

SELF-HELP GROUPS AND RURAL LIVELIHOOD TRANSFORMATION: A THEMATIC SYNTHESIS OF FINANCIAL INCLUSION, WOMEN'S EMPOWERMENT AND ENTERPRISE DEVELOPMENT IN MEGHALAYA

Dhiraj Sonowal¹, Prof. (Dr.) Mahesh Kumar²

Research Scholar, Department of Economics, William Carey University, Shillong, Meghalaya
793019, India¹

Professor, Department of Economics, William Carey University, Shillong, Meghalaya 793019, India²

ABSTRACT

Self Help Groups (SHGs) support India's rural-livelihood strategy through savings, lending, bank linkage and collective learning. This review examines what past work implies for livelihood enhancement through SHGs in East Khasi Hills District, Meghalaya. It brings district programme documents into dialogue with Indian impact evaluations, systematic reviews and institutional studies published from 2000 to 2023. This contextual synthesis is not a household survey. It finds a robust pathway from SHG membership to financial inclusion, social capital, information access and several forms of women's agency. Evidence for sustained income, asset growth, labour-market outcomes and enterprise survival is more uneven: benefits depend on group maturity, credit size, complementary skills, market access, household norms and local ecology. East Khasi Hills is a demanding but promising setting because farming, horticulture, livestock, forest-linked activities and small trade coexist with hilly terrain, high rainfall, dispersed settlements and proximity to Shillong markets. Local cases show the relevance of collective nurseries, livestock, broom grass, betel leaf, black pepper and diversified farm enterprises. The review therefore argues that credit alone should not be treated as livelihood enhancement. Stronger results are likely when financial services are sequenced with technical extension, aggregation, quality assurance, transport and inclusive federation governance. A transparent thematic meta-synthesis, rather than a pooled statistical estimate, is used because studies define outcomes differently and seldom report compatible effect sizes. The paper concludes with a practical East Khasi Hills-specific implementation pathway and a

measurement agenda that distinguishes access, agency, income stability, resilience and women's control over gains.

Keywords: *Self Help Groups¹; rural livelihoods²; East Khasi Hills³; Meghalaya⁴; women's empowerment⁵; financial inclusion⁶; thematic meta-synthesis⁷.*

1. INTRODUCTION

1.1 Rural livelihood context and the district case

East Khasi Hills is a useful setting to ask whether Self Help Groups (SHGs) deepen livelihoods beyond small credit. It includes Shillong and scattered hill villages. Census and agriculture sources describe a substantial rural population and diversified farming systems [4]–[6]. Crops, horticulture, livestock and, where suitable, fisheries form overlapping household portfolios. Returns depend on seasonality, weather, roads and thin markets. The issue is larger than loan access: can collective action help households manage risk, improve production, add value and reach buyers?

Khasi society is widely characterized by matrilineal descent and inheritance, but this is not universal control of productive assets or freedom from care burdens. The district setting is Khasi and War, where agriculture and livestock remain important. Women's participation may build on networks, yet unpaid work, mobility, household negotiation and unequal market access can still shape outcomes. The review therefore avoids assuming automatic empowerment or transferring results without considering hill ecology.

The district has a history of livelihood promotion that predates current DAY–NRLM scale. A Meghalaya Livelihood Improvement Project report recorded SHG mobilization and farm, livestock, horticulture and forestry support in selected blocks [7]. A Pynter community-nursery case shows eight SHGs with 70 members linking a nursery to broom grass, betel leaf, betel nut and black pepper livelihoods [8]. These documents do not prove district-wide impacts, but show why SHGs should be analysed as platforms tied to value chains, not anonymous credit clubs.

