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THE EMPOWERMENT OF WOMEN AND THE ROLE OF SELF-HELP GROUPS TO THE ELIMINATION OF RURAL POVERTY IN MEGHALAYA'S EASTERN AND WEST KHASI HILLS DISTRICT

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ABSTRACT

The empowerment of women plays a crucial role in addressing the issue of rural poverty in Eastern and West Khasi Hills districts of Meghalaya. This paper explores the role of Self-Help Groups (SHGs) in promoting women's empowerment and their contribution to alleviating rural poverty in these districts. Self-Help Groups, primarily focused on providing financial resources, skill development, and social support enabling women to actively participate in economic and decision-making processes. The study examines the significant challenges faced by Self-Help Groups, such as access to markets, sustainability of group activities, and dependence on external aids. It emphasizes the need for policy support and greater financial inclusion to enhance the effectiveness of these groups in rural areas. Strengthening these groups and their network will be critical in advancing gender equality and sustainable development in the region.

KEYWORDS: *Meghalaya, Empowerment of Women, Self-help groups, Poverty, Rural Poverty, Leadership*.

INTRODUCTION

The empowerment of women in rural areas plays a crucial role in the overall development of communities, particularly in the context of poverty alleviation. In the case of Meghalaya's Eastern and West Khasi Hills districts, where rural poverty is a significant issue, self-help groups (SHGs) have emerged as powerful tools for improving the socioeconomic conditions of women and their communities. Women's empowerment refers to the process by which women gain control over their lives, making decisions regarding their health, education, career, and finances. In the rural regions of Meghalaya, women traditionally have a substantial role in managing household affairs, agriculture, and community activities. However, they often face barriers such as limited access to education, resources, and decision-making power. Empowerment through education, economic opportunities, and social inclusion can help these women break free from the cycle of poverty.

In Meghalaya, especially in the Khasi Hills, women have a relatively better social status due to the matrilineal structure of the society, where lineage is traced through the mother. However, despite this, women still face challenges related to economic empowerment, particularly in rural areas where traditional livelihood practices such as agriculture are still prevalent. Women often lack access to capital, modern technologies, and markets to enhance their economic productivity. By participating in Self-Help Groups, women are not only economically empowered but also socially empowered. They gain the confidence to express themselves in public and contribute to decision-making at the community and household levels.

The establishment of Self-Help Groups in the Khasi Hills has led to significant improvements in rural poverty levels. Through financial self-sufficiency, women are better equipped to handle household expenses and contribute to the family income, which reduces reliance on traditional and sometimes unstable agricultural practices. Additionally, Self-Help Groups have helped women form linkages with local markets, allowing them to sell their products and earn an income that was previously inaccessible. Moreover, Self-Help Groups have encouraged women to take leadership roles within their communities. In many cases, women who were once confined to traditional domestic roles have now become active participants in local governance, social development, and the broader economy. While Self-Help Groups provide access to savings and credit, many rural women still find it difficult to access formal financial institutions due to geographical and social barriers. Though the matrilineal society of the Khasi Hills offers women a relatively better status, traditional gender norms still prevail, limiting women's autonomy in many households. Rural areas, especially in the hills, suffer from poor infrastructure and limited access to resources, which hampers the effectiveness of Self-Help Groups in some regions

LITERATURE REVIEW

A literature review on the empowerment of women and the role of self-help groups (SHGs) in eliminating rural poverty in Meghalaya's Eastern and West Khasi Hills District would encompass several key themes and studies.

Chakrabarti, S. (2012). in *Women Empowerment in Meghalaya: A Case Study of Khasi Society* have examined women's empowerment refers to the process of enhancing women's ability to make decisions and control resources. It often involves addressing challenges such as illiteracy, poor healthcare, limited access to economic opportunities, and social discrimination.

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Kabeer, N. (1999) in *Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment*. Development and Change, examined the concept of empowerment is framed within theories of gender equality, economic participation, and social justice The social and economic empowerment of women involves access to resources, control over decision-making, and the ability to influence societal norms.

Khongsdier, R. (2012 in *Women and Development in Meghalaya*. Eastern Book examined the participation in Self-Help Groups has been linked to enhanced self-esteem, leadership skills, and greater participation in community and family decision-making This transformation also influences household dynamics, improving women's bargaining power within families.

