

Prospect of Youth Entrepreneurship Development through Self-Help Groups (SHGs) in East Khasi Hills District, Meghalaya

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[Abstract] On one side, the outreach of SHGs across the East Khasi Hills District to nurture the means of support for the poor people is overwhelming. On the other side, the number of youths who have taken up entrepreneurship as their source of livelihood is visible throughout the district. This study attempts to analyze the impact of the growing number of SHGs on youth entrepreneurship in the East Khasi Hills District of Meghalaya through their schemes and support, loans, and training programs. The negative impact of SHGs on young entrepreneurs will enhance their role in entrepreneurship development among the youth.

[Keywords] self-help groups, youth entrepreneurship, east Khasi Hills district

Introduction

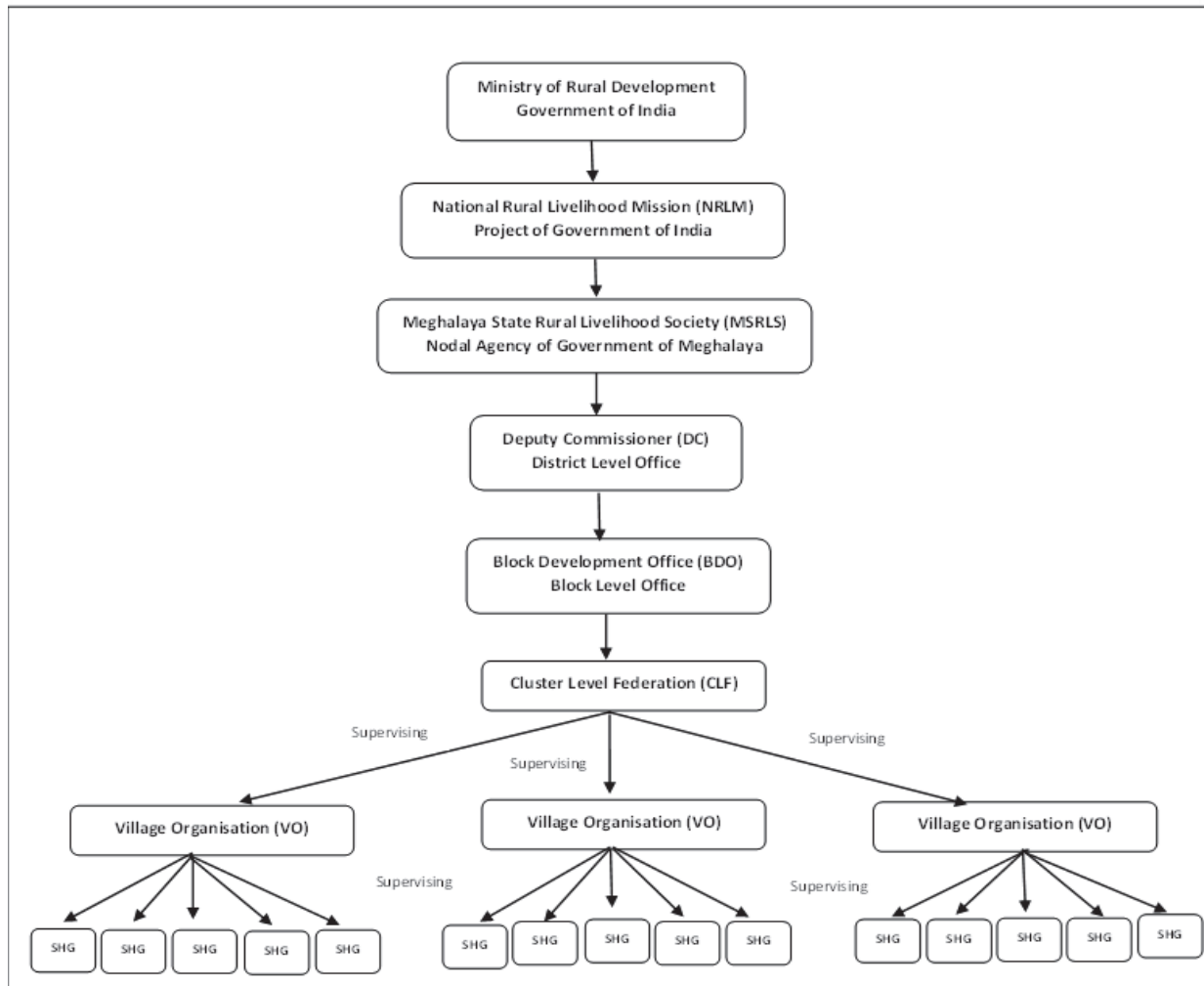
From one period to another, the government has organized numerous poverty alleviation programs to mitigate poverty in the country. These programs lasted a while and could not utterly achieve the objective. There is denying the fact that the policymakers have tried their best, but there is no readymade solution to the problem of poverty. Besides, unequal wealth distribution and regional imbalances are widely seen in the country. With the introduction of SHGs, these problems have been reduced to a large extent and there has been a drastic change in the face of the nation. No village is inaccessible by the SHG, which has open doors for the underprivileged to gain access to finance, credit, training, awareness, confidence, and motivation. The growth of SHGs hand-in-hand led to the escalation growth of entrepreneurship in every state of the country. Moreover, SHG members are in constant contact with them and can motivate and inspire each other in a way that government officials cannot. Such a relationship is the basic requirement to build one another, especially in entrepreneurship activities.