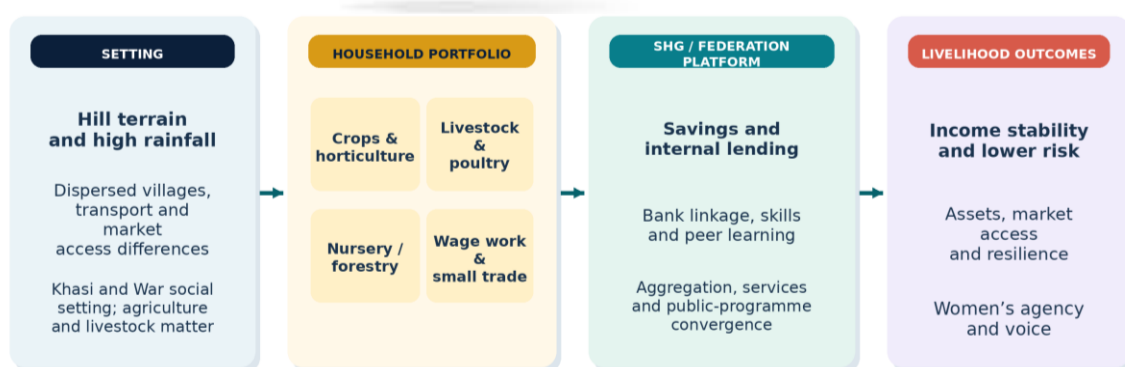


Figure 1: Livelihood-system schematic for the East Khasi Hills review context

Figure 1 situates the review in a livelihood system rather than treating East Khasi Hills as a uniform rural space. It shows how farm, horticulture, livestock and small-trade activities operate within a hill setting marked by

distance, rainfall, terrain and market-access differences. The SHG is placed as an institutional connector, not as the livelihood. Savings, internal lending and federated support can connect households to skills, finance, buyers and public services, but outcomes remain moderated by location and household conditions. The schematic avoids presenting a map or claiming district-wide proportions. Its purpose is to explain why tailored enterprise support is necessary.

1.2 SHGs, livelihoods and the institutional pathway

DAY–NRLM links SHGs of poor households through village organizations and cluster-level federations. The framework sequences mobilization, savings, credit, bookkeeping, bank linkage and livelihood support [1]. NABARD's SHG–bank linkage experience shows that groups create records, pool risk and can reduce reliance on high-cost informal credit [2]. Livelihood enhancement requires a wider chain. Savings may smooth consumption, credit may finance assets, peer learning may improve practice, and federations may organize buyers. A break can leave a group with debt but no reliable earnings.

This matters in a hill district. A loan for piglets, seed or weaving material is not a viable enterprise. Profit depends on inputs, advice, labour, storage, roads, quality, buyers and cash flow. Research finds that membership can raise information access and participation in selected agricultural decisions, while practice adoption and production outcomes remain limited where finance, domestic responsibilities and norms constrain action [16]. The unit of analysis should be the bundle: finance plus technical support, producer coordination, risk management and a buyer-facing route to market.

SHGs also work through social mechanisms. Regular meetings give women experience with accounts, banks, peers and contacts beyond kinship. Multi-state studies consistently associate membership with wider networks, mobility, political participation and awareness of entitlements [17], [25]. These changes can strengthen resilience even when income effects are modest. Yet membership requires time, savings discipline and attendance. Assessment must ask who participates, who manages the group, whose enterprise scales, and whether gains remain under women's control.

1.3 Review question, contribution and boundaries

This review asks what credible past work indicates about the mechanisms, outcomes and constraints through which SHGs can enhance rural livelihoods in East Khasi Hills. It synthesizes Indian and Meghalaya evidence on finance, income, assets, agency and employment; maps findings onto district ecology; assesses prior limitations; and proposes an agenda for planners, community institutions and researchers.

The contribution is a thematic meta-synthesis, not an effect-size meta-analysis. A pooled estimate would be misleading because studies use different membership definitions, comparison groups, programme packages, outcomes and follow-up periods. Some assess microcredit, while others examine multi-layer livelihood programmes. The review instead compares direction, design strength, mechanisms and contextual fit. "Study" in the title means a district-focused evidence study, not new household-level causal data. It does not estimate East Khasi Hills income gains, group numbers or repayment rates beyond official records. This boundary prevents programme narratives from becoming causal proof.

The review is timely because current evidence argues that quality and sequence of support matter more than enrolment alone. Recent evidence emphasizes that sustained supporting pathways, rather than membership alone, shape household economic gains [23]. In East Khasi Hills, the SHG can organize savings and voice, but needs tailored value-chain support to deliver resilient livelihoods. The following sections review past work, explain the protocol, critically test findings and set out district implications.

