *sustinere* which means 'capable of being continue at a certain level' or 'to keep up'; prolong and 'Development' defines as a desired change in three aspects - change orientation, goal orientation and progressive orientation. The term "Sustainable Development" was brought forth into common use by the World Commission on Environment and Development (The Brundtland Commission) in its seminal report (1987).

Sustainable development through Self-Help Groups (SHGs) talks about the development that generates economic growth, increasing the material standard in terms of increased food, real income, educational services, health care, sanitation, their empowerment, participation to the social activities, so on and so forth. Sustainable development through SHGs is based at rural poor areas. In concrete terms sustainable development through SHGs focus on three things:

- a. To follow a path of development that does not impair or damage the cover provided by the nature to mankind by using the renewable natural resources so that their rate of re-generation is always in excess of their rate of use,
- b. To sustain their economic activities throughout the generation, and
- c. To bring the concept of a community and the development of egalitarian relationships that will promote people's well-being.

Sustainable development focuses on the following areas:

Although there are so many areas that sustainable development covers, this research mainly focus on economic sustainable development of the SHGs in two mentioned districts. As economic sustainable development of women SHG is highly related to their entrepreneurial activities and empowerment. This study particularly addresses these specific areas.

1.1 Self-Help Group

The history of Self-Help Groups has evolved over many decades. Many scholars suggest that the origin of modern Self-Help Group is from the foundation of Alcoholic Anonymous (AA) of America in 1935. In fact, the civil right of 1960's gave the good impact to the entire world to trust on the collective power and empowerment. In Veitnam, Tontines or Hui with 10-15 members started micro-finance activities. Other group activities like Credit union, Fisherman Groups, Village banks, Irrigation groups etc. were found in Vietnam in 1960's (Faizi 2009). But the first success story of SHG movement was found by Prof. Mohammed Yunus of Chittagong University from the Grameen Bank (literally rural bank) in Bangladesh in 1975.

The Grameen Bank of Prof. Yunus was more like banking model. In India, MYRADA (Mysore Resettlement and Development Agency), a Non-Government Organization (NGO) formed Self Help Groups for the first time in 1985. At the beginning, MYRADA adopted Grameen Bank model but later it was developed into micro-credit model. Thus, the real SHG was born with their own lending rules. Then, the National Bank of Agriculture and Rural Development (NABARD) took initiative for the SHGs in 1986-87. In 1989 NABARD launched an action research project to provide grants to different NGOs. But the SHG-Bank Linkage Programme began in 1992. The year 1992-2002 is marked as a decade of Self-help Group Bank Linkage Program in India. ² Anuradha, 2016, 'Women empowerment through micro-finance: A study of SHG members' financial management skills in Perambalur district in Tamilnadu', Ph.D. thesis, Mizoram University, Mizoram (Anuradha 2016).

Self-help is one of the most fascinating aspects of development and it is also a dynamic process that transcends the narrow boundaries of any development aspects. In fact, it is a fundamental strategy and means to achieve goal, basic needs, self-reliance etc. *Women Self-Help Group* is a small homogeneous group consisting 10-20 members, self-govern, informal association, having same goal to solve their problems through self-help and mutual help among the members, especially in the area of savings and credit activities (Suguna 2011).

SHG enhances the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life (Ritu Jain 2003). And the basic principles of SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand base lending, collateral free, women friendly loan, peer group pressure in payment, skill training capacity building and empowerment (N. Lalitha). The very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self-reliant. SHGs enable them to increase their income, improve their standard of living and status in society. It acts as a catalyst for bringing this section of society to the main stream (Neha Mishra, Self Help Group of India).

Among the various govt. schemes for the sustainable development, Swarnajayanti Gram Swarozgar Yojana (SGSY) is also one of the schemes especially for the SHGs. It is an initiative launched by the Government of India to provide sustainable income to poorest of the poor people living in rural & urban areas of the country. The scheme was launched on April 1, 1999. The SGSY aims to provide self-employment to villagers through the establishment of self-help groups. Activity clusters are established based on the aptitude and

skill of the people which are nurtured to their maximum potential. SGSY has been renamed as National Rural Livelihood Mission (NRLM) to be made universal, more focused and time bound for poverty alleviation by 2014. Apart from this scheme there are so many SHGs formed by various projects and NGOs.

1.1.1 Objectives of SHG

- i. To create regular saving of small amount
- ii. To meet their emergency needs
- iii. To uphold simple and responsive rules
- iv. To contribute a common fund with mutual agreement
- v. To practice collective decision
- vi. To have a market driven rate of interest for the loan given by the group
- vii. Practicing a method of problem solving through collective leadership and mutual discussion
- viii. To avail collateral free loan for the members
- ix. To serve the society in any possible way
- x. To empower the women in the society.

1.1.2 Need and Important of Self-Help Groups

- i. This group provides a channel of financial inclusion
- ii. This group nurtures the capacity building trait of its individual members
- iii. This group induces individual developing their skill to mobilize various resources
- iv. This group helps creating even those illiterate members in terms of saving and banking habits
- v. The self-confidence generated from the group reduces the influence of unorganized sectors
- vi. This group helps to develop the individual skills of village women through various training programs
- vii. The activities of the group empower the woman folks of their group
- viii. The activities of the group induce the members to get social justice if they are deprived into it
- ix. The group members join together to solve the common problems and
- x. The members of the group get idea of livelihood finance and employment generation.

1.1.3 Duties of SHG members

- i. Organising and attending regular meetings
- ii. Accepting her fault and penalties
- iii. Abide by the law
- iv. Being judicious to loan distribution and collection of its interest
- v. Helping each other according to the needs
- vi. Trying to be a role model to the rest of the members
- vii. Not avoiding the assigned duties
- viii. Stick with the group discipline
- ix. Joining to contribute the minimum thrift amount to the group and
- x. Duly payment of interest and principal.