Yadav & Singh, (2017) in their *Sustainability of Self-Help Groups in Rural Areas: Challenges and Opportunities*. Journal of Rural Development, examined many Self-Help Groups depend on government and NGO funding, which can create a cycle of dependency rather than independence. Ensuring the self-sufficiency of these groups is crucial for long-term poverty alleviation

RESEARCH METHODOLOGY

The present investigation is assessed by employing an exploratory and investigative study method to seek and identify the role of Self-help groups to the Elimination of Rural Poverty in Meghalaya' s Eastern and West Khasi Hills District. The study is heavily based on the tools of historical analysis. For this purpose, the primary and the secondary data were confined. Primary data is based on the observation and experiences and decondary data was collected from books, articles, journals, magazines, related works, and records. Limitation of the study. The present article is focused on the role of women in the politics of Meghalaya (1972-2023). All sources of information from books, diaries, and journals are acknowledged as references.

OBJECTIVES OF THE STUDY

The Objectives of the Study are:

1. To examine how the formation and participation in Self-Help Groups contribute to women's empowerment in terms of decision-making, economic independence, and social status.
2. To analyze the role of Self-Help Groups in enhancing women's leadership skills, confidence, and involvement in community development activities.
3. To assess how Self-Help Groups contribute to poverty reduction by providing rural women with opportunities for income generation, savings, and credit.
4. To explore how Self-Help Groups help in improving the living standards of poor women and their families through better access to resources, knowledge, and financial support.

EMPOWERMENT OF WOMEN IN MEGHALAYA

Meghalaya is known for its matrilineal system, where lineage and inheritance pass through women. However, this tradition doesn't automatically guarantee equal rights in all spheres of life. Several laws and policies, both at the state and national levels, aim to empower women in Meghalaya. Firstly, property is inherited by the youngest daughter (Ka Khadduh among Khasis), clan lineage is traced through women, however, customary laws often leave men with decision-making powers, particularly in governance and family matters (*Warjri, Antarwell, 140-145).*[1] Some customary practices may limit women's autonomy in areas like land ownership beyond inheritance. Secondly, the protection of women from domestic violence act, 2005 which provides legal protection against domestic violence and recognizes a woman's right to reside in a shared household and seek protection orders. Thirdly, The Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013 which mandates mechanisms to address workplace harassment and this act applies to all workplaces, including government and private sectors. Fourthly, the prohibition of Child Marriage Act, 2006 which prohibits the marriage of girls below 18 years and boys below 21 years and helps address early marriages, which can hinder education and empowerment. Fifthly, maternity benefit Act, 1961 which provides maternity leave and related benefits to women in employment. Sixthly, Meghalaya follows a matrilineal system among major tribes such as the Khasi, Jaintia, and Garo, focuses on improving women's access to education, healthcare, and economic opportunities, addresses issues like gender-based violence and political participation, while traditional councils like the Durbar are male-dominated, there is increasing advocacy for women's inclusion in decision-making bodies, Meghalaya promotes self-help groups (SHGs) under programs like the National Rural Livelihoods Mission (NRLM) and state-level initiatives to enhance women's economic participation. Though women are central to family and community life, their political representation remains limited. The state government has implemented schemes like free education for girls in specific sectors and vocational training programs aim to improve employability among women (*Chakrabarti, 2012).*[2]

The empowerment of women and the role of Self-Help Groups (SHGs) in eliminating rural poverty in Meghalaya's Eastern and West Khasi Hills Districts have been significant contributions to the region's social and economic development. These areas have seen transformative change through collective efforts aimed at improving the livelihoods of women and marginalized communities. Women's empowerment refers to the process of enhancing women's ability to make decisions and control resources. In rural areas, it often involves addressing challenges such as illiteracy, poor healthcare, limited access to economic opportunities, and social discrimination. The concept of empowerment is framed within theories of gender equality, economic participation, and social justice. The social and economic empowerment of women involves access to resources, control over decision-making, and the ability to influence societal norms. Women in rural Meghalaya, especially in the West Khasi Hills, face challenges such as limited access to education, healthcare, and financial resources (*Venkateshwarlu, D, 2011; 22-27).* [3] The matrilineal structure of Khasi society offers women certain rights, such as inheritance of property, yet their access to economic opportunities remains limited. The Khasi tribe, indigenous to

