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Role of Peer Learning and Collective Decision Making in Enterprise Planning under Mukhyamantri Mahila Udyamita Abhiyaan (MMUA): A Study from Pub Mangaldai Development Block, Darrang, Assam

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ABSTRACT

Women centred entrepreneurship programmes are starting to recognise and realise that the issue of access to finance alone isn't sufficient for start-up or sustainability. Social processes, including learning with others, group discussions, decision-making together shape the way women gain confidence, assess risks and prepare themselves for the programme, often at the beginning.

The Mukhyamantri Mahila Udyamita Abhiyaan (MMUA), which has just been launched by the Government of Assam, also plays into this mix. Mukhyamantri Mahila Udyamita Abhiyaan aims to encourage women led micro enterprises through a phased financial system through Self-Help Groups (SHGs) in rural areas.

This paper focuses on how learning from peers and group decision-making impacts the planning of small businesses under MMUA, especially at the early stages when businesses are less than self-sustaining or when the repayment concern is most acute. It uses a qualitative approach in Pub Mangaldai Development Block in Assam, a rural area where agriculture and livestock are a main source of livelihood and where SHG networks are quite vibrant. Data were collected via semi-structured interviews, focus groups discussions (FGDs) and key informant discussions with SHG members, Sakhis from the Assam State Rural Livelihoods Mission (ASRLM) and community resource persons.

The findings show something quite clear. Peer learning helps women understand the programme better, reduces fear around borrowing and builds a sense of collective confidence among first time women entrepreneurs. Livestock based activities like goat rearing, dairy, backyard poultry, duckery and pig rearing naturally becomes the preferred choices because they fit local livelihoods and feel less risky.

But, the study also finds some challenges. Choices between enterprises are often similar and participation in group discussions is not uniform and individuals do not evaluate their own firms as highly.

The paper finally argues that stronger peer learning systems and more inclusive facilitation are important for improving preparedness and making MMUA more effective. Recent studies from 2022–2023 also point in the same direction, highlighting how social capital, peer networks and confidence shaped by behaviour play a big role in early entrepreneurial outcomes among rural women. In short, social processes like peer learning and group decision making really matter in practice, not just in theory.

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1. Introduction

Women's participation in the economy has long been seen as a key part of inclusive growth, poverty reduction and social change. In rural India, especially in the Northeast, women's entrepreneurship does not happen in isolation. It is shaped by many things coming together, like livelihood pressures, social norms, ownership of assets and access to institutions, all interacting in everyday life. In this space, government livelihood programmes are increasingly depending on collective institutions, mainly Self-Help Groups, to improve financial inclusion and support enterprise development among low income women. These groups are not just financial units anymore, they also act as social spaces where learning and support happen naturally. The Mukhyamantri Mahila Udyamita Abhiyaan is one such major initiative by the Government of Assam. It promotes women led micro enterprises through a phased financial system that is closely linked with SHGs. Unlike older subsidy based models, MMUA follows a step by step approach where grants and credit are combined, and the focus is not only on money but also on preparedness and discipline.

In reality, MMUA is implemented in a collective environment where women don't just receive support individually, they also learn and decide together. For first time entrepreneurs, especially those with limited education, little market exposure and heavy household responsibilities, enterprise planning is not just about economics. It is also deeply social. It happens through discussions, reassurance from peers and shared understanding of risk.Fear of debt, uncertainty about markets and worry about managing assets often shapes how women respond to entrepreneurship opportunities. In such situations, peer learning inside SHGs becomes very important. It acts like an informal system where women understand the programme, make sense of risks and slowly start seeing themselves as entrepreneurs. Even though this social side is widely acknowledged, most programme evaluations still focus mainly on outcomes like income, repayment or enterprise survival after everything is already running. There is still limited understanding of what happens in the early stage, especially how peer learning and group decisions influence planning before the enterprise actually starts. That early phase is crucial for shaping success later.

This paper tries to fill that gap by focusing on peer learning and collective decision-making during enterprise planning under MMUA in Pub Mangaldai Development Block of Assam. By looking at the entry stage itself, it adds useful insights for policymakers, especially those working with ASRLM and rural development programmes.

