



SPHERE OF MATURE SELF HELP GROUPS TO GRADUATE INTO MICRO ENTERPRISES

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Abstract

The irrepressible desire and inherent capacity of poor to improve their living for themselves is considered as the foundation for the concept of Micro Credit. Propelled by the demonstrative success of Bangladesh Grameen Experiment, Micro Credit is acknowledged as an effective channel to take the poor into a new domain of economic empowerment. Micro credit movement assumed global advocacy through Micro Credit Summit held in February 1997 at Washington. The summit representing 1500 institutions and 137 countries is a landmark in the collective crusade against poverty undertaken by the developed and developing countries together. The Micro Credit Summit launched a nine-year campaign to reach 100 million of the world's poorest families by the year 2005. Micro credit is referred as providing "Credit for self employment, financial and other business services including savings and technical assistance.

Most of the countries have long-established cooperative movements, including credit cooperatives. In most countries in South Asia and also in Indonesia, credit cooperatives have been largely unsuccessful in extending financial services to poor households. Generally, the cooperative movement includes people of all income levels within a particular village or community, and does not target the poor. Moreover, management of the cooperative movement has been inadequate in most countries.

The study is conducted with objective to know the impact of MEDP programs on SHGs, to know what kind of support is required for SHG to form as an enterprise to study the problems faced by SHGs to graduate into microenterprises. This study concludes that in order to make full use of the microfinance and ensure the success of micro-enterprises, the project management should understand that all SHG members need not/cannot start a micro-enterprise at the outset. Some, who are able to take risks, should start first and offer, wage employment to other SHG members. Entrepreneurs need to have some behavioral competencies like taking initiative, having vision, planning, seizing opportunities, taking risks, making decisions, solving problems, collecting information, perseverance, time and quality consciousness, etc., SHG members often shy at the beginning but are able to develop these competencies over a period of time. Groups to graduate into microenterprise, members in the group who has the skills of entrepreneur should take the initiative to take the risks and startup the business and the others as sleeping partners should provide them with financial assistance to run the business, few other members can also do the work of marketing their products. Thus, in this way group members should divide their responsibility in which they are good at.

Keywords: MEDP Program, Working Women's Forum, SHGs, Financial Services

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INTRODUCTION

Self-Help Group (SHG) is a small voluntary association of poor women, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members. The savings are kept with a bank. This Common fund is in the name of the SHG. Usually, the number of members in the SHG does not exceed twenty. The SHGs comprise of poor women who do not have access to formal financial institutions. They act as the forum for the members to provide space and support to each other. It also enables the members to learn to cooperate and work in a group environment. The SHGs provide savings mechanism, which suits the needs of the members. It also provides a cost effective delivery mechanism for small credit to its members. The SHGs significantly contribute to the empowerment of poor women. Creation of SHGs can be done by Non Governmental Organizations (NGOs) Social Workers, health workers, village level workers, etc, informal associations of local people, development oriented government departments, banks, bank personnel and other individuals.

Though Andhra Pradesh (AP) has had a history of people coming together to extend various financial services, the women's savings and credit movement gathered momentum in 1993, in the Nellore district. Here, women had been organized into Mahila Mandalis during the Total Literacy Campaign. Subsequently these groups spearheaded the anti arrack (country liquor) movement. This was very successful, eventually leading to imposition of prohibition in the state. Having achieved that goal, the women's groups became restless, till someone suggested that they form themselves into savings and credit or "Podupulaxmi" groups. Thus Nellore led the way by having over 6,000 such groups in 1996. By March 1999, there were over 1, 80,000 savings and credit groups in AP.

The members of a savings and credit group (SCG) are usually neighbours, friends and fellow workers. Women in these groups may not be from the same caste/community but they have the same socio-economic back ground. These groups also provide an opportunity for social interaction. The regular obligation to save may be no more than 'glue' which brings the group together and holds it together providing a base for other important activities. In some groups, their opportunities for profitable investment are limited due to lack of skills, markets and opportunities.