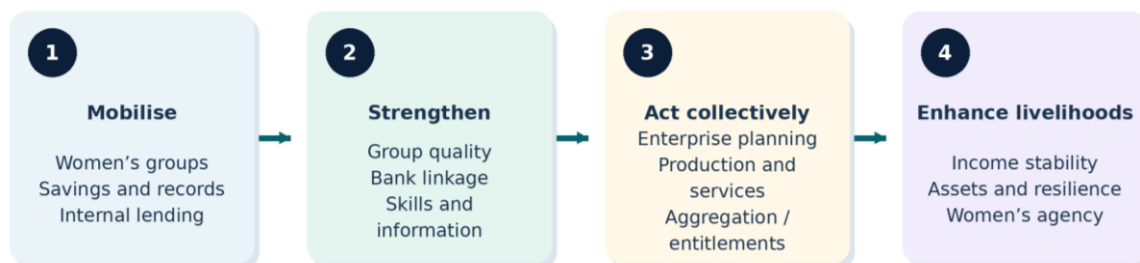


Figure 2: Theory of change from SHG participation to enhanced rural livelihoods.

Figure 2 presents the paper's theory of change. Social mobilization, savings, records, credit and training are inputs, not final achievements. They are expected to strengthen group quality, financial access, knowledge and collective bargaining. These intermediate capabilities may support enterprise investment, diversification, better production practices and access to entitlements, eventually improving income stability, assets, resilience and women's agency. The band shows why it can fail: inadequate markets, climate risk, care work, restrictive norms, weak extension or poor governance can interrupt conversion of credit into returns. The figure therefore supports the review's caution that SHG membership alone does not guarantee livelihood enhancement.

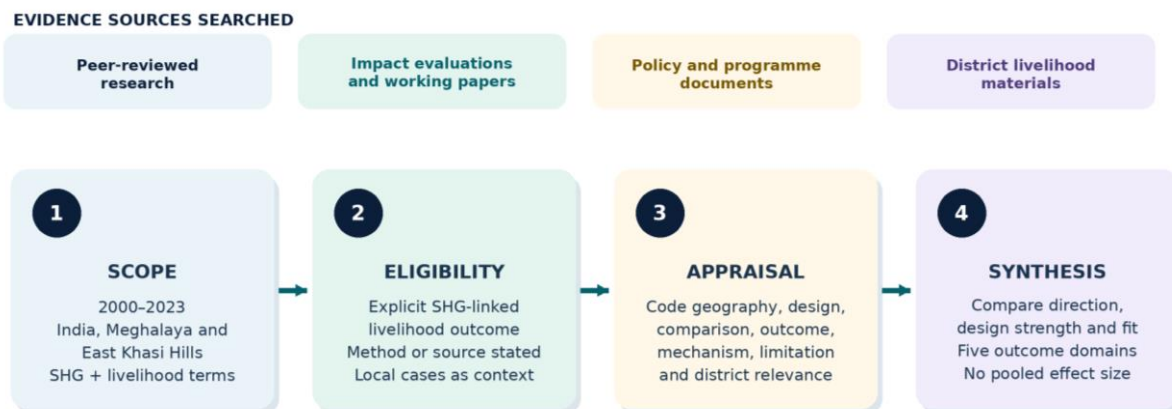


Figure 3: Structured review and thematic meta-synthesis protocol

Figure 3 makes the review protocol visible. The process carefully searches Indian, Meghalaya and East Khasi Hills material, then applies eligibility criteria for SHG-linked livelihood outcomes. Included sources are appraised for context, design, comparison group, outcome definition and limitations before coding into common domains. The final synthesis is thematic, comparing consistency and contextual fit rather than calculating a pooled numerical effect. The design avoids false precision from incompatible indicators and programme

packages. Local programme cases are retained to explain opportunity and implementation, while stronger evaluations receive greater weight for causal claims. It is a transparency device, not a PRISMA count.

2. SURVEY OF PAST WORK AND THEMATIC META-ANALYTIC SYNTHESIS

SHG research has shifted from repayment and credit toward institutions, capabilities, collective action and livelihoods. India's policy framework reflects this expansion: DAY-NRLM envisages institutions of the rural poor that can access finance, livelihood services, skills and entitlements rather than only small loans [1]. This broader design is especially relevant in East Khasi Hills, where household livelihoods can combine seasonal agriculture, horticulture, livestock, wage work, petty trade and natural-resource-linked activities. The review separates intermediate access from net income, assets, resilience and control over decisions.