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Meghalaya, follows a matrilineal system, which gives women certain rights over family property. However, societal norms still restrict women's economic participation outside of the home. These challenges contribute to the persistence of rural poverty despite the unique cultural framework. The empowerment of women plays a crucial role in the socioeconomic development of any region, particularly in rural areas. In Meghalaya, particularly in the Eastern and West Khasi Hills Districts, women have historically held a significant role in managing household affairs, agricultural activities, and local economies. Empowering women through self-help groups (SHGs) has proven to be one of the most effective ways to tackle rural poverty in these areas. Through Self-Help Groups, women have gained economic independence, access to resources, and a platform for leadership. This, in turn, has contributed to improve livelihoods, better family welfare, and a gradual reduction in poverty. However, to achieve long-term success, there is a need to address challenges such as limited access to markets, infrastructure issues, and social barriers that hinder full participation. With sustained efforts, Self-Help Groups have the potential to transform rural poverty in Meghalaya and serve as a model for other regions facing similar challenges. Women in rural Meghalaya, particularly in the West Khasi Hills, have traditionally played crucial roles in agricultural and domestic work. However, social and economic inequalities limited their access to resources, education, and opportunities for economic participation (*Venkateshwarlu, D, 2011; 27-32)*. [4] The creation of Self-Help Groups in the rural areas of Meghalaya has greatly contributed to women's empowerment. These groups have provided women with opportunities to actively participate in community decision-making, assert their rights, and gain confidence. Empowered women now have a voice in both the household and community, challenging traditional gender norms. The empowerment of women and the role of Self-Help Groups in eliminating rural poverty in Meghalaya's Eastern and West Khasi Hills Districts cannot be overstated. Through Self-Help Groups, women have gained economic independence, better access to resources, and have become powerful agents of social change in their communities. While challenges remain, the continued support of Self-Help Groups, along with government and non-governmental interventions, has the potential to lift rural communities out of poverty and set the stage for a more equitable and sustainable future for women in Meghalaya. This has led to improved social dynamics, where women have more control over their financial and social lives (*Venkateshwarlu, D, 2011; 32-35)*.[5]

ROLE OF SELF HELP GROUPS

Self-help groups (SHGs) have become a crucial component of rural development in India, and particularly in Meghalaya. These are small, informal associations of women that come together to address common issues like poverty, lack of financial resources, and social exclusion. Self-Help Groups (SHGs) are community-based organizations aimed at promoting savings, providing microcredit, and enabling women to enhance their skills and economic independence. Self-Help Groups foster solidarity among women and create a space for leadership and decision-making. Self-Help Groups provide a platform for women to pool their savings, access credit, and gain financial independence. Self-Help Groups in the Eastern and West Khasi Hills have seen various forms of success in addressing rural poverty *(Singh R, 2014; 113-118)*. [6] These groups focus on agricultural activities, handicrafts, small-scale business ventures, and, increasingly, eco-tourism, offering an alternative source of income to traditional livelihoods. The role of state and non-governmental organizations (NGOs) in supporting Self-Help Groups is crucial for their success. The Meghalaya State Rural Livelihoods Society (MSRLS) has been instrumental in promoting Self-Help Groups, providing financial and capacity-building support. According to the interview of Project Manager, Self-Help Groups in the Khasi Hills have not only improved women's economic condition but also empowered them socially and politically. The groups provide women with the platform to take on leadership roles, participate in community decision-making, and increase their social visibility. Self-Help Groups in Meghalaya's West Khasi Hills have played a pivotal role in empowering women and reducing rural poverty by enhancing economic activities, increasing access to credit, and improving social status. However, addressing challenges related to bank linkages and regional disparities is essential for maximizing their impact *(Singh R, 2014; 118-120)*.[7] In Eastern and West Khasi Hills District of Meghalaya Self-Help Groups play a critical role in alleviating rural poverty by:

Promoting Economic Independence: Self-Help Groups provide a mechanism for rural women to save money, access credit, and start small businesses. This financial independence is vital in rural communities where women have historically had limited control over household finances. Research by Raghuram et al. (2004) highlights the role of microfinance institutions (MFIs) in supporting rural women's economic activities through Self-Help Groups, contributing to poverty alleviation by empowering women with the financial tools necessary to start or expand small businesses. Self-Help Groups enable women to access micro-credit, which facilitates small-scale enterprises that can increase household income. By pooling resources and providing mutual support, Self-Help Groups provide rural women with a platform to overcome financial constraints. Through Self-Help Groups, women gain access to financial resources, such as savings and loans. This independence allows them to invest in small businesses, education, health, and other family needs. In a place where traditional systems of finance are not always accessible, Self-Help Groups provide a much-needed alternative *(Singh R, 2014; 120-125)*. [8] Self-Help Groups provide women with opportunities to access small loans for micro-enterprises, which helps them to invest in income-generating activities, such as farming, handicrafts, and small businesses. This financial autonomy strengthens their role in household decision-making. Self-Help Groups have facilitated access to micro-credit, training in income-generating activities, and the development of entrepreneurial skills. These initiatives have enabled women to start small businesses, improve agricultural productivity, and engage in handicrafts or other local industries. The economic contributions of these women have not only alleviated poverty in their households but have also boosted the local economy. Self-Help Groups (SHGs) play a crucial role in promoting economic independence, especially in rural and under served communities. They empower individuals, particularly women,

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by providing access to financial resources, skill development, and social support. Self-help groups enable members to start businesses or improve existing ones, such as small-scale farming, handicrafts, or local services. By providing a platform for group activities and collective marketing, Self-help groups can increase members' market access and reduce costs. In sum, Self-help groups promote economic independence by enhancing access to financial resources, fostering skill development, and empowering individuals, especially women, to be active participants in the economy. They contribute to creating a more inclusive and equitable society where everyone has the potential to improve their economic conditions *(Saho, D, 2013; 15-32).* [9]

Enhancing Social Capital: Through Self-Help Groups, women build social networks that encourage mutual support. These networks provide women with the confidence to engage in community decision-making and tackle societal challenges such as gender discrimination. Participation in Self-Help Groups has been linked to enhanced self-esteem, leadership skills, and greater participation in community and family decision-making. This transformation also influences household dynamics, improving women's bargaining power within families. Self-Help Groups are grassroots-level organizations where women come together to pool resources, save, and access credit. In the rural context of Meghalaya's Khasi Hills, where financial services may be limited, Self-Help Groups serve as a platform for women to collectively address their needs. This also helps in building social capital and solidarity among women, which is often a stepping stone for further empowerment. Self-Help Groups have improved access to essential resources such as credit, markets, and government schemes. In the case of Meghalaya, where agriculture is a predominant livelihood, Self-Help Groups have helped women acquire better seeds, tools, and techniques for farming, thus enhancing productivity and income. The work of Self-Help Groups has also contributed to the social upliftment of women, helping to reduce discrimination and promoting gender equality *(Kabeer, N, 1999; 435-464)*.[10] Self-Help Groups foster a sense of solidarity and collective action among women, which in turn has led to enhanced community cohesion. Furthermore, Self-Help Groups have opened avenues for women to engage in discussions on social issues like education, health, and sanitation. Self-Help Groups (SHGs) play a significant role in enhancing social capital within communities, particularly in rural and marginalized areas. Social capital refers to the networks, norms, and trust that enable people to work together for mutual benefit. Self-help groups contribute to this in several key ways, firstly, Self-help groups create a platform for members to interact regularly, share their experiences, and work together toward common goals. This regular interaction fosters trust among members and enhances social cohesion, which is a key element of social capital. Secondly, Self-help groups often operate on the principle of mutual assistance, where members support each other financially, socially, and emotionally. This strengthens the social fabric by connecting individuals in a network of solidarity, which can then be mobilized in times of need, such as during crises or for community development initiatives. Thirdly, By pooling resources, knowledge, and skills, Self-help groups encourage collective action. This can lead to the improvement of local infrastructure, increased access to credit, and better community services, all of which contribute to a stronger, more resilient community. Fourthly, Self-help groups empower individuals, especially women, by giving them a voice and an active role in decision-making processes. This participation enhances civic engagement and social responsibility, both important components of social capital. Fifthly, Self-help groups often act as a vehicle for accessing microfinance and government schemes. By acting as a group, members are able to pool their resources and increase their bargaining power, which can lead to improved access to external resources for community development. Lastly, by focusing on mutual assistance, Self-help groups reduce dependency on external actors, such as government or NGOs. This encourages self-reliance, which is a key aspect of social capital, as it encourages local problem-solving and reduces reliance on external aid *(Interview, Khawkylla)*.[11]