The most important government program

involving women in savings and credit is Development of Women and Children in Rural Areas (DWCRA). About 40 percent of the DWCRA groups in the country are in AP. About 15 lakh women are covered under DWCRA and Rs 150 crores was provided as revolving fund as against a saving of Rs 200 crores by the groups till March 1999. With government support, particularly from the Rural Development department with its network of District Rural Development Agencies (DRDAs), and further support from many active District Collectors, the women's savings and credit movement is now widespread. These are known by different names in various local savings groups districts: Podupulaxmi groups (Nellore, Kurnool), Ananta Mahila Sakti (Ananthpur), Maalaxmi (Mahaboo b Nagar), Podupu Jyothi (Ranga Reddy), Samabhavana (Nalgonda), Pragati Laxmi (Nizamabad), Grama Laxmi (Chittoor), Mahila Sakti (East Godavari) and so on.

In 1976, Prof. Mohammed Yunus of Bangladesh started women's groups in Bangladesh and developed thrift and savings among the poorest. Now it has developed into a bank named Bangladesh Grameen Bank (BGB). Its report in February 1998 states that the bank has 1138 branches and covers 39572 villages. It has 2367503 members of which only 124571 are men. The bank has disbursed a cumulative amount of US \$ 2714.61 Million whereas the savings of the members has reached US \$ 202.73 Million.

With the success of BGB and similar organisations elsewhere, the concept of Micro credit has gained momentum in India. Based on this success many Non-Governmental Organisations (NGOs) in our country are involved in organising SHGs and they serve as an agent between the bank and the poor. Self- help groups (SHGs) play today a major role by creating women empowerment in rural India. A growing number of poor people (mostly women) in various parts of India are members of SHGs and actively engage in savings and credit, as well as in other activities (income generation, natural resources management, literacy, child care and nutrition, etc.).

Need for the study:

One of the main reasons for the rural poverty is the lack of access or limited access to credit and financial services. The Rangarajan committee report highlighted four major reasons for lack of financial inclusion in India. They are

- a) Inability to give collateral security
- b) Weak credit absorption capacity

- c) The insufficient reach of institutions
- d) Weak community network

It is being recognized that one of the most important elements of credit linkage in rural areas is the prevalence of sound community networks in Indian villages. SHGs play a vital role in giving credit access to the poor and this is extremely crucial in poverty alleviation. They also play a great role in empowering women because SHGs help women from economically weaker sections build social capital. Financial independence through self-employment opportunities also helps improve other development factors such as literacy levels, improved health care and better family planning.

The SHG-bank linkage program is targeted to reach the poorest sections, which are bypassed by the formal banking system. Therefore, it is essential that only the poor be considered as the target group for the SHG -bank linkage program. An SHG can be all-women group, all-men group, or even a mixed Group. However, it has been the experience that women's groups perform better in all the important activities of SHGs. Mixed group is not preferred in many of the places, due to the presence of conflicting interests. Soon as the SHG is formed and a couple of group meetings are held, an SHG can open a Savings Bank account with the nearest Commercial or Regional Rural Bank or a Cooperative Bank.

This is essential to keep the thrift and other monies of the SHG safely and also to improve the transparency levels of SHG's transactions. Opening of SB account, in fact, is the beginning of relationship between the bank and the SHG. The Reserve Bank of India has issued instructions to all banks permitting them to open SB accounts in the name of registered or unregistered SHGs. By initially managing their own common fund for some time, SHG members not only take care of the financing needs of each other, but develop their skills of financial management and intermediation as well. Lending to members also enhances the knowledge of SHG members in setting the interest rate and periodic loan installments, recovering the loan, etc.

Major Initiatives

Some of the major efforts in promotion of savings and credit groups in Andhra Pradesh included:

a. Government Programs - DWCRA

The DRDA in most of the districts are actively involved in transforming DWACRA groups into savings and credit groups of women. But the

effort does not stop there. Many DRDAs have taken steps towards continuing support and strengthening DWCRA groups. For example, in Srikakulam and Nellore districts, the DRDA and NABARD are jointly conducting training programs for group leaders and bank managers. In Nalgonda district, the DRDA had promoted 2,800 groups in just two months. In Cuddapah district, the DRDA has plans to promote 100-150 village level MACTS, 3,000 new groups and provide tool kits to women in future. Out of the 180,000 Savings and Credit Groups in Andhra Pradesh in March 1999, close to 140,000 were DWCRA groups.

b. Government Programs – Special - SAPAP

The state has a special project sponsored by the UNDP. The UNDP has established a South Asia Poverty Alleviation Program (SAPAP), operating in three districts of AP namely Ananthpur, Kurnool and Mahaboobnagar. It has promoted over 2,700 groups covering over 42,000 members. A Village Organisation (VO) has been formed at each village where all the groups in that village have been federated. All the VOs have been federated as Mandal Samakhyas at the mandal level.