1.1.4 Requirements for making SHG strong

There are several areas to put into practice to make SHG strong but some valuable areas are picked up to look into this matter. These following areas are also stated by Anuradha (2016).

- i.** *Small:* The members should be in between 10-20.
- ii.** *Multipurpose:* The group should involve in any integrated set of activities to become self-sustained.
- iii.** *Consensus decision making:* Decisions of the group should be according to general agreement (consensus) made by all members, not according to representatives.
- iv.** *Non-political:* No party politics, no nepotism, and no partiality at any area of group activities and functions.
- v.** *Voluntary participation:* Participation in the group must be according to the free will of the member(s) not by compulsion.
- vi.** *Democratic:* The rules and regulations of the group must be based on the others wellbeing as a whole but not on some one's own interest.
- vii.** *Homogeneous:* Members should be mainly from BPL (below property line). In addition, it is good to be from same village/area, same occupation, same culture, same gender, and same community.
- viii.** *Regular attendance:* Total participation in any meeting or activity of the group leads to effectiveness of SHGs. So, the regular participation is very important for the SHG.
- ix.** *Thrift (small saving):* Saving is one of the important objectives of the SHG and it is the fundamental to the group. Common fund is the main source of income generating activities. So, saving is must in the group.
- x.** *Transparency in functioning:* The transparency in the areas of financial and nonfinancial activities promotes the trust, mutual faith, and confidence among the group members. Other book keeping activities like minutes book, attendance register etc. are also very import to be transparent.

1.1.5 Problems of SHG:

There are many problems of SHG but some common problems faced by most of the SHG that lead to destruction on sustainability are given below.

- i.** Lack of understanding and co-operation among the members.
- ii.** Conflict between leaders and members of the group.
- iii.** Lack of market knowledge.
- iv.** Lack of bank linkage.

- v. Irregular on group meetings.
- vi. Bias on loan distribution to the members.
- vii. Lack of knowledge on book keeping and
- viii. Irregular return from the borrowers etc.

1.2 SHGs in Meghalaya

According to State Coordinator of SHG of Meghalaya Report (2016), the SHG movement of Meghalaya brought sense of self pride, self-sufficiency, and confidence to the members, and has transformed the purposeless members in the group as well as the society.

Ghose (2020) states that if we compare Meghalaya women with the rest of the women of India, it is believed that the scenario of Meghalaya women is much better in autonomy, empowerment, decision making, involving in social activities and so forth. They got full right, dignity and honour from the society as well, due to adopting matrilineal practices. This lineal adoption makes the majority of the SHGs of Meghalaya to succeed their ambitions. At present there are 22158 active SHGs in entire Meghalaya. Most of them are tremendously improving and sustaining.

1.3 Women Entrepreneurship

Women entrepreneurship may be defined as a woman or group of women who initiate, organize and run a business enterprise.

1.3.1 An entrepreneur and journey of its term:

The word “entrepreneur” is derived from the French verb *entreprendre* which means “to undertake”. In the early 16th century, the French attributed this term to a people who organizes and/ or leads military expeditions, and who is responsible to find new land was also called an entrepreneur.

In the late 18th century, the term “Entrepreneur” came into usage with the event “Industrial Revolution” happened in England. In fact, the term ‘entrepreneur’ is subject to number of definitions.

Basant (2011), defined “entrepreneur” as the one who detects and evaluates a new situation in his environment and directs the making of such adjustments in the economic systems as he deems necessary, also conceives of an industrial enterprise for the purpose, displays considerable initiative, grit and determination in bringing his project to fruition.

According to the definition of Basant (2011), an entrepreneur performs one of the followings:

- i. Perceives opportunities for profitable investments
- ii. Explores the prospects of starting such a manufacturing enterprise
- iii. Necessary industrial licenses
- iv. Arranges initial capital
- v. Provides personal guarantees to the financial institutions
- vi. Promises to meet the shortfalls in the capital and
- vii. Supplies technical know-how.

1.3.2 Women Entrepreneurship in the world:

Since the 2nd world war, the number of women entrepreneurs making significant impact in economic segments have increased in countries like U.S., U.K., Canada, Great Britain, Germany, and Australia. It contributes to increase in approximately one-third of women entrepreneurs in different sectors like retail trade, hotels, restaurants, education, cultural, cleaning, insurance, manufacturing etc. In U.S., 25% of all the business are owned by women, one-third of small-scale business in Canada, one-fifth in France, and three folds in U.K.

According to Global Entrepreneurship Monitor (GEM) report of 2018-19, sub-Saharan Africa has the highest percentage (21.8%) of having low income and lacking Women Entrepreneurship Activities. Latin America had 17.3%, East and South Asia had 12.5% which also shows necessity demands of women's participation in income generating activities and breadwinning burden on men and relegate women to the household. Perhaps, the lowest rates of women's total entrepreneurship activity are found in Europe with 6%.

1.3.3 Historical Pattern of Women's Entrepreneurship in India

In India, during 1950s, only those who had no male in the family became income generators. During 1960s, women started small enterprises at their home only for their survival. In 1970s, the existence of carrier choice and income generating activities came among many women. In 1980s, women started joining at their father or husband's businesses as business partner and they used to make even personal choices. In 1990s, women started learning how to live alone and rearing their children alone if necessary. In the twenty first century, women entrepreneurship increased more with varieties of opportunities. In this century, phenomenal changes have been taking place in the area of women's status and participation on various work places and got tremendous supports from economic and political movements, technological advancement, media, global organizations for women empowerment etc. (Niyati 2017).

The key initiatives that have been carried out by the State Govt. are:

- i. Established National Rural Livelihood Mission (NRLM), entrepreneurship institutions namely Meghalaya Basin Development Authority (MBDA), Meghalaya Institute of Entrepreneurship (MIE), and State Coordinator for SHGs as the nodal institutions.