The most consistent finding concerns financial inclusion. SHGs reduce the organizational and information barriers that individual low-income borrowers face. Regular savings, group records and peer accountability can make members visible to banks, while internal lending provides a small but flexible first line of support. National SHG-bank linkage data confirm the scale of this financial architecture, although regional variation and a substantial credit-linkage gap remain [2]. In East Khasi Hills, the MSRLS annual report indicates that the programme infrastructure reaches the district and connects community institutions with financial and livelihood support [3]. Linkage lowers formal-finance entry barriers but does not guarantee timely, appropriate credit. The key question is whether credit amount, timing, repayment and use match the enterprise cycle.

Rigorous evidence cautions against equating financial access with higher income. Deininger and Liu's evaluation of an innovative Andhra Pradesh model found improvements in social and economic empowerment, nutritional indicators and consumption smoothing, but not a clear short-run increase in income or asset formation for programme participants [9]–[11]. Their longer-term panel analysis, by contrast, reported gains in consumption, nutritional intake and asset accumulation after more sustained exposure [10]. The contrast suggests that groups may first protect consumption before income or assets emerge; cross-sectional “before–after” claims are inadequate. One season's loan or sales do not prove durable transformation without costs, repayment, labour and repeated observations.

Evidence on women's empowerment is stronger, though it too is multidimensional. Swain and Wallentin's quasi-experimental analysis across five Indian states found a significant increase in empowerment among SHG members relative to controls [13]. Kumar and colleagues, using agricultural empowerment measures and matching methods, found that membership improved aggregate empowerment and narrowed the gender gap, principally through greater control over income, credit decision-making and active group involvement [15]. A systematic review by Brody et al. similarly found positive effects across economic, social and political dimensions, while stressing variation across programmes and outcomes [14]. Kochar et al. find that adequately sized Community Investment Funds can increase women's decision-making [20]. For East Khasi Hills, money, information and collective decisions are livelihood-relevant outcomes that should be measured directly.

The empowerment literature also reveals important limits. De Hoop et al. found that SHG membership in Odisha could improve autonomy without improving average subjective well-being; effects were less favourable

where local gender norms were more conservative [18]. Kumar et al. found limited impacts on attitudes toward domestic violence and on respect within the household, despite gains in aggregate empowerment [15]. This guards against treating women only as reliable borrowers. Matrilineal norms may alter pathways but do not erase care burdens, authority relations or loan diversion. Evaluations should therefore track women's own voice in enterprise choice, control of proceeds, time use, freedom of movement and experience of group leadership, alongside household-level financial indicators.

A second well-supported pathway runs through information, networks and public action. Kumar et al. report that SHG members across five states were more politically engaged, more aware of entitlements, more likely to use them, more mobile and more connected than comparable non-members [17]. Raghunathan et al. find that groups can improve access to agricultural information and women's role in selected decisions, but do not automatically raise adoption of improved practices, production diversity or market orientation [16]. Information is necessary but insufficient when cash, land, labour, transport, norms and risk constrain implementation. This distinction is central in East Khasi Hills. Extension about piggery, seed selection, organic inputs, nursery management or food processing should be paired with locally usable input supply, demonstrations, after-sales support and a realistic route to buyers.

Collective action matters at a scale beyond an individual group. Desai and Joshi's randomized programme placement study found increased participation in savings, non-agricultural labour, household decisions and civic activity, while finding no evidence of higher income after two years [12]. Datta's study of JEEViKA linked SHG participation with reduced debt and improvements in socio-economic outcomes in Bihar, but also underlines that programme design and state context shape results [24]. For East Khasi Hills, village organizations and cluster-level federations may be the bridge between small household activity and viable aggregation. They can pool orders, standardize quality, coordinate transport, facilitate bookkeeping, identify buyers and represent members in convergence with agriculture, horticulture, veterinary, forest and rural-development departments. This matters where one producer cannot justify a distant-market trip or volume.