c. Indira Kranti Patham Project (IKP)

The SHG movement took a firm root in the state with the implementation of World Bank assisted poverty reduction project, Indira Kranti Patham (IKP), a scaled up versions of the SAPAP model with more focus on livelihood component. The project aims to build strong institutions of the rural poor and enhance their livelihood opportunities so that the vulnerability of poor is reduced. IKP consists of two projects, viz, Andhra Pradesh District Poverty Initiatives Project (APDPIP) and Andhra Pradesh Rural Poverty Reduction Project (APRPRP) and is implemented in 864 mandals out of a total 1127 mandals in the State. The project has a total outlay of Rs.21,400 million with 56 per cent of the project outlay meant to support the sub projects of the poor through Community Investment Fund (CIF).

Government of Andhra Pradesh has decided to cover the entire state under the IKP Programme from the financial year 2006-07 by dovetailing the funds from State Government and Government of India. Society for Elimination of Rural Poverty (SERP), an autonomous body registered under the Societies Registration (Telangana) Act, has been established for management of IKP, which is implemented by SERP through DRDAs at the district level. A large complement of staff consisting of

Community Coordinators, Assistant Project Managers, District Project Managers have been appointed for managing the project.

OBJECTIVES OF THE STUDY:

1. To know the impact of MEDP programs on SHGs.
2. To find the scope of activities which are feasible for SHGs to graduate into micro enterprises
3. To know what kind of support is required for SHG to form as an enterprise
4. To study the problems faced by SHGs to graduate into microenterprises.

SCOPE:

The study was carried out in 4 villages of Parawada Mandal. Besides many offices of government, DRDA, NGO’s and banks were also covered for concrete and flawless study.

METHODOLOGY OF THE STUDY:

Data can be collected from two sources.

- Primary data and
- Secondary data classified on the basis of

purpose of collection of data.

An exploratory study was done on the socio economic condition of Self Help Groups that is involved in tailoring to streamline the research design and draw up the questionnaire.

SOURCES OF DATA:

➤ Primary Source:

1. Mature SHGs who have availed loan from the banks for more than twice, Banks with whom SHG’s are linked with, NGO’s, officials and grass root workers of DRDA department were interviewed with the help of a structured questionnaire.
2. Officials and grass root workers like community coordinator of DRDA department.
3. The field study has been conducted in Parawada Mandal Anakapalli district of Andhra Pradesh in the month of May, covering 4 clusters. The interaction with 10 sampled groups which are termed as mature self help groups i.e. who have availed loan for more than twice and total of 50 members have been interviewed with a structured questionnaire. Thus, the basic data related to self help groups have been presented below:

Field Level Survey:

Group Characteristics:

Number of SHGs Studied	10	
Range of Age of the SHGs Studied		3 years to 15 years
Size of SHG members		10 to 15
Average group size		10.36
Range of Savings by SHGs		Rs.100
Average savings by the Groups		Rs.10000
Average funds with a SHGs (loans plus)		Rs.1, 99,300
Average loan size (cumulative) of SHGs		Rs.3, 63,300
SHGs received training		81.5% (orientation),18.5% (IGAs)

Member characteristics

No. of SHG Members Interviewed	50
Range of repayment from group per month	15000 - 25000
Average corpus fund with the groups	1, 35,950
Average first loan taken by the groups from the banks	100000
Average Last loan taken by the groups from the banks	500000
Average outstanding amount of the groups to the banks	3, 93,840

➤ Secondary Source:

1. Through various websites
2. Through different books, newspapers, articles, journals and magazines.

DISCUSSIONS OF THE STUDY:

I. PROFILE OF THE SELF HELP GROUPS (SHGs)

The basic data of the beneficiaries have been collected which accounts to an average of 10 members per group and their basic profile which includes AGE, EDUCATION and CASTE of the sample beneficiaries are collected and presented

below.