- ii. Changing the trend from subsidy- based to credit linked enterprises.
- iii. Setup the Enterprise Facilitation Centres (EFC) at every block as hubs to provide business development services.
- iv. Brought convergent action across the line departments

In the area of entrepreneurship, the Govt. of Meghalaya is taking initiative mainly into three types namely Start-up (giving financial assistance to the beginner for any of any type of business that has good scope), Nano (aggregators of agriculture produce, small value addition units, small tourism resorts, restaurants, travel agents), and Livelihood (Farmers, weavers, livestock rearers).

Besides, the state has also formed Promotion and Incubation of Market-driven Enterprises (PRIME) program which aims to provide support to those aspiring entrepreneurs through some pillars of market access i.e., skill development, technology, and credit linkages.

The state has also the direct link with financial institutions for the rural development program like IFAD, World Bank (WB), and Asian Development Bank (ADB) to promote and support the entrepreneurs in different angles. Besides such initiatives, Govt. of India also initiates through NEC and IFAD to bring sustainable development on economic, infrastructure, livelihood, women empowerment through SHG, small enterprises etc. As of now, NEC with IFAD serves the rural poor through SHG and NaRM-Gs at three particular districts in the state.

1.3.44 India Government's latest plan towards women entrepreneurship and it's related through:

1. Three Years Action Plan:

Under Three Years Action Plan (2017-2020), the plans for the women are mainly found in two chapters:

Chapter 3, namely 'Regional Development' under Skill Development and Employment Generation:

- i. Strengthening and expanding Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) scheme that creates Self Help Groups (SHGs) of women Strengthening bank linkage of SHGs.
- ii. Develop a mechanism for measuring key indicators for SHGs including household savings, asset creation, income, debt reduction, productivity etc.

Chapter 22, namely ‘Towards building a more inclusive society’ shows the care of women by the Govt. They are briefly given below:

- i. Gender – Responsive Budgeting (GRB)
- ii. Economic Participation
- iii. Women’s Safety
- iv. Women’s Well-being Index

In the web site <<https://www.startupindia.gov.in/>> it is stated that NITI Aayog launched Women Entrepreneurship Platform (WEP) to provide an ecosystem for budding and existing women entrepreneurs across the country by providing different support services like incubation, training, marketing, mentorship, etc.

1.4 Women Empowerment

Pillai (1995) stated that Empowerment is an active, multidimensional process which enables women to realise their full identity and powers in all spheres of life. Power has to be acquired and once acquired; it needs to be exercised, sustained and preserved. According to Bandhura (1986), “Empowerment is the process through which individuals gain efficacy, defined as the degree to which an individual perceives that he or she controls his or her environment.”

Women Empowerment refers to improve and increase the social, economic, political and legal strength of women, to ensure equal-right to women, and making them confident to claim their rights, in the areas of: living freely their life with a sense of self-worth, respect and dignity, having complete control of their life, both within and outside of their home and workplace, making their own choices and decisions, having equal rights to participate in social, religious and public activities, having equal social status in the society, having equal rights for social and economic justice, determining financial and economic choices, getting equal opportunity for education, getting equal employment opportunity without any gender bias, getting safe and comfortable working environment.

1.4.1 Why is women empowerment so important?

Women empowerment is so important because of the following reasons: i. Unemployment ii. Competent and intelligent iii. Patience iv. Talented v. Overall development of society vi. Economic benefits vii. Reduction in domestic violence viii. Reduction in corruption and poverty ix. National development and x. irreplaceable inborn quality

1.4.2 Women Empowerment Schemes:

7 Major Indian Government Schemes for Women Empowerment

Robert (2019) updated in “Good return” about the seven major Indian Govt. schemes for women empowerment. They are: i. Mahila E-haat ii. Beti Bachao, Beti Padhao iii. One Stop Centre iv. Working Women Hotel v. Swadhar Greh vi. STEP vii. Nari Shakti Puruskars

Table 2.2 Unequal Participation of Women across the India Government Sectors.

INDICATOR	FEMALE	MALE
Labour force participation rate (%)	27	80
Presentation in Lok Sabha (%)	12.1	87.9
Presentation in Rajya Sabha (%)	12.6	87.4
Presentation in Supreme court (%)	3.4	96.6
Presentation in High court (%)	9.8	90.2

Source: Three years action agenda, chapter 22.

1.4.3 Khasi women’s empowerment

Women from entire Meghalaya follow a matrilineal system of society which is very unique. Women inherit the property of the family and the legacy is traced from the woman/mother of a family. According to matrilineal system a woman has full right to looked after her children even without their father, decision making in the family, involving in social activities and got freedom of holding any socioeconomic status. But they are bound with the traditional practices that they can’t fully enjoy their rights especially among the Khasi women. One of the examples is that they are barred from attending a Dorbar (village council), the village council is headed by only man where as they can attend the meeting of Dorbar and take a part of it but that also not at every village. It means that politics and administrative work are considered as male prerogative. At another point of view, the main job of a woman is the domestic work. Yes, the Khasi women got the matrilineal right by birth but it does not mean that they do not face any of the exploitations. They are exploited at work place. They are physically and mentally abused.

Some of the main issues and challenges face by the Khasi women are: i. Early marriage ii. Divorce iii. Domestic violence iv. Unemployment v. Poverty vi. Illiteracy vii. Low wages viii. Lack of claiming political right etc.

In India, women tend to be paid less specially at the daily-based work place. They are also over represented at unpaid care-giving works and it is not counted as work. There is huge spectrum for women's skill but unpaid work directly contributes to the economy. In fact, India has the potential to increase its GDP substantially by enabling the women participating in the labor force equally with men.