Meghalaya, one of the thirty-six states of India, is comprised of twelve districts, namely East Khasi Hills, West Khasi Hills, South West Khasi Hills, Jaintia Hills, East Jaintia Hills, Ri Bhoi, West Garo Hills, South Garo Hills, East Garo Hills, South West Garo Hills, North Garo Hills, and Eastern West Khasi Hills. It is located in the North Eastern Region in a narrow stretch of land running between Bangladesh on the South and West and Assam on the North and East. The East Khasi Hills District is at the heart of Meghalaya, and Shillong is the district's headquarters, the state's capital city.

In Meghalaya, the Meghalaya Rural Development Society (MRDS), funded hand-in-hand by the International Fund for Agriculture Development (IFAD), the Government of India, the Government of Meghalaya, and Micro Finance Institutions (MFIs), is a registered society formed to carry out the Meghalaya Livelihood Improvement Project; it was started during 2004-2005 and allotted for a period of eight years to form 2,000 SHGs in five districts of Meghalaya (except West Khasi Hills and West Garo Hills). With tremendous effort, MRDS equipped a total of 895 SHGs, of which 318 were male SHGs, 411 female SHGs, and 166 mixed SHGs covering 582 villages (target 684) and 32,564 households (target 38,623) (Megh Self Help, 2009). In November 2014, the Meghalaya Rural Development Society (MRDS) was replaced by the Meghalaya State Rural Livelihoods Society (MSRLS), which came into existence in the state and acts as the Nodal Agency for exercising National Rural Livelihood Mission (NRLM). Up to August 31, 2022, the number of SHGs and VOs in Meghalaya was 41,543 and 4,043, respectively (NRLM Analytical Report, 2022).

Self-Help Groups (SHGs) are informal groups of 10-20 people who have similar socio-economic backgrounds from the same geographical area coming together with unity, trust, understanding, empathy, self-help, and shared responsibilities with one mindset: to knock out poverty. In hilly areas and tribal-dominated communities, a minimum of five people can form an SHG (Meghalaya State Rural Livelihoods Society, n.d.; NABARD, 2018). For sustainability and support, the SHGs form the primary level federation known as Village Organizations (VOs) operating in each village, comprised of six to fifteen SHGs (Qasaba et al., 2016[IN ref list]; Shylendra, 2021). VOs are known as the hub and “mother organization” of SHGs and act as an intermediary between the SHGs and second-tier federations called Cluster Level Federations (CLF) (Seibel, 2012).

The growth rate of SHGs and VOs is on the rise, reaching every nook and corner of the East Khasi Hills District. The number of SHGs, VOs, and CLF in the East Khasi Hills District to date is 6110, 600, and 4 respectively. Youths are undergoing stress, anxiety, and depression because of the unemployment problem. One of the ways to remove this barrier is to engage in entrepreneurial activities. Even though youths of the East Khasi Hills District are resourceful and talented, they are unaware of opportunities, sources of support, and how to make a move. For entrepreneurial activities, building up networks of interpersonal relationships for support and assistance is imperative. These networks help to come across opportunities and utilize them. Because of SHG’s vast coverage, they are in the best position to reach out and support nascent entrepreneurs, and eventually, aspiring entrepreneurs can make a move in enterprise creation. Henceforth, this study analyzes entrepreneurship development prospects through SHGs in the East Khasi Hills District, Meghalaya.