1. Age profile of the SHGs:

The age profiles of the total 100 SHG members are been given below:

Table 4.1: showing the Age profile of the SHG

AGE	MEMBERS	PERCENTAGE
18-30	25	25
30-40	45	45
40-50	20	20
50 & ABOVE	10	10
TOTAL	100	100

It is observed from the above table that 45%

beneficiaries are in age group of 30-40 years and 25% beneficiaries are in age group of 18-30 years from this it is evident that 20% of the beneficiaries are in the age group of 40-50 years which belonged to working population. Amongst the total sampled beneficiaries of 100 members, 20% people belongs to 40-50 age group, where as only 10% of beneficiaries are more than 50 years old and are availing the ABHAYA HASTHAM scheme introduced by government of Andhra Pradesh. This may be concluded that most of the sampled beneficiaries i.e. 75% are in the working age group reflecting huge demographic advantages in the Parawada Mandal.

2. Problems faced by SHG to graduate into microenterprise:

The sample research revealed that 16% of self help group are not receiving benefits because of lack of group cohesiveness, while about 14% of SHG's are encountering the problem of deul

responsibility. In respect of marketing skills 12% of SHG's are lacking in it, while about 12% of SHG's lack in entrepreneurship skills.

Problems	Respondents	Percentage
Lack of entrepreneurship	12	
Skill and Knowledge		
Marketing		
Value Chain		
Awareness		
Risk		
Dual Responsibility		

3.Details of the activities taken up by the SHG members

The details of the sample beneficiaries who have utilized the financial support (loan) availed from the financial institution and taken up activities like agricultural , Animal husbandry, Handicraft & handlooms, services , small business and personal purposes, the details of which are shown in the table below:

Table 3: showing the details of the activities taken up by the SHG members through loan

SHG members availed loan for the activity		
Activity	Members	PERCENTAGE
Agriculture based	30	60
Animal husbandry/Dairy	15	30
Handicraft & Handlooms	0	0
Services	0	0
Small business	5	10
Personal		0
Total	50	100

NOTE: Activities taken up by the SHG members are clubbed and shown in the above table;

About 60 % of the SHG members are using financial assistance for agriculture purpose, where as 30% of SHG members are connected with Animal husbandry/dairy and about 0% accumulate to handicrafts & handlooms but it is also note that 10% of SHG members are using the financial assistance for personal purposes and small business.

members who have availed loan for personal purpose.

Personal Purpose		
Item	Members	Percentage
House building	4	25
Marriage	2	12.5
Education	4	25
Investing in spousebusiness	4	25
Self needs	2	12.5
Total	16	100

NOTE: In the above table self needs purpose includes food, cloth and health

5. Loans provided to SHG Members

Table 5: showing the details of the SHG

Pie chart 5: showing the details of the SHG members who have availed loan for personalpurpose



6. Income of the SHG members availing from their respective enterprise:

The sampled beneficiaries have been asked about their monthly gross income, which they realize from their respective enterprises. The table gives

the picture of the different activities which the SHG members run as an enterprise and the amount of gross income which they avail from it as shown below:

Table 6: showing the Gross income details of SHG members based on their activities

ACTIVITY	Below 5000	5000-7000	7000-10000	above 10000	TOTAL
Agriculture based					
Crop Production	5	5	15	5	30
Animal husbandry/dairy					
Milch cattle	4	5	2	4	15
Kirana shop			2		2
Stamps					
Vegetable shop			2		2
Fruit shop			1		1
Mango					
TOTAL	9	10	22	9	50

From the field study it was found that, the SHG members who are generating income from the Agricultural based activity are 30 members, of whom 5 members are able to generate income in the range between 5,000 to 7,000 rupees per month and 5 members are in the range between 7,000 to 10,000 rupees.

The other major activity taken up by the SHG members in Paravada Mandal is Animal husbandry/dairy where in the group member's purchase the milch animal from the loan they have availed and use it for the business of milk, there are other activities like poultry, sheep rearing, fishery etc. Thus, from the above more members are able to generate income in the range between 5,000 to 7,000 rupees. Sheep rearing is a onetime investment and the members will fetch income after the sale and able to generate in the range between 7,000 to 10,000 rupees.

Overall if we look at the income point of view 10 members out of the 50 members who are involved in Income Generating Activity falls in the range 5,000 to 7,000 rupees. Thus, it shows that there is need of support to be required for the members so that they can be able to increase their income levels. Linkage wise details loan availed, repayment status and their internal accruals of the sampled beneficiaries:

THE MAJOR FINDINGS OF THE STUDY ARE:

- 75% respondents were in the age group of 18-40 years. 44% beneficiaries were illiterate. All the beneficiaries were females. 57% beneficiaries were from downtrodden groups
- Constituting scheduled castes, scheduled tribes, backward castes and minorities.
- Most of the sampled beneficiaries are

dependent on external sources to record the books of accounts i.e. out of total 10 groups, 8 groups (64%) are dependent on external sources and only 2 groups (36%) are maintaining by their self internal sources within the group.