The local evidence is informative but should be interpreted modestly. The 2007 MLIPH report records project-supported SHG mobilization in selected East Khasi Hills blocks and describes interventions in agriculture, horticulture, livestock, forestry and enterprise development [7]. The Pynter community-nursery case documents a cluster federation whose members linked afforestation and potential income generation with local livelihoods [8]. District contingency and KVK material identifies diversified agro-horticultural and livestock systems suitable for location-specific support [5], [6]. They identify opportunity and implementation, not counterfactual income effects. They point to value chains where SHGs may solve collective constraints if technical and market partners are present.

Enterprise studies and sustainability analyses explain why some groups produce lasting benefits while others remain inactive or transactional. Parida and Sinha show that all-female SHGs performed relatively well on recovery and savings, and identify recovery, savings and federation linkage as important for sustainability [19]. Bhanjdeo et al.'s organizational study in Madhya Pradesh argues that formal formation alone is not institutionalization: trust, leadership, record-keeping, support systems and local relationships determine whether groups graduate from basic existence to higher-order economic activity [21]. These insights fit a district strategy

that classifies groups by maturity. Newly formed groups may need savings discipline, bookkeeping and confidence; established groups may need enterprise diagnostics; federations may need commercial governance, product standards and negotiation capacity. Treating every group as ready for the same credit or enterprise package risks failure and exclusion.

The distribution of benefits also deserves attention. Jain et al. find that disadvantaged caste members' representation in office-bearer roles can improve participation and benefits for other disadvantaged members, though some differences in savings and loans persist [22]. National rural-livelihood research repeatedly warns that the poorest, migrants, women with severe care burdens and persons with disabilities can be excluded by rigid saving or meeting requirements. In East Khasi Hills, an inclusive approach should also consider remote-hamlet access, language, age, disability, landlessness and unequal ability to supply labour or collateral-like social guarantees. Inclusion is not merely a membership count. It requires accessible meetings, transparent selection for loans and training, rotation of leadership, grievance channels and finance suitable for low-cash-flow households. Without this, a successful federation can still reproduce local inequalities.

The employment evidence provides another corrective to celebratory narratives. Desai and Joshi's finding of greater participation in non-agricultural labour [12] suggests that SHG exposure can affect work patterns, but this does not mean every SHG generates self-employment. Many members may use credit for consumption smoothing, education, health, debt substitution or existing household businesses. These are legitimate welfare functions. The policy error is to score them as new enterprise creation. A district monitoring system should distinguish survival lending, working-capital lending, asset acquisition, individual enterprise, group enterprise and wage-work linkage; it should report profit after costs, not sales alone.

Later evidence confirms both the promise and contingency of the model. Raghunathan et al. find that a women's SHG programme can improve household economic well-being at scale when supporting pathways are sustained, rather than assumed to arise from membership alone [23]. Taken together, the evidence supports a calibrated conclusion: SHGs are credible foundations for livelihood enhancement, particularly in finance, social capital and agency; income and enterprise effects are conditional and tend to require time, quality institutions and complementary services. That conclusion frames the methodology and critical assessment that follow.

Accordingly, the evidence does not prescribe a universal enterprise. It calls for district diagnosis combining group maturity, producer capability, village access, seasonality and buyer demand. Finance should complement this diagnosis. The distinction is crucial because an SHG may improve resilience and agency even when it is not ready to carry a commercial group enterprise. It should not be judged purely by disbursement or formation targets. This foundation guides the following detailed critical assessment.

OUTCOME DOMAIN	JUDGEMENT	WHAT THE REVIEW INDICATES
Savings and credit access	CONSISTENT	Groups lower entry barriers and create a savings / credit platform.
Social capital, agency and voice	CONSISTENT	Regular participation supports selected forms of collective and individual agency.
Information, entitlements and action	MODERATE	Information and public-action pathways improve, but implementation varies.
Income, assets, enterprise survival	MIXED	Effects depend on time, loan size, group quality, skills and market conditions.
Practice adoption and market realization	LIMITED / MIXED	Knowledge does not automatically overcome input, labour, transport or buyer constraints.
Judgements are thematic, not numerical effect sizes. They guide questions for East Khasi Hills rather than ranking groups.		

Figure 4: Evidence-convergence matrix from the reviewed past work

Figure 4 summarizes evidence direction and confidence after thematic coding. Strongest convergence concerns savings, credit access, social capital and selected agency dimensions. Evidence is moderate for information, entitlements and collective action across differing programmes. Income, assets, enterprise survival and employment are mixed across exposure, finance, implementation and markets. Agricultural adoption and market realization are weaker than information access. The matrix does not convert literature into a numerical score; its labels signal a cautious judgment based on consistency, study design and transferability to East Khasi Hills.