2. Research Gap

Though there is growing recognition that communal institutions matter for women's entrepreneurship, much attention has been given to the later stages. What women learn from one another and make decisions together prior to starting enterprise are still poorly understood at this early stage.

Most studies only focus on outcomes after intervention, such as increased income, repayment of loans or survival of enterprises. There is very little evidence from Northeast India, especially Assam, on how women

understand schemes, weigh risks and choose enterprises early in their life.This study addresses the need in this area, particularly with respect to the pre operative period in MMUA and brings with it policy and academic insights.

3. Review of Literature

3.1 Peer Learning and Social Learning Theory

Peer learning comes from social learning theory, which basically says that people learn by watching others, copying behaviours and interacting with those around them (Bandura, 1997). In entrepreneurship studies, this kind of learning is important because it reduces information gaps, builds confidence and lowers fear, especially for marginalised groups.For women entrepreneurs, peer learning becomes even more important because they often face restrictions in mobility, limited access to formal training and weaker market exposure. Studies suggest that learning from people who share similar backgrounds helps women understand entrepreneurship in a more practical and relatable way compared to formal classroom learning (Field *et al.*, 2016).

3.2 SHGs as Spaces of Collective Learning

Self-Help Groups in India have slowly evolved from being only savings and credit groups to becoming spaces where women also share experiences, discuss problems and learn from each other (NABARD, 2020). Kabeer (2012) explains that these collective spaces help women build agency, express their goals and interact better with institutions.In Assam and the wider Northeast, SHGs are especially important because of scattered settlements and dependence on agriculture and livestock. Studies from Assam show that participation in SHGs improves decision making ability, risk handling and livelihood choices among women (Bordoloi & Neog, 2019).

3.3 Collective Decision-Making and Risk Perception

When decisions are taken collectively, risk also gets shared among group members, which often encourages women to take part in economic activities. Swain and Wallentin (2009) show that group based systems increase participation because responsibility is shared. At the same time, some researchers warn that strong group influence can also lead to everyone choosing the same thing, reducing individual thinking and innovation (Banerjee & Duflo, 2011).

3.4 Evidence from Assam and the Northeast

In the Northeast, livestock based livelihoods are often seen as suitable entry points for women's entrepreneurship. Studies like Gogoi and Phukan (2018) show that small animals, poultry and piggery fit well with women's daily responsibilities and traditional knowledge systems. However, issues like disease, seasonal income gaps and market dependency still remain challenges.Still, not many studies explore how women actually plan these enterprises at the very beginning stage under government programmes. This

study tries to add that missing layer by focusing on peer learning and decision making during MMUA's entry phase.

3.5 Current Literature

Recent studies strengthen this understanding further. Kumar and Singh (2023) highlight that peer mentoring improves enterprise adoption among SHG women. Das *et al.* (2022) show that group decision making builds confidence but can also lead to similar choices across members. The World Bank (2023) also points out that social learning is key for improving livelihood programme success in South Asia. Together, these studies show that peer learning is not just supportive, it actually shapes behaviour.

4. Financial Architecture of MMUA and Policy Rationale

MMUA follows a step by step financial structure that tries to balance support and responsibility. In the first stage, each eligible woman receives a ₹10,000 grant. This is non repayable and mainly meant to help women start activities without fear of immediate debt.In Pub Mangaldai Development Block, most women used this money for livestock related needs like buying small animals, building sheds, arranging feed and vaccination. Because this money is grant based, it reduces pressure and allows women to experiment a little. In the second stage, MMUA provides ₹25,000, which includes ₹12,500 grant and ₹12,500 loan, but only after proper use of the first stage support. This brings in a bit of financial discipline while still supporting them. A third stage can go up to ₹50,000 more, combining grant and credit. Altogether, a beneficiary can access around ₹85,000. The idea behind this system is simple. Enterprises don't grow overnight. They develop step by step. In this study, the first ₹10,000 is seen more as learning capital rather than just money, because it is during this stage that peer learning and group decisions really shape future enterprise direction.