Figure 1: Structure of Supervision of SHG in Meghalaya

Review of Literature

Financial Sustainability and Economic Empowerment

Rajbongshi (2015) expresses that sustainability is the responsiveness of the SHG members towards economic or non-economic factors and their enthusiasm to participate in the activities of the SHG. Financial sustainability is defined by Pati (2009) as “how effectively the cash inflows and cash outflows of the groups are managed to earn a reasonable margin over a long period.” Pati (2008) said that subsidy hurts the sustainability of SHGs because, instead of promoting income-generating activities, it creates slackness among members of an SHG. An improved loan recovery rate is crucial for the SHGs to achieve sustainability in the long run (Pati, 2009).

In the words of Umdor and Panda (2009) economic empowerment is determined by credit accessibility, increase household income, broadening the sources of income, and involvement in income-producing activities (Singh et al., 2020). Regular savings is the basic activity of every SHG (Shylendra, 2021), and because of this people started to recognize that such small savings can safeguard their future financial uncertainties (Qasaba et al., 2016) and creditworthiness (Ballem et al., 2012). SHGs and VOs are advised to create a fund for these savings, which can serve as leverage for bank credit. The majority of the SHGs deposit some of their savings with the VO (Shylendra, 2021). The sources of credit and, internal lending activities of the SHGs and VOs are from the savings of the members on a weekly or monthly basis

(Zaryab, 2015) and grants given by the mission in the form of Community Investment Fund (CIF), Revolving Fund (RF) and Vulnerability Reduction Fund (Qasaba et al., 2016) and income from interest (Shylendra, 2021) Therefore, SHGs and VOs play a pivotal role in the dissemination of micro credit to the rural sector for fostering their entrepreneurial activities (Nongbri, 2015)

Training and Awareness Programmes

To elevate the SHGs' members in managing their institutions, linking up with markets, managing their existing livelihoods, enhancing their credit absorption capacity and credit worthiness, etc., the NRLM provides free regular training that covers the capacity building and skill development for all stakeholders, program officers and staff, community professionals, concerned government officials, NGOs, PRI functionaries, etc. Skill training includes member-level training for self-employment (NRLM, 2013). In Assam, as mentioned by Sharma and Ghosh (2020), the NABARD launched training programs for SHGs' members and stakeholders, namely Micro Enterprise Development Programme, Capacity Building, and refresher training under the Livelihood Enterprise Development Programme. NRLM delivers training to improve income-generating activities and awareness of credit facilities, technology, markets, etc. Furthermore, after an SHG reaches a certain stage of sustainability and growth, they start entrepreneurial training and market connection for their products. The training curriculum is monitored and often reviewed (NABARD, 2018).

Ballem et al. (2012) recommend that SHGs should impart more training on livelihood and employment-generating activities so that members will be able to know how to make productive use of SHG's loans, which would improve family income. Livelihood and Rural Self Employment Institutes connect with public sector banks to set up RSETI to impart headlong training to implant entrepreneurship skills into the youth (NRLM, 2017). The NRLM aimed to provide business training skills by intensifying the RSETIs, which would enable people to start enterprises and generate employment for poor sections of society. It also planned to expand the network of RSETI by collaborating with ITIs and community polytechnics (Ministry of Rural Development, n.d.). Dubey et al. (n.d.) recommended that a committed training module through RSETI can foster entrepreneurship.

Mannan et al. (1995) mentioned that after completing the first step of savings for three months, in the next step, BRAC made it compulsory for VO members to get 26 days of social awareness education (SAE) in the houses of VO members. At the VO level, training is conducted by the NRO through senior CRP rounds (UNDP, 2015). According to Dehingia (2021), VOs provide awareness to SHG members about various government programs and policies for strengthening the poor people. Singh et al. (2020) stated that training and awareness are instrumental in promoting entrepreneurial activities.

Self-confidence and Entrepreneurship Motivation

Nongbri (2015), Singh et al. (2020), and Umdor and Panda (2009) stated that in Meghalaya, members who participated in SHG programs have helped in building and improve their self-confidence in their own homes and even in the public to fight for their rights and powers. Moreover, SHGs have developed their degrees of confidence to participate at the global level.

According to the study conducted in the Rewari and Hisar districts of Haryana by Sharma and Varma (2008), 50% of the respondents had medium affiliation motivation towards entrepreneurship, and 50% had high affiliation motivation. Entrepreneurship education, training, and financial assistance can motivate rural sectors to take up entrepreneurial activities. Another study by Rani (2020) found that women entrepreneurs in Haryana often get help from SHGs to enter new markets. The inner self of self-identity has the highest motivating factor for entrepreneurial activities.

