

## ENVIRONMENT FOR PROMOTION OF ENTREPRENEURIAL ACTIVITIES OF SELF HELP GROUPS

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### **Abstract**

*Golaghat district of Assam is predominantly an agriculture based district as majority of the population live in rural areas. Golaghat district has remained industrially backward and the problem of unemployment is also looming large over the district. The road for economic development in the district can only be ensured by encouraging the growth of entrepreneurship activities in the rural areas of the district in which process the Self Help Groups can play a very significant role. Golaghat has ample scope of alleviating poverty through the SHG approach. It is therefore necessary to know the magnitude of SHG movement in Golaghat district as well as the role played by the SHGs in promoting entrepreneurial activities.*

*On this backdrop, the paper highlights on entrepreneurial environment in terms of motivation, reason for taking up entrepreneurial activity, adequacy of Government policies and scope for its improvement, Banking policies and scope for more support from the bank policies, Support from NGOs and Corporate houses, the future plan and sustainability factor, and factors identified as important for growth of entrepreneurial activities of SHGs.*

*A sizable number of Self Help Groups have been formed in Golaghat district. Hence, it is necessary to examine the Entrepreneurial Environment for promotion of Entrepreneurial activities of SHGs.*

**Key Words:** *Self Help Group, Revolving fund, corporate houses, Non-Government Organization.*

### **Introduction**

Human beings, both as individuals and in groups, being the product of their own environment, are influenced by the prevailing socio-economic, psychological and cultural conditions. These factors such as ambition, desire, role model, success stories of others, availability of supporting government policies etc. ultimately brings individuals or groups into entrepreneurial activities.

The entrepreneurial environment covering the formalities involved to start one Self Help Group, availability of encouraging government policies, knowledge and expertise in the respective fields, desire to be successful, respect commanded by entrepreneurs play a very significant role in creating an enabling situation in the society encouraging entrepreneurial activities.

### **Methodology of the Study**

The total number of Self Help Groups interviewed for the study was 151 out of total 1509 Self Help Groups formed during the period under study i.e., 2009-10, 2010-11 and 2011-12 in the eight developmental Blocks of Golaghat district of Assam. All total, these 151 surveyed SHGs were having 1539 members.

### **Objective of the Study**

To evaluate the Entrepreneurial Environment in promoting the Self Help Groups into taking up the entrepreneurial activities in the Golaghat District.

### **Research Questions**

Why have the Government policies not been able to support entrepreneurial activities of SHGs adequately in the district?

Why have the NGOs and Corporate Houses failed to provide adequate support to the SHGs in their entrepreneurial activities in the district?

### Analysis and Findings

Out of the 151 Self Help Groups surveyed for the study, 126 number of SHGs representing 83.44% confirmed that they have received guidance from the other SHGs operating in their locality.

The Self Help Groups covered under the study were asked to identify the different reasons behind starting their entrepreneurial activities with an option to choose multiple reasons wherever applicable. The Self Help Groups were given 9 probable broad reasons as shown in **Table 1.1** and were asked to identify the reasons behind starting their entrepreneurial activities. The President and Secretary of the 151 Self Help Groups conveyed the response of the respective Self Help Groups. *Lack of other option of employment* was the reason attributed to taking up of entrepreneurial activity by the maximum number of Self Help Groups ie., 120 SHGs representing 79.47%. The next common reason behind starting entrepreneurial activities was *A Desire to start entrepreneurial activities* which was pointed out by 114 SHGs representing 75.50% followed by *Desire to do something new and learn* was chosen by 100 SHGs representing 66.23%. The position of other broad reasons attributable to starting entrepreneurial activities are *It is easy to form an SHG and start an economic activity* was selected as a reason by 95 SHGs representing 62.91% , *Entrepreneurship is respected in your society as a worthy occupation* was pointed out by 72 SHGs representing 47.68%, *Encouraging Government policies for entrepreneurship activities* was picked up by 66 SHGs representing 43.71%, *Adequate market for the products* was chosen by 43 SHGs representing 28.48% . Number of Self Help Groups attributing the reason behind starting entrepreneurial activities to *Many entrepreneurial success stories in their locality* was 39 representing 25.83% and to *Having professional knowledge in the for entrepreneurship* was 38 representing 25.17%.