- The Groups are maintaining books like minutes book ledger, cashbooks, passbooks and attendance registers. The member's in-charge of accounts is being given training in bookkeeping by the community coordinator or village book keeper. And the member who is in-charge of recording the books will be paid an honorarium by the other groupmembers.
- So far as the frequency of group meetings are concerned, it is observed that first week of every month meetings were the most common. In villages like Lemalle and Mamallapalli the group members have kept penalties of Rs 100 for the members who are absent for the meetings.
- Group age at the time of the study, ranges from 3 years to above 11 years. And there are about 34 members who are above 50 years of age out of which 22 members (65%) are able to avail ABHAYA HASTHAM scheme introduced by government of Andhra Pradesh.
- It is found that the operational efficiency and group dynamics of the SHG is not same in all villages. This could be attributed to several factors like background of SHG formation, internal problem, support provided by the promoters, effective leadership, etc.
- The members had joined the group in order to earn more income, promote savings habits and to develop collective economic and social activities.
- All respondents (100%) were able to save as per rules of their group and all of them opined that they are satisfied with the group activities.

- From the study, it is found that individual members contribution for saving ranges from Rs. 50 to Rs. 100 per month. Accumulated savings by members to group funds per SHG were to the tune of Rs. 29, 520, against this loan disbursed amounted to Rs. 10, 500.
- Overall if we look at the income point of view 35 members out of the 50 members who are involved in Income Generating Activity falls in the range 5,000 to 7, 000 rupees.
- 5 SHG's of the total 10 sampled groups (i.e. 32%) have received a maximum loan amount of rupees five lakhs.
- In Mamallapalli village most of the SHGs are doing the activities of dairy and crop production by taking the land for lease from landlords but due to the impact of inflation and rise in prices for all the commodities, lease rate were also increased thus making it difficult for the groups to adjust with the present TFI limit of rupees 5 lakhs.
- 30% of the SHG's i.e. 3 groups out of total 10 sampled groups interviewed during the study have availed financial assistance from the SHG federation. And all the sampled groups (100%) are the members of the SHG federation in their respective villages.
- Beneficiaries were facing problems in order to graduate themselves into microenterprise, majorly due to reasons of Lack of group cohesiveness (15.6%), Dual responsibility (13.8%), in the field of Marketing (12.5%), Lack of entrepreneurship (12%), Risk (11.3%), Technology (10.6%), Value chain & Awareness both (8.1%), Skill and knowledge (4.4%) and Finance (3.8%).
- The activities taken up with the loan by the members are as follows :
 - a. To meet their self needs
 - b. Purchase of inputs for agriculture crops
 - c. Construction of house/ Indiramma housing/Individual toilets
 - d. Purchase of buffalos /miltch animal.
 - e. Business like grocery shops, cloth shop, auto rickshaw, fruit shop, dairy, tailoring, pickle making, used plastic bags conversion to cloth for drying /covering agriculture produce etc.
- Major activities taken up by the Self Help Group members in Guntur district are Major crop production, Milch animal, pit looms, tailoring, pickle making, small grocery shops, fruit and vegetables shops etc.
- Most of the activities taken up the SHG's are those activities which are traditionally followed from their ancestors.
- The SHG's have utilized the bank loans in rotating among the members at 24 % interest and were able to increase group savings.
- Women empowerment, not only includes the psychological and behavioral changes, but also the cognitive development like getting new ideas, sharing knowledge and opinion, transformation of knowledge into responsible roles like leadership etc.. Likewise economic score, the knowledge score of loan availed found that groups who availed more linkages with the bank (6th link groups) are high compared to the groups who availed loan only thrice, as they are more responsible and exposed more to group practices and procedures of loan avaiement.
- All the groups interrogated are prompt in repayment of loan without default .This is evidenced through continuous sanction of loans by bankers and over the years the SHG's have advanced from the first spell amount of rupees 20000 to present spell amount increased to rupees 5 lakhs.
- Out of the total 10 SHG's interviewed, 7 SHG's are been trained in orientation program given by banks and out of the total 50 members, only 28 members have attended the Income Generating Activity like soft toy making, fabric painting, pottery making and bouquet making etc.
- 35 out of 50 responses are facing problems to graduate into microenterprise which are majorly like Lack of group cohesiveness, dual responsibility, marketing, lack of entrepreneurship, risk taking ability etc.
- support need to be provided in the field of marketing to link their products to the local markets, mandal melas, exhibitions in the towns and cities and establishing a stall to market their product.
- From the study 11% of SHG women are avoiding risk, which is hampering their development. Thus, DRDA, NABARD and NGO's should play a active role in educating them the positive effects of risk and how it helps them to run their business successfully.
- Entrepreneur must poses the qualities of risk taking ability but the quantum of risk they take differs from one person to the other but basic qualities and skills should be imbibed in them such that they can initiate their microenterprise.
- 16% of the SHG in the study are facing the problems of group cohesiveness which is the major hurdle for them to graduate in to microenterprise, SHG members should be thought about different ways by which they can be in group and give few successful examples of