1.5 Meghalaya: Location and Demography of the Study Area

Meghalaya emerged as a state within the Union of India on 21st January 1972. The meaning of Meghalaya is 'Abode of Clouds'. The state has an area of 22429.00 sq.km with the population of 29, 66,889 (according to 2011sensus) and is located between 24057' North latitude and 26010' North latitudes and 89046' and 92053' East longitudes. The wettest place in the planet is also located in the state. It has predominantly hilly terrain with foothills as plains and flood-prone areas. It is bounded by the Brahmaputra valley of Assam in the North and Northwest and Cachar area of Assam in the East; the Surma valley (Bangladesh) borders in the south and partly in the Southwest. The state shares approximately 443 Km. of international boundary with Bangladesh. The Capital city, Shillong is located at an altitude of 1496 metres above the sea level (Meghalaya State Rural Livelihoods Mission Annual Action Plan (AAP) FY: 2013-2014). This state is one of the states where many of the Govt. and Non-Govt. organizations are looking into tackle the rural poor with the vision of making sustainable at the highest possible. In all the districts of the state, SHGs were being formed among the women. The study area will cover two districts namely West and South - West Khasi Hills Districts on the basis of SHG economic activities.

West Khasi Hills District: The West Khasi Hills district was carved out of the erstwhile Khasi Hills district, which was divided into West and East Khasi Hills districts on 28 October 1976. According to the 2011 census West Khasi Hills district has a population of 385,601. The district has a population density of 73 inhabitants per square kilometre (190/sq. mi). Its population growth rate is 30.25% with the sex ratio of 981 females for every 1000 males, and a literacy rate of 79.3%. The district headquarters is located at Nongstoin. The district occupies an area of 5247 km². There are four blocks in the districts, namely, Nongstoin, Meirang, Mwshynrut, and Mawthadraishan.

1.6 Research Gap

There are many studies of SHGs in Meghalaya state concerning gender equality and women's empowerment, industrialization, poverty eradication, sustainable consumption and production, economic growth etc. but the study about the economic sustainable development through SHGs particularly in South – West Khasi Hills District and West Khasi Hills District has been found to be very scarce these days. So, this opportunity has been taken up for the present study.

1.7 Research Design

1.7.1 Statement of the problem

The West Khasi Hills District was divided into two districts as West Khasi Hills District and South - West Khasi Hills District on 3rd August 2013. Since before the district was divided into two, Meghalaya government, NGOs and other many projects which are in the state had formed SHGs and implemented all the plans through them in the rural areas with the ambition of uplifting the rural poor. Crore of rupees had been spent in these two districts through SHGs. So many trainings related to finance, various awareness programs, and many financial linkages through bank and other departments for their economic growth had been taken place. Means of developing their economic level had been provided through the revolving fund. So, under such provisions they are actually growing economically or not is essential to be enquired. Though they are still sustaining, in what condition they are, is ought to be discussed. If there is anything necessary which is related to their sustainable development in economic perspective, it is essential to look forward for what initiatives can be done in this regard. Thus, for this very matter, the present research work is being carried out.

1.7.2 Objectives of the study

The following are the broad objectives of the study:

- a. To study the socio-economic background of the SHG members in the selected districts of the state of Meghalaya.
- b. To analyse the economic sustainability of SHG members along with their economic activities implemented within the selected two districts.
- c. To find out the comparative level of sustainable economic development in the lives of the members after joining SHG in the selected two districts.
- d. To compare the economic growth of the SHGs between the two selected districts.

e. To offer suggestions for sustainable economic development for the members of the SHG in particular and the state in particular.

1.7.3 Hypotheses

H₀: SHG members are not economically sustained after joining the group.

H₁: SHG members are economically sustained after joining the group.

H₀: There is no significant difference in economic growth between SHG members of South-West Khasi Hills District and West Khasi Hills District.

H₂: There is significant difference in economic growth between SHG members of South-West Khasi Hills District and West Khasi Hills District.

1.7.4 Research methodology

a. **Population:** Functioning SHGs and its members working in the two selected districts, namely South West Khasi Hills District and West Khasi Hills District are taken as the population of the study.

b. **Sample:** The present study was taken up at West Khasi Hills District and South – West Khasi Hills District of Meghalaya. There are two blocks in South -West Khasi Hills District, namely, Mawkyrwat and Ranikor and four blocks in West Khasi Hills District, namely Nongstoin, Mairang, Mawshynrut, and Mawthadraishan. Among these four blocks of WKHD, two blocks namely Mawthadraishan and Mairang were selected for the study. So, there are four blocks namely Mawkyrwat, Ranikor, Mawthadraishan and Mairang for the study. 15 SHGs were selected from each selected block and from each SHGs, 5 members were selected by lottery method. Out of these 5 members, 4 were mare members and the remaining one was SHG leader. In this manner, 300 samples were formed from both the study districts for the study. Out of these 300 members, 240 were mare members and remaining 60 were leaders. The detail information related to members were collected from 240 members and the detail information related to group were collected from 60 leaders.

c. **Data Collection:** The necessary data for the study were collected from the selected SHGs and its members as primary and from the official records as secondary data.

The primary data were collected through questionnaire and personal interview. Data regarding the SHG were collected from any of the office bearers/group leader of the selected SHGs.

Secondary data were collected and analysed from various reports and publications of the selected project groups from both government and non-government project sectors and

some banks. And annual reports from NABARD, SBI, etc. were also looked into for secondary data.

- d. **Data Analysis:** Appropriate statistical tools were used to analyse the data. Data analysis was done with the help of Statistical Package for Social Sciences (SPSS).