From the **Table 1.1**, it can be inferred that the major 3 reasons behind the Self Help Groups starting entrepreneurial activities were i) Lack of other options of employment, ii) A desire to start entrepreneurial activities and iii) A desire to do something new and learn.

**Table : 1.1, Reason behind starting entrepreneurial activity by the SHGs**

Reason	Number of response	Percentage
It is easy to form an SHG and start an economic activity	95	62.91
There is a desire to start entrepreneurial activity	114	75.50
Entrepreneurship is respected in your society as a worthy occupation	72	47.68
There are many entrepreneurial success stories in your locality	39	25.83
There are government policies encouraging entrepreneurship	66	43.71
There is adequate market for your products	43	28.48
You have professional expertise and knowledge for entrepreneurship	38	25.17
There is no other options of employment	120	79.47
Desire to do something new and learn	100	66.23

Source: Field Survey

### Capacity Building and Government Policies

Capacity building of the SHGs is dependent on the Government policies. There is a need to provide adequate support mechanism to enhance the skill level of the SHGs and to create an environment of knowledge and adequate infrastructure and market facilities to supplement the entrepreneurial initiatives of the SHGs. The President and Secretary of 151 SHGs surveyed under the study were asked to rank the adequacy of the

government policies for encouraging entrepreneurship and the responses of the SHGs were Very Adequate 3 SHGs (1.99%) , Adequate 79 SHGs (52.32%) , Neither Adequate nor Inadequate 27 SHGs (17.88%), Inadequate 26 SHGs (17.22) and Very Inadequate 16 SHGs (10.59%). Overall 82 SHGs, representing 54.31 % of the surveyed population termed the government policies as adequate or very adequate for encouraging entrepreneurial activities by the Self Help Groups.

The **Table 1.2** shows the opinion of the SHGs on the adequacy of the Government policies to encourage entrepreneurial activities by the Self Help Groups.

**Table: 1.2, Adequacy of Government policies to encourage entrepreneurial activity by the SHGs**

Adequacy of Govt Policies	Number of SHGs	Percentage
Very adequate	3	1.99
Adequate	79	52.32
Neither adequate nor inadequate	27	17.88
Inadequate	26	17.22
very inadequate	16	10.59
<b>Total</b>	<b>151</b>	<b>100</b>

Source: Field Survey

#### Scope for improvement in Government Policies

The opinion of 145 SHGs, representing 96%, out of the 151 SHGs surveyed in the study was that there is scope for improvement in Government policies to make entrepreneurial ventures more rewarding and profitable.

The Self Help Groups were asked to identify the areas in which the Government policies have scope for improvement. The 151 SHGs surveyed under the study were given 6 broad areas out of which they were asked to choose the respective areas as applicable. The area for improvement which was endorsed by maximum number of SHGs was *Sufficient Fund for performing SHGs from the Government* with 120 out of 151 SHGs representing 79.47%, opining in favour of it. The second area for improvement was opined as *Setting up of Marketing Network* with 93 SHGs out of 151 SHGs representing 61.59% selecting it. The other areas for improvement which were highlighted by number of SHGs were *Enhanced amount of Revolving Fund to do proper groundwork for entrepreneurial activity* by 90 SHGs representing 59.60% of 151 SHGs , *Promptness in sanction of fund* by 73 SHGs representing 48.34% , *Marketing Subsidy for level playing field with entrepreneurs with larger production line* by 66 SHGs representing 43.71% , *Regular Training Programmes on Financial , Technical and Marketing issues for improvement in Knowledge and Skill* by 48 SHGs representing 31.78%.

The **Table 1.3** shows the weightage given by the SHGs on different areas for improvement in Government policies for encouraging activities by the President and Secretary of the respective SHGs.

**Table No : 1.3, Areas for Improvement in Government policies to encourage entrepreneurial activity by the SHGs**

Areas of improvement	Response	%
Enhanced amount of revolving fund to do proper groundwork for entrepreneurial activity	90	59.60
Sufficient fund for performing SHGs from the Govt.	120	79.47
Promptness in sanction of fund	73	48.34
Regular training programmes on financial , technical and marketing issues for improvement in knowledge and skill	48	31.78
Marketing Subsidy for level playing field with entrepreneurs with larger production line	66	43.71
Setting up of marketing network	93	61.59

Source: Field Survey

### Training received by the Self Help Groups for Entrepreneurial Capacity Building

As per the findings of the Field Survey, out of the 151 SHGs surveyed in the study, 123 SHGs representing 81.45%, have received training for their entrepreneurial capacity building. Out of these 119 SHGs representing 78.80% have received their training through their respective Block offices and 4 SHGs representing 2.64% received training from Corporate Houses.