Improving Access to Services: Self-Help Groups serve as intermediaries between rural women and government services or NGOs. This can include access to healthcare, education, and legal aid, which can help improve the overall quality of life for rural women. In the West Khasi Hills, Self-Help Groups have led women to become leaders in local craft production, including handloom and bamboo products. These products have not only gained local recognition but also found markets outside the region. In some parts of the Eastern and West Khasi Hills, women have organized themselves into Self-Help Groups focused on improving agricultural productivity through organic farming. This has helped reduce dependency on chemical fertilizers, and improved the health of the soil and crops, contributing to long-term sustainable livelihoods. Women's participation in Self-Help Groups has boosted household incomes, improved living standards, and reduced economic vulnerabilities in rural communities. Women in Self-Help Groups engage in collective action, supporting one another to break social barriers, address domestic violence, and combat gender discrimination. Self-Help Groups provide women a platform to voice their concerns and act as a catalyst for social change. Self-Help Groups (SHGs) play a crucial role in improving access to services for marginalized and under served communities. Self-help groups, particularly those focused on women, help in empowering members by fostering leadership skills and improving their financial independence and they provide a platform for individuals who might otherwise lack the opportunity to voice concerns or participate in decision-making processes *(Interview, NRLM)*.[12] Self-help groups can act as intermediaries to connect members with government and non-government services related to healthcare, sanitation, nutrition, education, etc. They often facilitate awareness campaigns about health practices, vaccination, and government welfare schemes, ensuring that community members benefit from services available to them. In summary, Self-Help Groups are instrumental in bridging gaps in service delivery, particularly for those in marginalized communities, by fostering empowerment, improving financial independence, facilitating access to government schemes, and promoting overall community well-being *(Raghuram, G, 2004; 285-310)*. [13]

Fostering Skill Development: Many Self-Help Groups focus on skill development, helping women learn new trades, such as

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tailoring, weaving, food processing, and handicrafts. This helps women generate income and increases their self-esteem. Self-Help Groups also provide training on financial literacy, health awareness, and entrepreneurship, which are vital for the women's empowerment process. These training sessions are crucial for equipping women with the skills necessary to break free from poverty and improve their overall quality of life. Self-help groups often serve as training platforms, where women can acquire skills ranging from entrepreneurship, crafts, and agricultural techniques, to leadership and decision-making. In the Eastern and West Khasi Hills, women's participation in Self-Help Groups has led to an increase in entrepreneurial ventures such as small-scale farming, handicrafts, and weaving. This has not only increased household incomes but also reduced dependency on traditional agricultural methods that may not be sustainable in the long run.Self-Help Groups have also served as platforms for skill-building activities, such as tailoring, weaving, and agriculture-related training. These skills contribute to diversified livelihoods, reducing dependency on traditional farming. By organizing together, Self-Help Groups help to address various aspects of rural poverty. Collective bargaining allows members to access better market prices for products, demand infrastructure development, and ensure the effective use of resources *(Interview, NRLM)*. [14] Self-Help Groups (SHGs) play a significant role in fostering skill development, particularly in rural Eastern and West Khasi Hills District. Self-help groups often organize skill development workshops tailored to the needs of their members, such as sewing, tailoring, food processing, handicrafts, and other vocational skills. These groups help build leadership, entrepreneurship, and managerial skills among their members, which is essential for sustaining self-help initiatives. Self-help groups provide members with training in managing finances, budgeting, and savings, which enhances their ability to use resources effectively and invest in skill development. Self-Help Groups foster skill development by offering a platform for education, collaboration, and economic participation. Through a combination of training, access to resources, and community support, Self-help groups enable individuals to develop essential skills that enhance their personal growth and contribute to the socioeconomic development of their communities *(Tiwari, V, 2015; 112-126)*. [15]