5. Objectives of the Study

The study focuses on three main objectives:

i. First, to understand how peer learning within SHGs helps women understand MMUA and plan enterprises at the initial stage.
ii. Second, to see how collective decision-making influences the choice of enterprises, especially livestock based ones.
iii. Third, to identify social and economic factors that shape risk perception among women under MMUA.

6. Research Methodology

The study adopted an exploratory qualitative research design to examine social processes influencing enterprise planning under MMUA.

6.1 Sample Size

The study covered 42 women beneficiaries from 8 Self Help Groups (SHGs) across selected villages in Pub Mangaldai Development Block. Additionally, 6 Key Informant Interviews (KIIs) were conducted with Community Resource Persons (CRPs), ASRLM Sakhis and experienced SHG leaders. Primary data were collected through:

Semi-structured interviews (n=24)
Focus Group Discussions (FGDs) (n=3 groups, 6–8 participants each)
Key Informant Interviews (n=6)

Participants were selected using purposive sampling to ensure diversity in age, livelihood background and enterprise preference.

6.2 Data Analysis Detail

Data were analysed using thematic analysis. Transcripts were coded manually to identify recurring themes such as peer learning, risk perception, enterprise preference and group dynamics.

6.3 Reliability

Triangulation of data sources (interviews, FGDs and KIIs) was used to enhance reliability and validity of findings.

7. Findings

This section explains what was found during the study, focusing on how peer learning and group decision making shape enterprise planning and risk perception during the entry stage of MMUA.

7.1 Livelihood Context of Pub Mangaldai Development Block

The area is mainly agricultural and livestock farming is important. Agriculture is seasonal and uncertain and many households work with maize, paddy or wage labour. Incomes are therefore not fixed through the year.
SHGs play an important role here. These are spaces where women share information, seek support and discuss livelihood options. ASRLM has seen these groups become very active especially around MMUA conversations.

7.2 Enterprise Preferences under MMUA

Most women preferred livestock based enterprises of goat farming, dairy, poultry, duckery or piggery. Their choices were not random. They were influenced by what others in the group were doing. They chose something that they could see around them. If a neighbor or a group member was successfully goat rising, it felt safer. This alleviated the confusion, but many women subsequently chose similar enterprises.

7.3 Peer Learning as Confidence Builder

Peer learning and example taught confidence building skills. Women relied more on other SHG members' experiences and stories than writing directions. The women learned through speaking, watching and discussing animal care, feeding, vaccination and illness control. Seeing a person succeed like them made many women feel hopeful they could also try, which reduced fear of failure and debt and allowed them to see MMUA in action, not just on paper.

7.4 Collective Decision Making and Risk Sharing

SHGs shared decisions about enterprises and fund use. The sharing of decisions allowed women to feel less insecure. At the same time, freedoms were reduced at times. Strong voices in the group sometimes influenced everyone else, which meant that not all women could make choices based on their situation. So, collective decision making worked in two ways. It supported women but also sometimes limited personal choice.

7.5 Market Access and Gender Dynamics

Even though women were confident about starting enterprises, market access was still limited. Many depended on male family members or middlemen to sell products. Household duties and mobility restrictions also limited direct market interaction. Most learning within SHGs focused on production, not on selling or pricing. So market understanding was still weak at the early stage.

7.6 Profile of MMUA Participants

Most women were hardworking and willing to try new things when supported by their group. Many showed natural entrepreneurial ability, but it became visible only after peer interaction.Risk taking was not individual. It was shaped by group support. Once women saw others doing it, they became more willing themselves.