1.8 Chapterisation

Chapter I	Introduction
Chapter II	Conceptual framework of sustainable development
Chapter III	Socio-Economic profile of the selected SHG and its members
Chapter IV	Analysis of sustainable development activities of SHG members
Chapter V	Analysis of sustainable development activities of SHG
Chapter VI	Conclusion and suggestions

1.9 FINDINGS

1.9.1 From SHG Members (before joining the SHG)

The educational level of the respondents is mostly illiterate and under matriculation. They are educated only up to the level of undergraduate. WKHD had 1.7% of undergraduates whereas SWKHD had 0.8%. WKHD was having a maximum number of respondents under matriculation (54.2%) whereas, that of SKHD was also under matriculation (48.3%). SWKHD had more SHG members of 10-12 and above 12 family members. Perhaps, WKHD had more members who have 7-9 family members. It is also noted that these big families were falling under illiterate and matriculation, and intermediate degree holder members while small family members were falling under the category of undergraduate members. This finding also shows that educated people were more aware of family size than less educated people.

The joint families were having bigger family size but it is also keenly noted that nuclear families were not much lesser than joint families in their sizes. SWKHD had more Joint Families than WKHD while WKHD had more Nuclear Families. Importantly, WKHD had more Broken Families than SWKHD. The highest percentage of occupation before joining the SHGs in both the districts was being a housewife and the least percentage of the occupation in both the district was self-employee. Being a housewife and farmer were their main occupations. SWKHD has more SHG members who did not own their houses. Most of their houses were built up of wood and tin in both the districts. Here, SWKHD seems to have

more poor people. WKHD has more SHG members who did not have their own their land. Even though some of them owned their lands, the size of it was less than one acre. The income of the maximum number of the respondents in both the district lies between Rs. 10001-15000, and the expenditure of all the respondents is not lesser than their income. As the result, most of them could not save money from their income. There was no source of saving money for majority of the respondents in both the districts. They could not earn more money neither from cultivation nor from any short of business. It seems that there was no any other restrain that could provide another source of earning. As a result of it, respondents had to borrow money from the local money landers and became poorer and poorer. In this regard, SWKHD had more respondents who suffered from their poverties. Perhaps, WKHD was also not much better than SWKHD

1.9.2 From SHG members (after joining SHG)

The respondents of NRLM in both the districts got their training on financial management and accounting only but all the respondents of NERCORMP in both the districts got all the types of training given in the table. Respondents of NRLM from both the districts did not get the trainings of marketing related and entrepreneurship. The respondents of NRLM got training only from the sponsoring agency whereas, that of NERCORMP were also trained from other experts. SWKHD had more members who got a huge impact on enhancing income and earnings, and on skill development, whereas the WKHD had more members who got impacted in the area of confidence-building.

Loan and Its Effect

Respondents of SWKHD were stricter on monthly regular payment of interest while SHG members in WKHD loose a little bit of monthly regular payment as they considered the financial condition of the borrower. WKHD had more respondents of retail trading but less of agro-processing. Likewise, SWKHD also had more respondents in retail trading and less in horticulture business. NRLM didn't promote the members to go for agro-processing till date. SWKHD had fewer women entrepreneurs in Horticulture. Whereas, WKHD had fewer women entrepreneurs in agribusiness.

Borrowing Money vs. Saving

Only a few members from WKHD were still borrowing money from the local money lenders due to their needs even though they already got loans from their groups whereas, all members from SWKHD no longer borrowed money from local money lenders as they were getting a loan from their group. WKHD was having a higher percentage of savings than SWKHD.

Most importantly, it also can be seen that the percentage of saving was higher than the percentage of no saving in WKHD but, it was vice-versa in SWKHD. SWKHD was having more respondents who are having savings because of their income generated from the loan availed from their SHGs. But, WKHD was having more respondents who were having savings because of their husband's income generated from SHG loan. WKHD was having more respondents whose savings were increasing but at the same time, this district was also having more members of neither increase nor decrease in their savings. WKHD had more members whose savings were increasing in small amounts as well as moderately. SWKHD was having more SHG respondents who were facing problems in paying the interest and WKHD had more respondents who were not facing the problem to pay the interest.

Now, it can be concluded that the maximum source for future savings was the business owned by the respondents because of the loan from SHG.

Results of Savings

WKHD was having more respondents than SWKHD who could build their houses after they joined their SHGs. SWKHD was having more respondents than WKHD who could buy their lands after they joined their SHGs however, WKHD was having more respondents than SWKHD who could not buy their lands after they joined their SHGs.

Hypothesis Testing

The following test is being conducted to test the hypothesis given in chapter 1:

H₀: SHG members are not economically sustained after joining the group.

H₁: SHG members are economically sustained after joining the group.

To test the above hypothesis, Chi-Square is chosen for it is found to be most appropriate statistical tool. For this test, five variables which are being used for the comparative study of two districts namely WKHD and SWKHD. The result of the test determines the relationship between the savings (present and future) and its outcome activities (purchasing land, building house and no more borrowing money from the local money lenders). It has also shown that there is strong positive relationship between saving and its outcome activities by getting the 'P' values 0.000 which are less than 0.5. The savings of respondents who were the members of SHGs are absolutely true. It has also furtherly proved that because of their savings they were able to build their houses, bought new lands and not continuing to borrow money from local money lenders. Finally, it proves that the respondents were economically sustaining. Thus, the null hypothesis (H₀: SHG members are not economically sustained after joining the

group) is rejected and the alternative hypothesis (H_1 : SHG members are economically sustained after joining the group) is accepted.