3. METHODOLOGY

This review used a structured desk-research protocol to synthesize past work relevant to SHG-led rural livelihoods in East Khasi Hills. Searches covered English-language research, evaluation reports and official documents published from 2000 to 2023. Search combinations included “self-help group,” “SHG,” “DAY–NRLM,” “rural livelihood,” “women’s empowerment,” “Meghalaya,” “East Khasi Hills,” “Khasi Hills,” “microfinance,” “federation,” “market linkage,” “agriculture,” “livestock,” and “India.” Sources were located through journal and working-paper repositories, government and programme websites, NABARD, MSRLS, World Bank and 3ie records. Eligibility required an explicit connection between SHG participation or an SHG-based programme and at least one livelihood-relevant outcome: savings or credit, income or consumption, assets, employment, agriculture, enterprise, agency, social networks, entitlement use, resilience or organizational performance. Purely promotional case stories were retained only for local contextual illustration and were not treated as causal evidence. The final reference set intentionally combines district documents, policy sources, systematic reviews, quasi-experimental evaluations, randomized programme-placement evidence, panel analyses and qualitative institutional research. Where a document lacked a stated source, method or district relevance, it was used as background, not impact evidence.

Each eligible source was coded in a common evidence matrix. The coding fields were geography; population; intervention intensity; comparison strategy; follow-up period; outcome domain; direction of finding; mechanism; limitations; and relevance to East Khasi Hills. Outcomes were organized into five domains:

financial inclusion; economic well-being; women's agency and social capital; information, entitlements and collective action; and organizational sustainability or market realization. Evidence was graded narratively as consistent, moderate, mixed or limited by considering design credibility, agreement across studies, directness to the outcome and transferability to a hill district. The protocol gave greater interpretive weight to sources with a plausible counterfactual, longitudinal design, transparent measurement or systematic screening. It did not discard qualitative and local documents, because they illuminate mechanisms, livelihoods and institutional fit that effect estimates can miss. However, they were not used to infer district-wide causal impacts. This distinction is important where official reports describe activities or coverage but do not observe comparable non-participant households. The matrix also recorded whether findings were member, household, group or community-level, avoiding the conversion of a household outcome into a direct individual effect.

The synthesis is a thematic meta-analysis rather than a statistical meta-analysis. Quantitative pooling was not attempted because the evidence employs incompatible outcome definitions, programme packages, samples, estimators and exposure periods. For example, an empowerment index, a binary bank-account outcome, monthly consumption, asset ownership and a case-study turnover figure cannot be combined into a meaningful common effect size without assumptions that the literature does not support. Instead, the review triangulated patterns across methods and tested whether a proposed East Khasi Hills mechanism is supported by both broad Indian evidence and district livelihood conditions. The process has limitations: it is restricted to available English-language material, may under-represent unpublished local studies and cannot eliminate publication or programme-reporting bias. The paper therefore uses cautious language "associated with," "suggests," and "is consistent with" and identifies the data needed for a future district panel or mixed-method impact evaluation.

4. CRITICAL ANALYSIS OF PAST WORK

The central strength of the past-work literature is that it rejects a one-dimensional account of SHGs. Across systematic reviews and multi-state evaluations, the evidence consistently supports improvements in savings access, financial literacy, social networks, participation and selected dimensions of women's agency [14]–[17]. Where institutions are distant, groups can reduce information costs and connect women with banks, officials and markets. For East Khasi Hills, that platform is valuable because hill geography can amplify isolation and transport burdens. Repeated meetings generate trust and records; internal lending tests discipline; federations connect groups to agencies; and collective learning can strengthen confidence and networks. These mechanisms transfer more readily than a precise income estimate from another state.

The major weakness is causal identification of economic outcomes. Cross-sectional member/non-member comparisons cannot rule out differences in motivation, resources, networks or NGO exposure. Matching, panel, randomized-placement and staggered studies are stronger but cannot eliminate selection or spillovers. Deininger and Liu's contrasting short- and longer-exposure findings show why timing matters [10], [11]. A two-year evaluation may capture group formation and consumption smoothing, whereas income effects may emerge only after enterprise learning and asset accumulation. Long exposure can also coincide with better implementation. Positive findings should be read as contingent results of particular programme packages, not fixed returns to membership.