Improve Livelihood: The financial and skill-based empowerment that Self-Help Groups offer women directly impacts the economic condition of their families. As women gain access to micro-credit, they are able to fund agricultural inputs (seeds, tools, etc.), start small businesses, and support educational and healthcare needs. This leads to the generation of stable incomes and, over time, contributes to poverty reduction. Self-Help Groups also help women access various government schemes aimed at poverty alleviation, rural development, and women's welfare. In Meghalaya, women-led Self-Help Groups have been instrumental in bridging the gap between rural communities and government assistance, ensuring that the benefits reach marginalized groups. Self-Help Groups enable women to diversify their income sources beyond agriculture, which is often unpredictable due to environmental changes or market fluctuations. This diversification reduces vulnerability and provides a more stable economic environment for households *(Interview, Khawkylla)*. [16] Self-Help Groups enable members to pool resources, which can then be used for lending to group members at affordable interest rates. This financial inclusion has empowered rural women to start small businesses, thereby enhancing household incomes. The role of Self-Help Groups in eliminating rural poverty in Meghalaya has been significant. As women become more economically independent, poverty in their households declines. Moreover, the reinvestment of profits into health, education, and community development has contributed to broader community welfare. The collective strength of Self-Help Groups in rural Meghalaya is a model for sustainable poverty alleviation. Self-Help Groups (SHGs) play a significant role in improving livelihoods, particularly in rural and marginalized communities. Their influence spans across economic, social, and psychological aspects, providing individuals and communities with tools for growth and empowerment *(Interview, NRLM)*. [17] Members can access small loans at lower interest rates compared to traditional financial institutions, which is crucial for people who are excluded from formal banking systems. By helping individuals access capital for entrepreneurship, Self-help groups facilitate income generation through small businesses, agriculture, and other local enterprises. In summary, Self-Help Groups empower individuals, particularly in underprivileged sectors of Eastern and West Khasi Hills, by improving access to resources, education, markets, and social security. This results in enhanced economic resilience, personal development, and overall improvement in livelihoods.

CHALLENGES OF SELF HELP GROUPS

Despite the successes, there remain challenges in the full empowerment of women, including limited access to higher education, healthcare, and markets. There is also the issue of inadequate infrastructure and political representation. To further strengthen these efforts, more attention must be given to policy support, training, and better connectivity to urban markets for rural entrepreneurs. While the role of Self-Help Groups in poverty reduction and women's empowerment is undeniable, some challenges remain, including (*K. Sharma & Kothari, R, 2010; 87-99*): [18]

Sustainability of Self-Help Groups: Sustainability is a critical challenge faced by Self-Help Groups (SHGs) in the Eastern and West Khasi Hills of Meghalaya. One major challenge for Self-Help Groups in Meghalaya's Eastern and West Khasi Hills District is ensuring their sustainability. While many Self-Help Groups begin with enthusiasm and external support, their long-term success depends on the continuous engagement of members, proper management, and access to markets. Many Self-Help Groups struggle with financial sustainability, especially if they are heavily reliant on external funding or government support. Without effective management and capacity building, some Self-Help Groups may fail to grow or continue beyond their initial phase. In rural areas, traditional gender roles can hinder the active participation of women in Self-Help Groups. Despite the progress, women may still face resistance from patriarchal structures within families or communities. Some Self-Help Groups face difficulties in sustaining operations due to inadequate financial literacy, management skills, or external support. These Self-help groups, which play a significant role in empowering rural communities

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through collective action, face several obstacles in maintaining long-term viability *(Interview, Khawkylla)*.[19] Many Self-help groups struggle to access adequate and affordable credit. Despite governmental schemes, formal financial institutions often hesitate to lend due to a perceived risk of non-repayment. Over-reliance on government subsidies and NGO support can undermine the groups' ability to operate independently.

Lack of Market Linkages: Despite the financial independence offered by Self-Help Groups, women often face difficulties in accessing markets for their products, limiting their ability to scale up businesses. The development of market linkages and value chains is critical for the success of Self-Help Groups - based enterprises. While Self-Help Groups have helped increase income generation, access to broader markets for women's products is often limited. The lack of proper infrastructure for marketing locally produced goods affects the profitability of small-scale ventures. While Self-Help Groups produce goods, there is often limited access to larger markets, hindering growth potential. The challenge of lack of market linkages for Self-Help Groups (SHGs) in the Eastern and West Khasi Hills of Meghalaya is a significant issue that hampers the growth and sustainability of these groups. Self-help groups, which primarily consist of rural women and marginalized groups, often have limited access to larger regional or national markets. Without market linkages, they struggle to expand their reach beyond local or community-based markets.This restricts their ability to sell their products, such as handicrafts, local food products, and agricultural items, to a broader customer base. In rural areas like the Khasi Hills, most Self-help groups rely heavily on local markets for sales, which are often saturated with products and can only absorb a limited quantity *(S. Yadav & Singh, N. 2017)*. [20] These local markets may also offer lower prices due to competition among multiple producers. Inadequate infrastructure, such as poor transportation and communication systems, further complicates access to outside markets.