Objectives of the Study

1. To study the SHG scenario in the district concerning youth entrepreneurship
2. To analyze the impact of SHGs in the development of youth entrepreneurship in the East Khasi Hills District, Meghalaya

Scope of the Study

The scope of the study is limited to all the two newly formed administrative Community and Rural Development (C&RD) blocks of the East Khasi Hills District, Meghalaya. The names of the C&RD blocks are Mawlai and Mawpat. The study is to understand the impact and role of SHGs in these two selected C&RD blocks.

Significance of the Study

Prior papers have covered studies on SHGs in Meghalaya in areas such as the SGSY program (Umdor & Panda, 2009), micro-finance (Nongbri, 2015), impacting factors upon members (Singh et al., 2020), sustainability of SHGs (Pati, 2009) and microfinance (Pati, 2008) and others. However, no study has been made on SHGs of the new C&RD blocks and their role in developing entrepreneurship through SHGs. Therefore, it becomes imperative to cover the area of SHGs' perspective on entrepreneurship development in the East Khasi Hills District, Meghalaya.

SHGs and VOs have spread to the nook and corner of Meghalaya and there is a rapid increase in the number of SHGs in the state. Efforts and initiatives have been made by the government of Meghalaya in promoting entrepreneurs in the state through various schemes and programs. One of them is through MSRLS, which is the nodal agency for implementing the NRLM project in the state. To add up to their efforts, this study will narrow down how much impact has been made by SHGs in villages of the East Khasi Hills District.

Methodological Tools Administered

Population

For the study, two new subdivisions of the East Khasi Hills District of Meghalaya, also known as Community & Rural Development (C&RD) Blocks bifurcated from the Myllem C&RD Block on July 14, 2017, viz, Mawlai and Mawpat blocks, were selected in the first stage of sampling. SHGs promoted by NRLM in these two blocks started on August 1, 2020.

Sample Size

The second stage involves the calculation of the sample size of the total SHGs from these two blocks using the Taro Yamane formula, 1967 (Sarmah & Hazarika, 2012). As of August 31, 2022, the total number of SHGs was 361 and VOs were 27(NRLM Analytical Report, 2022). To recognize the role and impact of SHGs in entrepreneurship development from the initial years of establishment, SHGs promoted by NRLM whose year of formation was from the year 2020 were randomly selected for sampling at the third stage. Therefore, the sampling frame was 190 SHGs.

$$n = \frac{N}{1 + Ne^2}$$

Where, n= Sample size

N= Population size of SHGs

e = Error (0.05) reliability level 95%

$$n = \frac{361}{1 + 361 (0.05)^2}$$

$$n = \frac{361}{1 + 361 (0.0025)}$$

$$n = \frac{361}{1 + 0.9025}$$

$$n = \frac{361}{1.9025}$$

$$n = 189.75$$

*Sampling Frame***Table 1**
Sampling Frame of Respondents

Sl. No.	C & RD Block	Village	No. of SHG
1	Mawlai Block	1. Madan Mawkhar	4
		2. Mawkynroh	13
		3. Mawsiatkhnem	10
		4. Mawtawar	25
		5. Nongkohlew	7
		6. Umphrew	4
		7. Umrynjah	9
		8. Umsaw	8
		9. Umshing	3
	Total		83
2	Mawpat Block	1. Diengieng	5
		2. Lapalang	12
		3. Lumshyiap	11
		4. Mawdiangdiang	4
		5. Mawkasiang	5
		6. Mawlong	8
		7. Mawpat	8
		8. Nongmynsong	27
		9. Nongrah	12
		10. Umpling	17
	Total		109
	Sampling Frame		192

Source: Field survey

Data Collection

Primary data were collected from the office bearers of SHGs or members of corresponding SHGs through a semi-structured questionnaire designed to collect data during a field survey to collect both qualitative and quantitative data. Questionnaires contain nominal scale questions get the profile of the respondents, an ordinal scale using a 5-point Likert scale ranging from Strongly Agree (5), Agree (4), Neither Agree nor Disagree (3), Disagree (2), and Strongly Disagree (1) to measure the motivation, schemes, and support for youth entrepreneurship development, training programs, and open-ended questions where SHGs can openly express their opinion or viewpoints. Secondary data were collected from the BDOs, BMMU, BPM, the person in charge of SHGs, and the website of NRLM and MSRLS.