### Banking Policies and scope for improvement for encouraging entrepreneurial activities by Self Help Groups

Out of the 151 surveyed Self Help Groups, 143 groups representing 94.70% were of the opinion that more friendly banking policies will make the entrepreneurial activities by the Self Help Groups more rewarding and profitable.

The Self Help Groups were asked to identify the areas in which the Banking policies have scope for improvement. The SHGs were given 4 broad areas out of which they were asked to choose the respective areas as applicable. The area for improvement which was endorsed by maximum number of SHGs was *Enhanced Upper Limit of Loan* which with 121 SHGs out of 151 SHGs representing 80.13% identifying as an area for improvement in reference to Bank policies. The other options for improvement in Banking policies and number of SHGs identifying them as an area having scope for improvement are Promptness in sanction of loan by 84 SHGs representing 55.62% of 151 SHGs, Reduced Interest rate by 76 out of 151 SHGs representing 50.33% and Reduction in difficult formalities by 60 SHGs representing 39.73%.

The **Table no 1.4** depicts the opinion of the Self Help Groups on the areas where there are scope for improvement in Banking Policies for encouraging entrepreneurial activities by the Self Help Groups.

**Table No: 1.4, Areas for Improvement in Banking Policies to encourage entrepreneurial activity by the SHGs**

Areas of Improvement in Banking Policies	Number of SHGs	%
Reduced interest rate	76	50.33
Enhanced upper limit of loan	121	80.13
Promptness in sanction of Loan	84	55.62
Reduction in difficult formalities	60	39.73

*Source: Field Survey.*

### Support from NGOs

43 Self Help Groups out of the surveyed 151 groups representing 28.47% have acknowledged that they have received necessary support from NGOs operating in their localities.

In order to assess the probable areas where support from NGOs will be beneficial, the surveyed SHGs were asked to identify the areas where they require support from the NGOs. The SHGs were given 10 broad areas from which they were asked to select the areas as applicable to them.

The **Table 1.5** below projects the areas identified by the SHGs where support from NGOs will be beneficial to the SHGs in their entrepreneurial activities.

It can be seen from the responses that NGOs can play a significant role in the capacity building of the Self Help Groups. The surveyed 151 Self Help Groups have given almost equal importance to all the areas which were given to them as options for their support requirement from NGOs.

Topping the list of options of areas where the SHGs require support from NGOs is *Advise on Feasibility of a Project* with 131 SHGs out of surveyed 151 SHGs, representing 86.75%, selecting it. Three areas viz., *Sharing*

of knowledge about entrepreneurial activities, Sharing of knowledge on organizational matters and Sharing of Knowledge on Financial matters were identified as areas where SHGs need support from NGOs by 122 SHGs out of 151 SHGs representing 80.79%.

The option of Support in liasoning with Government Agencies and Banks was identified by 105 SHGs out of 151 SHGs, representing 69.54% as an area where support from NGOs are required.

The other areas where the SHGs opined that support from NGOs are required turns out to be Support in Setting up a Marketing Network by 96 SHGs out of 151 SHGs representing 63.58%, Support in coordinating with other SHGs to have a production network by 94 SHGs out of 151 SHGs representing 62.25%, Advise on making future plans by 69 SHGs out of 151 SHGs representing 45.70% and Advise on managing the group and Teamwork by 63 SHGs out of 151 SHGs representing 41.72%.

**Table No: 1.5.Support required from the NGOs to Self Help Groups as Capacity Building measures**

	Number of SHGs	Percentage
Sharing of knowledge about entrepreneurial activities	122	80.79
Sharing of knowledge on organizational matters	122	80.79
Sharing of knowledge on financial matters	122	80.79
Advise on feasibility of a project	131	86.75
Support in liasoning with Govt. agencies and banks	105	69.54
Advise on managing the group and teamwork	63	41.72
Advise on making future plans	69	45.70
Support in coordinating with other SHGs to have a production network	94	62.25
Support in setting up a marketing network	96	63.58
Outside training for improvement in skill and knowledge	42	27.81

Source: Field Survey

### Support from the Corporate Sector

The Corporate sector are also seen to be playing an important role in encouraging entrepreneurial and income generating activities amongst the unemployed youth of their respective operating areas.