8. Discussion

Nevertheless, when further examining these findings, it is obvious that the process of enterprise planning in MMUA does not start with money alone, even though some might assume that it does. Indeed, it seems to matter just as much or more in some cases, which social space women are taking their decisions. Within SHGs, there are conversations, doubts and experiences and slowly but surely, confidence begins to build. For many women, especially those who are starting out in entrepreneurship, it is not a straight line. It involves talks, hesitation, affirmations and finally, a decision. This way of learning and deciding fits very well with the idea of social learning (Bandura, 1997) wherein people learn about new situations by viewing others around them, rather than following instruction. Like Bandura (1997), in this study, too, women were not only following the instructions from the programme; they were watching what other women were doing, asking questions their own way and trying to apply their experiences to their situation. Many of them even seemed to trust their peers' experiences more than written information, perhaps because it felt closer to their

reality. Field *et al.* (2016) write that in rural areas, "learning through experiences is more effective than training" (Fielder *et al.*, 2016). At the same time, collective decision-making within SHGs appears to ease one of the biggest barriers at the entry stage, which is fear. Starting something new, especially when it involves money, can feel risky and uncertain. But when decisions are discussed together, that burden does not sit on one person alone. There is a kind of shared comfort in knowing that others are also taking similar steps. In a way, risk gets spread across the group, at least psychologically. This is quite similar to what Swain and Wallentin (2009) observed where group-based approaches tend to increase participation because responsibility is not carried individually. Still, the situation is not entirely straightforward. While this collective environment supports women in moving forward, it also creates a certain pull towards similarity. In several cases, women leaned towards enterprises that were already familiar within the group, especially livestock activities like goat rearing or poultry. It is not that these are poor choices, in fact they are quite practical in the given context, but the pattern shows a kind of convergence that may not always come from individual assessment. Sometimes it felt like decisions were shaped more by what others were doing rather than what might suit a particular household best.This tendency reflects what Banerjee and Duflo (2011) describe as herd behaviour in group settings. When people rely heavily on collective cues, it can reduce uncertainty, but it can also limit variation and experimentation. The findings here seem to sit somewhere in between. On one hand, women gain confidence and are able to take the first step, which is important. On the other hand, there is less diversity in enterprise choices and perhaps fewer attempts to explore alternatives that might have worked equally well or even better in certain cases. Recent work by Das *et al.* (2022) also brings out a similar balance. Collective decision-making builds financial confidence, but at times it narrows the space for individual thinking. In this study, that comes through in subtle ways. Women with different resource levels or household conditions often ended up choosing similar enterprises, not necessarily because it was the best fit, but because it felt safer within the group's shared understanding.

Another aspect that stands out, though maybe not immediately obvious, is the limited attention given to market engagement at this stage. Most of the peer learning and discussions focused on production related aspects, like how to rear animals or manage inputs. While this is important, the question of where and how to sell, how to negotiate prices or access better markets, remained somewhat in the background. This creates a small imbalance. Women may feel prepared to start, but not equally prepared to grow or maximise returns. Taken together, these findings suggest that enterprise planning under MMUA is not just an economic exercise; it is deeply social and somewhat layered. The early stage, which is often treated as a simple starting point, actually carries a lot of weight. It is here that confidence is built, risks are interpreted and directions are set, sometimes quite firmly. And once these patterns are formed, they can continue into later stages as well. So, while the programme design provides the structure, it is these everyday interactions within SHGs that give it shape in practice. Understanding this, perhaps, is where the real value of the study lies.

9. Policy Implications

The results suggest that peer learning should be part of MMUA processes. Sharing tools to assess and compare organizations and greater facilitation may help women make better choices. Because livestock enterprises are predominant, better veterinary support, vaccination services and market linkage planning should also be improved. It is important to prepare women for the move from grant based support to credit based expansion.

10. Conclusion

Hence, peer learning and collective decision-making are significant factors in shaping the women's entrepreneurial path under MMUA, especially in the early stages. In Pub Mangaldai Development Block, decisions are more influenced by social environment than money alone. SHGs are important spaces for women to learn, talk and slowly develop confidence. Livestock businesses are a natural entry point because they are familiar and accepted. But, the outcome depends on how well women are prepared in the early stages. While collective processes provide some relief from fear, they also promote uniformity if not managed properly. Overall, the study indicates that the first 10,000 does not just provide financial support, but also serves as a learning phase. Peer learning and facilitation can help make MMUA more meaningful for rural women entrepreneurs.

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