Pilot Study

A pilot study was conducted for 24 SHGs from 11 villages under the East Khasi Hills District in November 2021 after which the questions were improvised to obtain consistent responses from the respondents.

Empirical Results of Descriptive Statistical Analysis

The main focus of SHGs' formation in the East Khasi Hills District is to profit families whose livelihood is below the poverty line through self-employment activities. Therefore, the study aims to analyze the impact of SHGs on youth entrepreneurship development in the East Khasi Hills District, Meghalaya. The analysis has been carried out on the demographic profile of respondents and SHGs, and the impact of SHGs on youth entrepreneurship development. Statistical tools, namely descriptive statistics and regression analysis, were used through the Statistical Package for the Social Sciences (SPSS) version 22 software.

Reliability

To test the reliability of the questionnaire, Cronbach Alpha is used to test the internal consistency of the factors under study. The internal consistency of each construct was to be found within the acceptable limits of Cronbach Alpha ($\alpha > 0.7$).

Table 2

Reliability of Benefits of Joining SHG

Sl. No.	Constructs	Cronbach's Alpha
1	Better access to credit sources and financial services	0.914
2	Improved savings	0.913
3	Asset and value creation	0.909
4	Confidence to face uncertainties and financial crisis	0.904
5	Increased entrepreneurial opportunities	0.919
6	Better accessibility to government officials and government support	0.906
7	Enterprise creation	0.926
8	Becoming aware of enterprise development	0.912
9	More self-esteem and self-confidence than before	0.915

Source: Field survey

Table 2 depicts the reliability of constructs regarding the benefits of joining SHG. The reliability of all constructs is above the acceptable level of 0.7. Hence the constructs on the benefits of joining SHG were reliable.

Table 3

Reliability of Schemes and Supports of SHG

Sl. No.	Constructs	Cronbach's Alpha
1	Group savings	0.869
2	Helping people to get a loan	0.868
3	Skill development training	0.862
4	Helping the group to sell products	0.863
5	Helping members start an enterprise	0.864
6	Broadcasting information	0.872
7	Creating awareness	0.864
8	Providing health services	0.859
9	Delivering free treatment & medicines	0.871
10	Guidance	0.866
11	Rapport	0.87
12	Account keeping	0.88

Source: Field survey

Table 3 depicts the reliability of constructs regarding schemes and supports of SHG. The reliability of all constructs is above the acceptable level of 0.7. Hence, the constructs of schemes and supports of SHG were reliable.

Table 3*Sample Characteristics: Frequency and Percentage of Demographics (n=192)*

<i>Constructs</i>	<i>Description</i>	<i>Frequency</i>	<i>Percent (%)</i>
Number of respondents	Mawlai Block	83	42.23
	Mawpat Block	109	56.77
Age	18-30	73	38
	31-50	113	58.9
	Above 50	6	3.1
Marital Status	Married	182	94.8
	Unmarried	10	5.2
	Illiterate	10	5.2
Educational Background	Lower Primary	2	1
	Upper Primary	27	14.1
	Secondary	56	29.2
	Higher Secondary	57	29.7
	Postgraduate	26	13.5
Number of members of Self-Help Group	Others	14	7.3
	Less than 10	24	12.5
	10-15	103	53.6
Years of functioning of SHG	15-20	65	33.9
	Less than 1 year	46	24
	1-2 years	146	76
Youth started business	Total	192	100
	Yes	114	59.4
	No	78	40.6

Source: Field survey

Table 4 is the analysis of the response from the respondents collected during the field survey. With the regard to the age of respondents, 38% of them were in the category of 18-30 years of age. The highest number of responses were from people in the age category of 31-50 years, which is 58.9%, and the least response, i.e., 3.1%, were from above 50 years of age. The majority of the respondents, which was 94.8 %, were married, and only 5.2% were unmarried. The highest level of education was 29.7% in the higher secondary level, followed by secondary at 29.2% and postgraduate at 13.5%. Illiterate respondents were 5.2%, the upper primary was 14.1%, and the other educational level was 7.3%. The least educated

background was from the lower primary, which is only 1%.

Considering the strength of the SHG where the number of members majority of the SHG constitutes 10-15 members, which is 53.6%, SHGs whose number of members was 10-15 was 33.9%, and less than 10 members were 12.5%. The SHGs who have been functioning for less than one year were 24% and from 1-2 years 76%. Fifty-nine percent of the youth have started their enterprises after getting training and support from SHG, whereas 40.6% have not yet started any enterprise.