The major factors which give the big impact on SHG members are 'Education and Training', 'Marketing and Entrepreneurship', 'Technology Adaptation and Participatory Research', 'Bank, Finance and Saving Related', 'Socio-Economic Upliftment'

1.9.3 From the SHGs

WKHD had more moderate and irregular payments while SWKHD had more regular payments. Some of the SHGs in WKHD used to impose fines if they fail to pay the interest in time. Whereas, all the SHGs in SWKHD extend the timing of payment if someone fails to pay the interest in time. So, WKHD was stricter on payment than SWKHD. The maximum number of SHGs in both districts used to conduct group meetings every week and a few SHGs used to conduct their group meetings thrice a month. No group in both the districts used to conduct group meetings once a month or only when it is necessary. None of the SHGs of NRLM did any marketing activities but the majority of the SHGs of NERCORMP had done their marketing by themselves and some of them got help from the linked department. WKHD got more help from the linked department than SWKHD whereas, most of the SHGs of SWKHD tried to do it by themselves. WKHD SHGs were earning more than SWKHD SHGs but not much.

Linkages of the SHGs

The bank linkage of NERCORMP in both districts was very weak. WKHD had more links with SBI than SWKHD while SWKHD had more links with MRB. It is also noted that NRLM had link with only MRB whoever, NERCORMP had link with only SBI. Both the district had difficulties to link with SBI whereas much easier with MRB. In WKHD, NRLM had less linkage with the bank but more in SWKHD and it was vice-versa for the NERCORMP SHGs. Only one SHGs of NERCORMP in WKHD had a link with the marketing sector but SWKHD did not have the linkage with any other marketing sector nor cooperative body.

Hypothesis Testing

Here, hypothesis testing is carried out to show that the financial growth of the groups is related to the particular activities of the group.

H_0 : There is no relationship between the annual earning of the groups and producing income-generating activities, and linking with market agencies/co-operative bodies.

H₃: There is a relationship between the annual earning of the groups and producing income-generating activities, and linking with market agencies/co-operative bodies.

This analysis determines the relationship between the annual earning of the groups and producing income-generating activities by the groups and linkage with marketing agencies/co-operative bodies in the study areas. This table shows that there is strong positive relationship between annual earning of the groups ($\chi^2 = 39.833$, $P = 0.000$) and producing income-generating activities by the groups ($\chi^2 = 55.067$, $P = 0.000$) and linkage with marketing agencies/cooperative body ($\chi^2 = 56.067$, $P = 0.000$). This table further shows that when any SHGs have income-generating activities and linkage with any marketing agencies/cooperative body the annual earning of the SHGs is increased.

Producing income-generating activities and linking with marketing agencies/cooperative bodies is essential for the income growth of the SHGs. According to the analysis, it is found that there is a positive relationship between the annual earning of the groups and producing income-generating activities by the group and linkage with marketing agencies/cooperative bodies in the study areas since the findings of 'P' are 0.000s. It denotes that the study has accepted the alternative hypothesis, and fail to accept the null hypothesis. Therefore, producing income-generating activities and linking with market agencies/cooperate bodies are so essential for the financial growth of every SHGs as well as its sustainability.

Area of Changes Undertaken in the Life of an Individual

All the SHG members from both the WKHD and SWKHD got empowerment after they joined their SHGs. Besides that, their skills are sharpened and can take part even in social activities.

Hypothesis Claim

As per the hypothesis given in chapter 1, hypothesis testing is conducted here statistically to test whether there is a significant difference in economic growth between the SHG members of both the study districts. Here, the T-Test is being performed to test the hypothesis because T- Test is found to be the most appropriate tool to see whether the two sets/groups/variables are significantly different or not.

H₁: There is no significant difference in economic growth between SHG members of WKHD & SWKHD.

H₂: There is a significant difference in economic growth between SHG members of WKHD & SWKHD.

This analysis it can be observed that the Mean value and Standard Deviation score are higher in WKHD than in SWKHD on the variable of savings of the respondents. The p-value 0.03 ($p < 0.05$) indicates that the savings between WKHD and SWKHD are statistically significant. Thus, the null hypothesis is rejected. Therefore, it can be concluded that there is a difference in economic growth between SHG members of SWKHD and WKHD.

1.10 Conclusion

1.10.1 Socio-economic Profile of the Selected SHG Members

The majority of the NRLM members were Under Matriculation whereas the majority of the NERCORMP SHG members were illiterate. WKHD had fewer illiterate SHG members but more Under Graduate degree holder members. SWKHD had more SHG members who hold the degree of under matriculation and intermediate. This district had more illiterate SHG members and their family size is also bigger. WKHD had more undergraduate degree holder members and all of them had smaller family sizes than those who were illiterate. WKHD had more divorced women members than SWKHD and all of them had a good number of children. SWKHD was having a greater number of joint families as well as the number of family members than WKHD but WKHD was having a greater number of nuclear families. In both districts, there was more nuclear family than any other type of families and a good number of these families were having more than 8 members in their families.

1.10.2. Analysis Based on the Personal Profile of the Respondents before Joining the SHG

Both NRLM and NERCORMP had more SHG members of farmers and housewives. WKHD had more self-employed members than SWKHD and SWKHD had more housewives and farmers by occupation. WKHD had more self-employed husbands than SWKHD but it had more illiterate husbands too. SWKHD was having more farmers than WKHD. SWKHD was having more married SHG members who didn't have land. Perhaps, WKHD had more SHG members who had 2-4 acres of land. SWKHD had more SHG members who did not have their own house but it had more members who have RCC-type houses as well as wood and tin-type houses. WKHD had more members living in cement and tin-type houses. WKHD had two family members who earn money within Rs.20001-25000 per month while SWKHD didn't have any family who earns in the same category. And SWKHD had fewer families

which earn less than Rs.10000 per month. SWKHD had no family that could adjust their expenditure with their income without going bankrupt whereas WKHD had few families that could adjust somehow. But, all the families of both the district could not save their money due to lack of income. All the SHG members from both the district could not save money before they joined their SHGs.