Measurement is a second limitation. Income is often self-reported, seasonal and gross rather than net of feed, seed, packaging, transport, interest and unpaid labour. Sales can overstate success when depreciation, spoilage, time costs and repayment are omitted. “Empowerment” is measured inconsistently through decisions, autonomy, mobility, attendance, well-being or composite indices. Odisha evidence shows that autonomy can provoke sanction or add responsibility without improving well-being [18]. East Khasi Hills research should track income control, time use, mobility, safety, confidence, decisions, well-being and financial outcomes.

A third limitation is insufficient attention to market systems. Credit can relax a cash constraint but cannot overcome every coordination failure. Raghunathan et al. show that extension may raise knowledge without changing adoption or marketing [16]. Research often treats “income-generating activity” as homogeneous although enterprises face distinct input, disease, shelf-life, quality, scale and buyer constraints. Nurseries need land, water and buyers; livestock needs feed, veterinary care and disease planning; perishables need aggregation and transport. Local documents point to this specificity [5]–[8] but rarely measure margins, losses, customers or environmental trade-offs. For a hill district, enterprise support must begin with a market and feasibility diagnosis, not with an undifferentiated loan target.

Institutional quality is another under-measured moderator. Formation counts do not show whether meetings, accounts, leadership, loan allocation or commercial negotiation work. Bhanjdeo et al. show that formal existence can mask fragile trust and weak institutionalization [21]. Parida and Sinha similarly identify loan recovery, savings and federation linkage as ingredients of sustainability [19]. They challenge systems rewarding only rapid formation or disbursement. In East Khasi Hills, it would be better to diagnose group maturity before enterprise promotion and to support bookkeepers, community cadres, grievance systems and peer audits. Strong institutions protect savings and enable collective market action.

The literature’s treatment of inclusion is mixed. SHGs can reach excluded households, but savings rules, schedules and leadership selection can exclude people with irregular cash flow, disability, migration, care work or remoteness. Jain et al. provide evidence that representation of disadvantaged members in leadership improves their participation and benefits [22]. For the district, inclusion requires more than caste-sensitive representation. It should consider language, remoteness, age, disability, marital status, landlessness and feasible livelihood assets. Matriliney should not be used to assume equitable intra-household control. Monitoring should ask members whether they chose activities, received loans, controlled proceeds and attended training.

Another limitation is the changing programme itself. Studies label interventions as SHGs even when they differ in grant support, staff intensity, federation quality and market partnerships. Membership is consequently an imprecise treatment variable. A small savings group, a bank-linked group and a federation-supported producer collective should not be expected to produce the same outcomes. For interpretation and monitoring, exposure should be recorded by stages: months in group, meeting regularity, internal lending, loan size, training received, federation engagement and market-service use. This would clarify which elements, rather than membership alone, are associated with outcomes and for whom.

Finally, there clearly remains a scale and attribution problem. State reports document expansion but cannot establish income or poverty impacts. Bihar, Andhra Pradesh and multi-state evaluations have stronger

counterfactuals but imperfect Meghalaya transferability. The appropriate synthesis is neither local anecdote nor national average. It is a mechanism-based judgment: the broad evidence supports SHGs as a foundation for financial inclusion and agency; district evidence identifies viable portfolios and institutional entry points; and outcome realization depends on market, ecological and governance conditions. Future research should use longitudinal mixed methods, matched or phased comparisons, seasonal profit-and-loss records, and interviews capturing women's control and the poorest members' experience.

5. DISCUSSION

Evidence suggests a shift from "credit to groups" toward "capable collectives in viable livelihood systems." Savings and bank linkage remain vital foundations, but credit must match a clearly diagnosed opportunity. Before financing an activity, group and federation leaders should assess local demand, input cost, technical risk, transport, seasonality, working-capital cycle, buyer requirements and the member's time burden. Support may be an individual enterprise, group service, aggregation function or a decision not to borrow. This is more protective than a disbursement-driven approach.