The Golaghat district has a sizable areas covered as operating areas of two major oil industries viz., Oil & Natural Gas Commision and Numaligarh Refinery Limited.Out of the surveyed 151 Self Help Groups, 36 groups representing 23.84% have acknowledged that they have received financial assistance from the Corporate Houses for their entrepreneurial activities.

In order to assess the expectation of the Self Help Groups from the corporate houses as assistance for encouraging entrepreneurial activities, 3 options were given to the SHGs and they were asked to identify the areas where the SHGs expect support from the Corporate Houses.

**Table No:1.6,Support required from the Corporate Houses to Self Help Groups as Capacity Building measures**

Areas of Support from Corporate houses	Number of SHGs	%
Organising training programmes	134	88.74
Financial assistance for feasible schemes	108	71.52
Sponsoring NGOs to coordinate with performing SHGs for improvement in skills	105	69.54

Source: Field Survey.



From the **Table 1.6** above it is seen that 134 SHGs out of 151 surveyed SHGs representing 88.74% identified Organising Training Programmes as an area where Corporate Houses can provide support to the SHGs.

108 SHGs out of 151 SHGs representing 71.52% opined that Corporate Houses can provide financial assistance for feasible schemes to SHGs as support. Corporate Houses sponsoring NGOs to coordinate with performing SHGs for improvement in skills was identified by 105 SHGs out of 151 SHGs representing 69.54%.

### **Future Plans of the Self Help Groups**

The Presidents and Secretaries of the surveyed SHGs were asked to give their opinion on whether it is possible to achieve economic independence for the SHG members through entrepreneurial activities by the SHGs. Out of the surveyed 151 SHGs, the Presidents and Secretaries of 113 SHGs out of 151 SHGs representing 74.83% were of the view that economic independence is possible through entrepreneurial activities by SHGs while 9 SHGs out of 151 SHGs representing 5.96% opined that it is not possible and 29 SHGs out of 151 SHGs representing 19.21% said that they are not sure of it.

On the question whether SHGs are planning to continue their entrepreneurial activities in future or not, the Presidents and Secretaries of 125 SHGs out of 151 SHGs representing 82.78% were of the view that they will continue with their work in future while 9 SHGs out of 151 SHGs representing 5.96% said they will discontinue and 17 SHGs out of 151 surveyed SHGs representing 11.26% said they were not sure whether they will continue with the group entrepreneurial activities or not.

### **Factors for the Growth of Entrepreneurial activities of Self Help Groups**

SHGs were asked to rank the importance of 10 factors covering various areas for the growth of entrepreneurial activities of SHGs on a scale of five to assess the importance given to the respective areas by the Self Help groups for their entrepreneurial activities.

The responses given by the surveyed 151 Self Help groups on the factors for the growth of entrepreneurial activities are discussed below.

The factors which were given to the surveyed Self Help Groups were i) More Revolving Fund, ii) Adequate Training from Government agencies, iii) Sufficient Fund for feasible schemes, iv) Interest Subsidy, v) Government support in marketing of products, vi) More liberalized Government policies, vii) Promptness in sanction of bank loan, viii) Less rigid formalities for bank loans, ix) Effective participation of NGOs, and x) Better financial aid from Corporate Houses. The self Help groups were asked to rank these factors on a 5 point scale Very Important, Important, Neither Important nor Unimportant, Not Important and Not at all Important.

### **More Revolving Fund**

As shown in the **Table 1.7**, the factor More Revolving Fund was earmarked as Very Important by 100 SHGs out of 151 SHGs representing 66.23%, Important by 3.97%, Neither Important or Unimportant by 14.57%, Not Important by 5.30% and Not at all Important by 9.93%.