Dependency on External Aid: Many Self-Help Groups depend on government and NGO funding, which can create a cycle of dependency rather than independence. Ensuring the self-sufficiency of these groups is crucial for long-term poverty alleviation. However, these challenges also present opportunities for strengthening the Self-Help Groups model. Training in business management, market access, and strengthening partnerships with local businesses and government organizations can help overcome these barriers. The challenge of dependency on external aid for Self-Help Groups (SHGs) in the Eastern and West Khasi Hills of Meghalaya, like many rural regions, is multifaceted and complex. Many Self-help groups in the astern and West Khasi Hills rely heavily on external funding from government schemes, NGOs, or microfinance institutions to start and sustain their activities. While these funds help groups get off the ground, continued reliance on external sources can hinder the group's ability to become financially independent. Once the initial funds are exhausted or if external aid is reduced, SHGs often struggle to maintain their activities. Without a strong internal saving and lending model or access to markets, many groups cannot sustain themselves. External aid often comes in the form of training, subsidies, or project-based support from the government and NGOs. While these programs are beneficial in the short run, there can be a lack of long-term vision for transitioning Self-help groups from external funding to self-sustainability and many Self-help groups face difficulty transitioning to independent functioning once the aid programs or donor support ends *(khongsdier, R, 2012)*. [21]

AREAS OF IMPROVEMENT

Bank Linkage and Loan Sizes: While Self-Help Groups have increased savings and access to credit, there is a need to enhance Self-Help Groups-bank linkages to secure larger loan amounts, which could further boost economic activities and asset accumulation. Improving self-help groups (SHGs) in rural areas through enhanced bank linkages and appropriate loan sizes involves a holistic approach. Bank linkage is critical for Self-help groups to access formal credit and financial services. Conduct workshops to educate SHG members on the benefits of bank accounts, loans, and savings and focus on teaching the basics of banking, repayment, and credit management in the local context. Simplify the loan application and documentation process, considering literacy levels. Provide SHGs with guidance to prepare necessary records, such as meeting minutes, savings registers, and account statements. Organize exposure visits to banks for SHG members to build rapport and reduce fear or hesitation. Encourage banks to assign specific officers to handle Self-help group accounts and provide consistent support.[22]

Regional Disparities: The effectiveness of Self-Help Groups varies across regions, with Garo Hills showing lower bank loan coverage and internal loaning practices compared to Khasi and Jaintia Hills. Targeted interventions are necessary to address these disparities. Improving Self-Help Groups (SHGs) requires targeted interventions that address regional disparities, cultural nuances, and infrastructural challenges. The terrain in Eastern and West Khasi Hills often limits access to resources and markets. These regions may lack economic opportunities compared to urban areas, leading to lower participation in Self-help group activities. Traditional norms and practices may influence the willingness and ability of individuals, especially women, to participate in SHGs. Conduct skill development workshops in agriculture, handicrafts, and other region-specific trades. Provide financial literacy training to improve management of Self-help group funds and introduce digital literacy programs to facilitate access to online markets and banking services.[23]

Empowerment through SHGs: Self-Help Groups have proven to be a significant vehicle for women's empowerment and poverty alleviation in the rural areas of Meghalaya's Eastern and West Khasi Hills District. They offer a multifaceted approach that not only addresses the financial constraints of rural women but also facilitates social transformation by enhancing their roles within families and communities. Improving Self-Help Groups (SHGs) requires a multifaceted approach that addresses key challenges while leveraging local resources and cultural strengths. First, capacity building and training which train SHG members in bookkeeping, budgeting, and accessing credit facilities, focus on skills relevant to local resources, such as handicrafts, traditional weaving, or

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sustainable agriculture practices and equip leaders with decision-making, conflict resolution, and communication skills to effectively manage groups. Secondly, access to financial resources which strengthen ties with banks, government programs, and microfinance institutions to ensure smooth access to loans and subsidies, encourage regular savings habits among members to create internal lending systems and introduce digital tools to improve transparency and reduce cash-handling risks *(Raghuram, G, 2004; 285-310)*.[24]