1.10.3 Analysis Based on Sustainable Development Activities done by the SHG Members after Joining the SHG

SHG members of NRLM in WKHD got more training on financial management and accounting than SWKHD but less in skill development training. NRLM was not arranging any training on entrepreneurship and market-related. SWKHD had more members who got a huge impact on enhancing income, earning, and skill development whereas the WKHD had more members who got an impact on building confidence. As usual, all the members of every SHG got loans from their group. SWKHD SHG members were somehow strict on monthly regular payment of interest while WKHD SHG members were a bit indulgent on the monthly payment of interest as they considered the financial condition of the borrower. Many SHG members changed their occupations after they joined the SHG. It was seen that the number of farmers and housewives were decreased since they run their small-scale businesses after getting a loan from the group. If we compare these changes between WKHD and SWKHD, WKHD had more changes than SWKHD. In fact, this is the significance of forming SHGs.

NRLM didn't promote the members for agro-processing business yet, whereas NERCORMP did it. SWKHD had fewer women entrepreneurs in horticulture and animal husbandry, whereas WKHD had fewer women entrepreneurs in agribusiness. Very few members from WKHD were still borrowing money from the local money lenders due to their needs even though they already got loan from their groups, whereas members from SWKHD were no more borrowing money from local money lenders as they were getting a loan from their group. As the result, a good number of SHG members were able to save money. Of course, WKHD was having a higher percentage of SHG members who could save money and their saving level was also increasing more than those of SWKHD. But WKHD had also more members who were neither increasing nor decreasing in savings.

Those members who were on savings had made the source of their future savings as they got their businesses because of SHG's loan and other sources from the outcome of SHG training and loan. SHG members from WKHD had more sources of income than the members from SWKHD but it does not mean that nobody didn't face the problem of paying the interest.

In this regard, SWKHD was having more SHG members who were unable to pay the interest in time than WKHD. Some members could change their lifestyle after they joined their SHGs. Some could own their new properties as they were able to save their money. In both WKHD and SWKHD, NERCOMP had a higher number of SHG members who could build their own houses than NRLM. Of course, WKHD had a higher number of SHG members who could build their own houses after they joined their SHGs. WKHD was having more members who could build RCC-type houses but SWKHD was also having more members who build their houses from cement and tin. SWKHD had more SHG members who could buy lands after joining SHG.

1.10.4 Impacting Factors upon Members after Joining SHGs

Many factors which gave an impact on SHG members after they joined SHGs were found but more important factors were the education of the members, training received, marketing knowledge, technology adaptation, participatory research, financial assistance, socio-economic upliftment activities, and risk-taking.

1.10.5 Analyses, Based on Sustainable Activities Performed by the Groups after they formed their Respective SHGs

All the SHGs of both WKHD and SWKHD had the same purpose of forming their respective SHGs. Their main purposes of forming SHGs were to eradicate poverty, bringing the village into good living standards, and socialize the villagers. All the SHGs of both the districts received Revolving Fund (RF) from their sponsoring agencies. The amount of RF that all the SHGs of NRLM received from their sponsoring agency was below Rs.50000 and that of NERCORMP was Rs.150000. They did not utilize the RF for any other purpose except for income-generating activities. They utilized it mainly in the area of loaning among their members with a minimum rate of interest. WKHD did not have many restrictions on fixing the amount of loan money to its members. When they gave loans to the members, they mainly focus on the borrower's capacity to pay the interest and need of the borrower, whereas, in SWKHD, they looked at the capacity of the borrower as well as the available amount in the group's account. Very few members could not pay the interest in time even though the group charge a minimum rate of interest. WKHD had more moderate and irregular payments while WKHD had more regular payments. The SHGs from WKHD used to impose a fine if they fail to pay the interest in time. Whereas all the SHGs in SWKHD used to extend the timing of payment if someone fails to pay the interest in time. 96.7% of WKHD SHGs used to conduct

a meeting every week and very few groups used to conduct their group meetings thrice a month. 76.7% of SWKHD members used to conduct the group meeting every week and some groups also used to conduct their group meetings thrice a month. No group used to conduct a meeting once a month or only when it is necessary for both the districts. There was no difference between the two districts regarding group functions. The only difference between NRLM and NERCORMP was found in their SHGs. So far, NRLM was focusing on loaning money but SHGs of NERCORMP focused on variety of activities apart from loaning, namely small-scale business, lending money to members and others, cultivation, running livestock farms, and other social activities. The majority of the NERCORMP SHGs did their marketing by themselves but some of them got help from the linked department. WKHD got more help from the linked department than SWKHD whereas most of the SWKHD SHGs tried to do it by themselves. In regard of earning, WKHD SHGs were earning more than SWKHD SHGs.

WKHD had more links with SBI than SWKHD while SWKHD had more links with MRB. Both the district had difficulties linking with SBI whereas not much difficulties to link with MRB. NRLM SHGs from both the district did not have any market so far. NERCORMP SHGs of SWKHD also did not have any link with any market sector except only one of WKHD. All the SHG members from both WKHD and SWKHD got many changes especially in the area of economic empowerment after they joined their SHGs. Besides that, their skills are sharpened and could take part even in social activities.

Some could learn about book keeping, financial management through the training they received. Those illiterate women could write and read after they joined into SHGs. The level of domestic violence was minimized as they got wisdom from the group activities, awareness programs conducted by the sponsoring agencies, and from the varieties of training in the group. These were the unique outcomes of running SHGs in rural areas.

So, from all the findings from different tables it is found that many lives of poor women have changed because they changed their previous occupations to new and better occupations. They could also generate income and support their family. They could achieve savings and own new properties and even can take part in the social activities. The main source of these changes in their life was because of the changes in their financial position. Thus, it is concluded that the H₁ (Alternative Hypothesis 1) “SHG members are economically sustained after joining the group” is found to be true.