A practical district strategy can be sequenced by group maturity. New SHGs need inclusive formation, savings discipline, transparent books, financial literacy and confidence to meet banks. Stable SHGs need enterprise planning, cost calculation, technical demonstrations and appropriately sized credit. Mature groups and federations need aggregation, product standards, packaging, branding, digital records, market intelligence and formal buyer or departmental partnerships. This sequencing reflects evidence that sustained economic gains are more likely where supporting pathways and federation linkages are maintained rather than assumed [19], [23]. For East Khasi Hills, support can be organized around locally relevant clusters such as horticulture and vegetables, spices, nursery and restoration enterprises, piggery and poultry, weaving or food processing but only after value-chain validation in the relevant block and season.

The district's ecological setting argues for resilience as an explicit livelihood outcome. Rainfall, slopes, disease, road disruption and perishability make income volatility as important as average income. Assess enterprises for diversification, water and soil stewardship, disease management, storage and emergency-finance options. The Pynter nursery example is useful not because it proves a universal model, but because it connects livelihood activity, collective organization and environmental restoration [8]. For nurseries, agroforestry, spices and natural-resource enterprises, assess commercial viability and ecosystem benefits. This avoids promoting short-term activities that undermine the resource base on which rural livelihoods depend.

A rights and gender lens is equally necessary. Loan or scheme access is not control. Reviews should include women's choices over credit, earnings, mobility, workload, leadership, safety and grievance redress. Men and customary/community leaders may need to be engaged where norms constrain women's travel, marketing or asset decisions. Group meetings can also be used to disseminate nutrition, health, social-security and legal information, but these activities should not overload women without compensation, childcare support or flexible timing. The aim is capability expansion, not turning SHGs into unpaid scheme-delivery agents.

Finally, monitoring should distinguish outputs from livelihood change. Outputs include groups, meetings, loans, training and products displayed. Outcomes include multi-season net profit, income diversification, high-cost debt reduction, savings buffers, shock recovery, control of proceeds and equitable benefit distribution. A district learning system can combine simple SHG books with sample-based annual household panels, enterprise cost sheets, market tracking and qualitative member interviews. Sharing feedback with SHGs and federations supports accountability and peer learning. Such evidence would enable East Khasi Hills to refine support based on what works for whom, rather than reproducing general success stories.



Figure 5: Sequenced implementation pathway proposed for East Khasi Hills.

Figure 5 translates synthesis into a district implementation sequence. It begins with diagnosis because groups differ in maturity, vulnerability, experience and location. It layers finance with technical support, then aggregation and buyer linkage where viable. Inclusive governance protects participation and women's control, while a learning loop uses member-level evidence to revise decisions. The sequence avoids assuming that every SHG should become a producer enterprise. Some groups may benefit more from savings, entitlement access, input procurement, transport coordination or risk management. The diagram therefore frames policy as adaptive institution-building rather than a universal credit-disbursement programme.

6. CONCLUSION

This review finds that SHGs are credible institutional foundations for rural livelihood enhancement in East Khasi Hills, but they are not self-executing engines of income growth. Past work provides relatively consistent evidence that SHGs improve access to savings and credit, social capital, information, entitlement use and selected dimensions of women's agency. They reduce isolation and strengthen collective risk management. Evidence on income, assets, enterprise survival and labour-market change is more mixed. Positive effects are more plausible when groups have time to mature and are supported by adequately sized finance, capable federations, relevant skills, value-chain services and market access.

This conclusion fits East Khasi Hills' diversified livelihood base and its hill-specific constraints. Horticulture, livestock, nursery activity, spices, farm-linked processing and other enterprises should be supported through block- and season-specific feasibility analysis, not generic loan menus. The strategic unit is the capable

collective: a transparent, inclusive SHG linked to a federation that can access finance, technical expertise, aggregation, transport and buyers. Programmes should monitor net returns, resilience, group quality and women's control over gains rather than formation and disbursement alone.

The central policy lesson is therefore sequencing. Build inclusive groups and financial discipline first; add technical, market and risk-management services next; then support higher-value collective enterprise where conditions are demonstrably viable. Future longitudinal, mixed-method research in East Khasi Hills should test these pathways against comparable non-participant or phased villages, while documenting costs, seasonality and members' lived experience. That evidence would convert a promising platform into a more accountable and durable livelihood strategy.

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