the their fellow groups, motivate them better to form in a group and start up the enterprise. There is lot more to be needed as a support to the SHG's in terms of the financial assistance, technology up gradation, value chain management etc. which NABARD, DRDA, BANKS, NGO's should consider in order to elevate them from the present situation, to grew them as an initiator or entrepreneur and start microenterprise activity.

SUGGESTIONS & RECOMMENDATIONS:

- Literacy and numeric (recording the data in the books etc) training is needed for the poor women to benefit from the micro-credit schemes.
- Training in legal literacy, rights and gender awareness are important complements to micro-credit for the empowerment of women. The members should be given necessary training and guidance for the successful operation of the group.
- The members of the SHG should be **more active, enthusiastic and dynamic to mobilise their savings by group actions**. In this process grass root workers of DRDA department and NGOs should act as a facilitator and motivator.
- The grass root workers of DRDA who are managing the group should be given nominal financial benefits, which will enable them to be more involved in the activities of the Group.
- Especially in Guntur district, NGO's should take more initiatives to train these SHG both in Farm and Nonfarm activities. Other various training and **capacity building programs** have to be conducted **on production, packing, marketing, micro credit and utilization of loans etc.**, to women SHGs.
- Micro- entrepreneurs are required to operate at proper economies of scale for sustainable development and increasing income. Hence they have to increase their volume of business. For increasing business volume there is an **urgent need to increase size of investment and loan amount. For this purpose, bankers need to be sensitized to change their mindset for financing to SHGs**.
- The SHPIs (Self Help Promoting Institutions) like DRDAs and NGOs have thus a dual role to play. Not only should they facilitate the availability of credit from the formal sector to the self help groups, they should also help the self help groups to identify suitable products which they can manufacture and sell.
- Proper standardization of the products which are produced by the SHGs should be done before it is kept in the market so as to increase the sale and attract various levels of customers.
- Raw material banks need to be established by federations/SHGs/NGOs/Rural marts at sub - divisional level to facilitate timely supply of quality raw materials at affordable cost. Help from **Microfinance Innovation Fund with NABARD** should be provided for establishing raw material banks.
- For about 22% of the sampled beneficiaries are involved in the Animal husbandry activity in Paravada Mandal and most of them are engaged in dairy activities, thus scope for dairy is high and Government, DRDA officials and NGO's should facilitate these SHG to be motivated and support to be given to them to establish a dairy plants, collection centers and chilling units. Milk units can be established by solar hybrid milk chiller which enables food suppliers to store and preserve perishable food items—such as milk, fruits and vegetables—without the need for expensive diesel-powered generators. Still further studies need to be done to know the exact benefits to the SHG's.
- SHGs should be organized into federation for collecting the products from beneficiaries and to **tag them to corporate house, wholesaler, retailer, rural Mart etc**. Interlinking of Rural Mart need to be attempted for supply chain management.
- One suggestion for better marketing is to promote the products of one SHG among other SHG members. **Product of one SHG should be distributed to other SHG members** through federation in the beginning, which later can be widened to all SHG members of district/State. Thus, it should be ensured that the product of SHGs would have wider demand and marketability
- Capacity building for micro-entrepreneurship development through interaction with successful entrepreneurs, field visits to the successful units, organizing training on regular interval, identification of good NGOs for hand holding support, scotting services by NGOs etc, would help in micro-entrepreneurship development.