**Table 1.7, Requirement of More Revolving Fund**

<b>Rank</b>	<b>Response</b>	<b>Percentage</b>
Very Important	100	66.23
Important	6	3.97
Neither Important nor Unimportant	22	14.57
Not Important	8	5.30
Not at all Important	15	9.93
<b>Total</b>	<b>151</b>	<b>100</b>

Source: Field Survey

### Adequate Training from Government Agencies

**Table 1.8** presents the response of the surveyed 151 SHGs to the factor Adequate Training from Government Agencies which was earmarked as Very Important by 65.56%, Important by 7.29%, Neither Important or Unimportant by 12.58%, Not Important by 5.30% and Not at all Important by 9.27%.

**Table 1.8, Adequate Training from Government agencies**

Rank	Response	Percentage
Very Important	99	65.56
Important	11	7.29
Neither Important nor Unimportant	19	12.58
Not Important	8	5.30
Not at all Important	14	9.27
<b>Total</b>	<b>151</b>	<b>100</b>

Source: Field Survey

### Sufficient Fund for Feasible Schemes

In the **Table 1.9** the response of the 151 surveyed SHGs against the factor Sufficient Fund for feasible schemes is analysed. This factor was as Very Important by 61.59%, Important by 10.60%, Neither Important or Unimportant by 12.58%, Not Important by 7.28% and Not at all Important by 7.95%.

Overall, the factor Adequate Training from Government Agencies was opined as important and Very important by 72.19% of the surveyed 151 Self Help Groups.

**Table 1.9, Sufficient Fund for Feasible Schemes**

Rank	Response	Percentage
Very Important	93	61.59
Important	16	10.60
Neither Important nor Unimportant	19	12.58
Not Important	11	7.28
Not at all Important	12	7.95
<b>Total</b>	<b>151</b>	<b>100</b>

Source: Field Survey

### Interest Subsidy

**Table 1.10** presents the statistics on the response against the factor Interest Subsidy. This factor was identified as Very Important by 51.66%, Important by 19.87%, Neither Important or Unimportant by 12.58%, Not Important by 9.93% and Not at all Important by 5.96%.

Overall, the factor Adequate Training from Government Agencies was opined as important and Very Important by 71.53% of the surveyed 151 Self Help Groups.

**Table 1.10, Interest Subsidy**

Rank	Response	Percentage
Very Important	78	51.66
Important	30	19.87
Neither Important nor Unimportant	19	12.58
Not Important	15	9.93
Not at all Important	9	5.96
<b>Total</b>	<b>151</b>	<b>100</b>

Source: Field Survey.

### Government Support in Marketing of Products

In the **Table 1.11** we find that the response to the factor Government support in marketing of products has been as Very Important by 56.29%, Important by 15.9%, Neither Important or Unimportant by 12.58%, Not Important by 9.27% and Not at all Important by 5.96%.

Overall, the factor Adequate Training from Government Agencies was opined as important and Very important by 72.18% of the surveyed 151 Self Help Groups.

**Table 1.11, Government Support In Marketing of Products**

Rank	Response	Percentage
Very Important	85	56.29
Important	24	15.90
Neither Important nor Unimportant	19	12.58
Not Important	14	9.27
Not at all Important	9	5.96
<b>Total</b>	<b>151</b>	<b>100</b>

Source: Field Survey

### More Liberalized Government Policies

In the **Table 1.12**, we find that the response to the factor More Liberalized Government Policies has been as Very Important by 56.95%, Important by 15.23%, Neither Important or Unimportant by 13.25%, Not Important by 10.60% and Not at all Important by 3.97%.

**Table 1.12, More liberalized Government policies**

Rank	Response	Percentage
Very Important	86	56.95
Important	23	15.23
Neither Important nor Unimportant	20	13.25
Not Important	16	10.60
Not at all Important	6	3.97
<b>Total</b>	<b>151</b>	<b>100</b>

Source: Field Survey

### Promptness in Sanction of Bank Loan

In the **Table 1.13**, the response against the factor Promptness in Sanction of Loan has been shown as found in the field Survey as Very Important by 62.25%, Important by 9.27%, Neither Important or Unimportant by 15.9%, Not Important by 7.28% and Not at all Important by 5.30%.

Overall, the factor Adequate Training from Government Agencies was opined as Important and Very Important by 71.52% of the surveyed 151 Self Help Groups.