Youth Entrepreneurship Development through SHG in East Khasi Hills District, Meghalaya

Multiple regression analysis has been used to study the prospects of youth entrepreneurship development through SHG. Three independent variables were support and schemes, training, and sources of loans given by SHG and the dependent variable is the youth who started a business. Results of multiple regression are shown in three blocks: Model summary, ANOVA, and Coefficient table.

Table 5

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.336 ^a	.113	.094	.469

a. Predictors: (Constant), Has the SHG given any training? Sources of loans to young entrepreneurs, Benefits of joining SHG, Schemes, and support

The value of R Square which is the proportion of variance in the dependent variables shown in Table 5 is 0.113, which means an 11.3% variation in youth starting a business. The model describes a very low level of variance.

Table 6

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.233	4	1.308	5.955	.000 ^b
	Residual	41.080	187	.220		
	Total	46.313	191			

a. Dependent Variable: Youth started a business

b. Predictors: (Constant), Has the SHG given any training? Sources of loans to young entrepreneurs, Benefits of joining SHG, Schemes, and support

Table 6 depicts the findings of ANOVA. The total variance is 46.313, out of which the variance explained by the regression is 5.233, and the residual unexplained variance is 41.080 with degrees of freedom of 191, 188, and 3 respectively. The mean square of variation is 1.308 and the F ratio is 5.955. the p-value which is the level of significance shows 0.00. Hence, independent variables have no significant impact on the dependent variable.

Table 7
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.518	.284		8.872	.000
Schemes and support	-.018	.005	-.283	-3.758	.000
1 Benefits of joining SHG	-.009	.007	-.097	1.287	.200
Sources of loans to young entrepreneurs	.025	.016	.109	1.566	.119
Has the SHG given any training?	.002	.073	.002	.023	.981

a. Dependent Variable: Youth started a business

The coefficient table shows that the level of significance for schemes and support is below 0.05, which explains that it has a significant impact on youth starting a business. However, the significant value for benefits of joining SHG, the SHG was given any training, and sources of loans are more than 0.05. Therefore, it is concluded these variables have no significant impact on youth entrepreneurship. The following multiple regression equation is framed:

$$Y = a + B_1(X_1) + B_2(X_2) + B_3(X_3) + B_4(X_4)$$

Y = Dependent variable (Youth entrepreneurship development)

a = 2.518 (Constant or intercept)

B₁-B₃ = Parameters to be estimated

B₁ = -0.018 (Schemes and support)

B₂ = -0.009 (Benefits of joining SHG)

B₃ = 0.025 (Sources of loans to young entrepreneurs)

B₄ = 0.002 (Has the SHG given any training?)

Y = 2.518 - 0.018 (Schemes and Support)

Since B₂ and B₄ are not significant; therefore, they are not included in the equation. Hence, the estimated negative sign implies that is a significant negative or inverse impact of schemes and support provided by SHG on young entrepreneurs.

Conclusion and Suggestions

Based on the findings from the analysis the following are the suggestions to SHGs for better prospects of youth entrepreneurship development in the East Khasi Hills District:

1. Schemes and support to be provided should be more entrepreneurial-oriented. SHGs can help to assist and guide young entrepreneurs through well-thought financial assistance, and specific training for young entrepreneurs to equip them in different entrepreneurial activities.
2. After providing training, schemes, and support the SHG has to put effort to follow up and make sure that they should implement them in their enterprises.
3. Gather more information so that numerous awareness can be spread by the SHGs on schemes, training, and other services offered by the government and other institutions for entrepreneurship development.

4. Every SHG needs to search and recognize young entrepreneurs in the town village and try to find out ways and means to foster them, not only starting an enterprise but also managing and running it successfully.
5. SHGs can set up training centers specifically for youth aspiring to be entrepreneurs, which may serve as incubators for young entrepreneurs in the district.

Despite the concentration on the spreading of SHGs in the East Khasi Hills District it never comes to mind to the members the impact, they bring to the upliftment of young entrepreneurs in society. Much cannot be done by the SHGs alone, but through them, several youths might be motivated to start an enterprise and become successful. From now on if every SHG give focuses or concentrates on young entrepreneurs; at least in their village, we can say there is a positive prospect of youth entrepreneurship development through SHGs in the East Khasi Hills District.

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