Future Prospects: The future success of Self-Help Groups in Meghalaya's Eastern and West Khasi Hills District hinges on improving access to resources, strengthening linkages to markets, and enhancing training programs that go beyond financial literacy to include broader entrepreneurial and leadership skills. Improving Self Help Groups (SHGs) in rural areas can have a transformative impact on socio-economic development. Provide training in areas like financial literacy, entrepreneurship, and management to enhance Self Help Groups members' skills. Focus on traditional crafts, organic farming, and food processing, which align with local resources and demand and empower members with leadership and decision-making skills to build stronger, self-reliant groups. [25]

Promotion of Local Products: Women in the Eastern and West Khasi Hills District have expertise in local crafts and products such as bamboo weaving, textile making, and organic farming. Expanding access to regional, national, and even international markets could significantly improve their economic status. Promoting local products to enhance Self-Help Groups requires a multifaceted approach. Conduct training on product development, value addition, packaging, and branding. Teach basic business skills, including bookkeeping, inventory management, and marketing strategies. Providing Self-help groups access to tools, materials, and techniques that enhance product quality. Highlight unique products such as traditional handicrafts, organic produce, honey, handwoven textiles, or indigenous herbal medicines. Explore ways to enhance the appeal of products, such as eco-friendly packaging or incorporating modern design into traditional crafts and conduct market surveys to understand demand and tailor products accordingly are some of the functions of Self-Help Groups.[26]

Collaboration with Self-Help Groups and Government: Collaboration with non-governmental organizations (NGOs) and government agencies can enhance the effectiveness of Self-Help Groups. Such partnerships can offer training, marketing assistance, and greater financial support, ensuring the sustainability and growth of Self-Help Groups. Collaboration between Self-Help Groups (SHGs) and the government is a powerful strategy to foster grassroots development, empowerment, and social change. Governments provide microfinance, subsidies, or loans to Self-help groups to encourage entrepreneurship and income-generating activities. Training programs are organized to build the capacity of Self-help group members in agriculture, handicrafts, business management, and more and Governments help Self-help groups access markets by organizing trade fairs or creating e-commerce platforms. Self-help groups , often led by women, collaborate with government schemes to enhance gender equality and women's leadership and Governments involve Self-help groups in running literacy programs, healthcare awareness drives, and immunization campaigns. Self-help groups play a role in implementing rural infrastructure projects such as water supply, sanitation, housing, and roads, funded by government schemes. Collaboration with Self-help groups is a critical component of poverty alleviation schemes like National Rural Livelihoods Mission (NRLM) or Deen Dayal Antyodaya Yojana (DAY). Governments leverage Self-help groups to include marginalized communities in mainstream development processes by ensuring access to welfare schemes.[27]

Improved Infrastructure: Investment in rural infrastructure, including roads, communication, and electricity, can enable Self-help groups to access markets more easily, improve productivity, and help them reach a larger customer base. Improving infrastructure to support Self-help groups (SHGs) in rural areas requires a comprehensive approach that addresses social, physical, and economic factors. Establish dedicated community centers or shared spaces for Self-help groups meetings, training sessions, and storage of goods. These centers should be equipped with basic amenities like electricity, water, seating arrangements, and communication tools, improve roads and transportation facilities to allow Self-help groups easier access to markets, training centers, and suppliers, and provide storage units for agricultural products, handicrafts, or other Self-help groups-generated goods to reduce wastage and maintain quality. Lastly, provide reliable internet access in rural areas to enable Self-help groups to connect with online markets, access government schemes, and participate in digital training programs and equip Self-help groups with skills in digital marketing, e-commerce, and financial management through smartphones or computers.[28]

CONCLUDING REMARKS

The empowerment of women in rural Meghalaya through Self-help groups is a critical factor in addressing poverty and promoting sustainable development. Self-help groups have allowed women to break out of traditional roles, contributing not just to their families' incomes, but to broader community development. However, ongoing support from both government and non-governmental organizations, alongside increased market access and skill development, will be crucial to sustaining these improvements and ensuring that women continue to play a pivotal role in eliminating rural poverty. The empowerment of women through Self-help groups in the Eastern and West Khasi Hills districts of Meghalaya has made a profound impact on poverty alleviation. These groups have enabled women to challenge socioeconomic barriers, enhancing social capital, improving access to services, improve livelihood, and contribute to the development of their communities. The success of this model reflects the power of collective action, financial inclusion, and social empowerment in eliminating rural poverty and fostering sustainable development in these areas.

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