**Table 1.13 Promptness in Sanction of Bank Loan**

Rank	Response	Percentage
Very Important	94	62.25
Important	14	9.27
Neither Important nor Unimportant	24	15.9
Not Important	11	7.28
Not at all Important	8	5.30
<b>Total</b>	<b>151</b>	<b>100</b>

Source: Field Survey



### Less rigid Formalities for Bank Loans

In the **Table 1.14**, we find that the response against the factor Less rigid formalities for bank loans has been as Very Important by 62.25%, Important by 11.92%, Neither Important or Unimportant by 11.26%, Not Important by 11.26% and Not at all Important by 3.31%.

**Table 1.14, Less Rigid Formalities for Bank Loans**

Rank	Response	Percentage
Very Important	94	62.25
Important	18	11.92
Neither Important nor Unimportant	17	11.26
Not Important	17	11.26
Not at all Important	5	3.31
<b>Total</b>	<b>151</b>	<b>100</b>

Source: Field Survey

### Effective participation of NGOs

The response against the factor Effective Participation of NGOs is shown in **Table 1.5**. It is seen that this factor has been identified by the surveyed SHGs as Very Important by 54.30%, Important by 19.87%, Neither Important or Unimportant by 17.22%, Not Important by 3.97% and Not at all Important by 4.64%.

Overall, the factor Adequate Training from Government Agencies was opined as Important and Very Important by 112 SHGs representing 74.17% of the surveyed 151 Self Help Groups.

**Table 1.15, Effective Participation of NGOs**

Rank	Response	Percentage
Very Important	82	54.30
Important	30	19.87
Neither Important nor Unimportant	26	17.22
Not Important	6	3.97
Not at all Important	7	4.64
<b>Total</b>	<b>151</b>	<b>100</b>

Source: Field Survey

### Better financial aid from Corporate Houses

We find in **Table no 1.16** that the response against the factor Better Financial Aid from Corporate Houses are as Very Important by 52.32%, Important by 26.49%, Neither Important or Unimportant by 15.89%, Not Important by 2.65% and Not at all Important by equal percentage of 2.65%.

Overall, the factor Adequate Training from Government Agencies was opined as important and Very important by 78.81% of the surveyed 151 Self Help Groups.

**Table 1.16, Better financial aid from Corporate Houses**

Rank	Response	Percentage
Very Important	79	52.32
Important	40	26.49
Neither Important nor Unimportant	24	15.89
Not Important	4	2.65
Not at all Important	4	2.65
<b>Total</b>	<b>151</b>	<b>100</b>

Source: Field Survey



**From the analysis made in the paper, the Researcher draws the following summary**

In the analysis emerging , it has been observed that out of the surveyed 151 SHGs, 3 SHGs representing 1.99% are of the view that the government policies are very adequate to provide support to SHGs in their entrepreneurial activities and 79 SHGs representing 52.32% of the respondents are of the view that the government policies are adequate to provide support to SHGs in their entrepreneurial activities. However, 145 SHGs representing 96% of the surveyed 151 SHGs were also of the opinion that there is scope for bringing in improvement in the Government policies to make entrepreneurial activities of the SHGs more rewarding. This finding helps us in answering the Research Question: “Why have the Government policies not been able to support entrepreneurial activities of SHGs adequately in the district?”, as from the finding of the study, it is seen that the Government policies have been able to support entrepreneurial activities of the SHGs adequately.

In the analysis of Support from NGOs to SHGs , it has been seen that 43 out of the 151 surveyed SHGs representing 28.5% have received support and guidance from NGOs. Similarly, the number of SHGs getting support from corporate houses is 36 which 23.8% of the 151 SHGs under study. Though one can always expect that the NGOs and corporate houses will contribute in a bigger way for growth of entrepreneurship in the rural areas through SHGs, the importance of the present contribution also cannot be undermined as nominal. In the analysis, it has been seen that the SHGs are of the opinion that the SHGs require support from the NGOs in various areas for the growth of the entrepreneurial activities of the SHGs. The Self Help Groups are also of the opinion that the corporate houses can provide support to the SHGs in terms of providing training, guidance to the performing SHGs to enable them to become successful in their entrepreneurial ventures as can be seen in the analysis. With this finding, the Research Question under the Study: “Why have the NGOs and Corporate Houses failed to provide adequate support to the SHGs in their entrepreneurial activities in the district?” can be answered as that the NGOs and Corporate Houses have been partially able to provide assistance to the SHGs in their entrepreneurial activities and there is scope for the NGOs and the Corporate Houses to continue their support to the SHGs.