Again, it is seen that there was a difference in economic growth between SHG members of WKHD and SWKHD because they have different incomes as per findings from some table

numbers. Thus, it is also concluded that the H₂ (Alternative Hypothesis 2) “There is a difference in economic growth between SHG members of South-West Khasi Hills District and West Khasi Hills District” is found to be true.

1.11 Suggestions from the Study

1.11.1 Suggestions to the SHG Members

- i. As SHG members of NRLM are lacking training, they should request the sponsoring agency to provide various types of training that would help them to motivate, sharpen their skills and push up their business activities.
- ii. SHG members of NRLM should request the sponsoring agency to lead them for exposé visits to other big and developed companies or financial institutions or SHGs to see their functions and hear their testimonies.
- iii. SHG members of NRLM should look forward to getting into more social activities as a part of the group’s ambition and motto.
- iv. SHG members of NRLM are having links with only state-private banks. So, they also should have a link with other public banks which are running within the district.
- v. NRLM SHGs are lacking in taking part in the exhibitions where they can learn what others are doing.
- vi. NRLM SHG members are suggested to focus on production and marketing activities.
- vii. NERCORMP SHG members need to look forward to making their products brand.
- viii. Women entrepreneurs from the SHG members of both the sponsoring agencies should give their best effort to have a link with other bigger markets.
- ix. It is found that many of the entrepreneurs are running the same type of business and taking a high risk for competition within the small village and making the market smaller. So, it is to suggest to the women entrepreneurs of both the districts to look for innovative ideas of monopoly type business so that the risk taken by the entrepreneurs to compete with others will be reduced and as a result of it the sustainability of the business will last long.
- x. It is suggested to the women entrepreneurs to think outside the box and look at what famous women entrepreneurs are doing and then take the challenges.
- xi. Women entrepreneurs need to sharpen their skills and update their knowledge with the latest technologies.

- xii. Members shouldn't concentrate only on the growth of the group but also on individual, balancing on both.
- xiii. All the members should be aware of all the govt. schemes related to SHG and make sure to get it.
- xiv. SHGs should not have the habit of always leaning on the sponsoring agency but also exercise the independent functioning that would yield a good outcome.
- xv. Members should impart the financial education that they received from the training and their experience to the family as well as to the other women in the society.

1.11.2 Suggestions to the Sponsoring Agencies

- i. More financial literacy and numeric trainings should be provided for the SHGs.
- ii. Training on legal literacy, rights, gender awareness, and empowerment are to be given.
- iii. It is suggested to focus on the fact that it is necessary to develop the professional competencies of members or entrepreneurs through series of training programs in the areas of managerial skills, leadership development, marketing techniques and tie-ups, different kinds of production and its process, strategic planning, profit planning, etc.
- iv. The timely information of govt. schemes, funds, and other opportunities should be delivered to the SHGs to develop their entrepreneurial activities in the state.
- v. It is important to update the educations given to the members with the latest technologies and scientific information as the business trends keep on changing.
- vi. Organizing more periodical exhibitions at block-level and district level may create a good platform for displaying their products and excel their productivity.
- vii. Organizing meetings and seminars may give them a chance to exchange their views and it may enable them to develop their group strength through interactions.
- viii. Frequent conducting of awareness programs on health care, business ventures, environment issues, climate change, women and girl child issues, disaster management, etc. are suggested.
- ix. Not only in magazines or journals, making films on success stories of SHG members will immensely impact women entrepreneurs.

- x. Teachings on making something unique out of locally available product(s) will lead the SHG members into innovative ideas.
- xi. Conducting classes on utilizing natural resources and their values will be highly useful as a mass.
- xii. Concern officers of the sponsoring agencies should not lack follow-up visits after the training is given.
- xiii. It seems that there is a little lacking of entrepreneurial aptitude for women entrepreneurs. So, if special entrepreneurial aptitude training/classes are given to the entrepreneurs it may be more fruitful.
- xiv. Conducting more awareness regarding producing the new products by utilizing the naturally available resources within the village and teaching the fundamental ideas of marketing is highly recommended.
- xv. Many women entrepreneurs are lacking management skills. So, it is suggested that if business management programs are conducted it will enhance the management skills of the lives of women entrepreneurs and help to create pro-active and visionary business owners so that it will lead to sustainability.

1.11.3 Suggestions to the Banks

- i. The procedure of linkage with SHG should not be a heavy burden to the SHG.
- ii. The sanctioning credit to SHG should be simple and quick.
- iii. Bank staff should be friendly to SHGs so that members can easily approach the bank.
- iv. Concern officers of the bank should be proactive to link with SHGs as having a link with SHGs is one of the revenues for the bank.
- v. The bank should properly maintain the uniformity of formation and extension of financial assistance.
- vi. A regular financial literacy program for the SHGs should be provided.
- vii. The banker should deliver timely information about new schemes, policies, and plans of the bank to the SHGs.
- viii. Formalities of the bank with the SHG members should be simplified by the bankers by knowing the fact that SHG members are not highly educated as they are.

ix. Individual loans, housing loans, and business loans should be made available for the SHG members.

x. In the study area, it is found that MRB (Meghalaya Rural Bank) is easier to link with than SBI. So, SBI needs to look upon this matter and make it as easy as MRB.

1.11.4 Suggestions to the General Public

i. Creating a supportive environment for SHG and its members is the responsibility of the general public.

ii. The general public should understand that buying the products produced by the SHG or its member is supporting the SHG or members and contributing something towards the SHG.

iii. The public should pay respect to each SHG member.

iv. The public should give cooperate with every activity performed by the SHG.

v. The public should encourage the SHG members by knowing the fact that they are doing well for the individual, for their family as well as for society.

vi. The public should not hinder the activities of the SHG but rather support them with the understanding that they are non-other than their sisters and mothers.

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