

Exploring The Role Of Self-Help Group (Shg) Volunteers In Promoting Wealth Creation Education Among Shg Members

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ABSTRACT

Wealth Creation is not an instant achievement; rather, it's a gradual journey that necessitates adequate guidance and education on wealth creation strategies. Self-Help Groups (SHGs) have emerged as a valuable platform for rural women, providing them with significant benefits. These groups have transformed formerly vulnerable women into proactive contributors to their families and society as a whole. The achievements of each Self-Help Group (SHG) can be attributed to the dedication of community-level volunteers known as Seva Prathinidhis (SP). These volunteers, driven by both personal and societal interests, actively support rural women associated with SHGs in their journey toward wealth creation. SPs play multifaceted roles crucial to the success of those they mentor, including aiding in the establishment and effective operation of SHGs. Each Seva Prathinidhis (SP) invests effort based on their knowledge and outreach to ensure that the SHGs within their jurisdiction achieve a level where the women involved experience contentment and a sense of accomplishment through wealth creation.

The current research endeavors to examine the contributions of Self-Help Group (SHG) volunteers in establishing and managing SHGs, fostering their growth, and facilitating wealth creation. The primary aim of this study is to evaluate the existing role of these volunteers (referred to as SP) and provide a strategic roadmap for improving their performance in a more structured fashion. This paper assesses the performance of SPs by analyzing their effectiveness using performance indicators identified through a review of existing literature. Additionally, the evaluation takes into account feedback from SHG members who are affiliated with NGO-operated SHGs under the Shri Kshetra Dharmasthala Rural Development Project (SKDRDP). SKDRDP is an institution dedicated to offering formal financial products and services to underserved and economically disadvantaged individuals in its operational region, situated in the Karkala Taluk of Udupi District.

The research affirms that community-level volunteers play a significant role in educating rural women associated with SHGs about various opportunities to improve their financial well-being and contribute equally to society. The researcher has recognized that by applying effective management strategies to the roles and performance of

SPs, the overarching goal of wealth creation can be revitalized, addressing the current necessity for such an enhancement

Keywords: Community Level Volunteer, Seva Prathinidhis (SP), Self-Help Groups (SHG), SKDRDP, Microfinance, Asset, Wealth creation.

1. INTRODUCTION

Times have changed significantly from the era when women were confined within the confines of their homes and had limited roles outside of their family roles. In the past, financial decisions within households were solely the domain of men, reflecting a male-dominated society. In such a system, women were primarily relegated to domestic duties and the care of their families and children. However, the contemporary landscape presents a stark contrast. Women now constitute half of the world's population and enjoy equal rights, responsibilities, and duties as their male counterparts. Over the past three decades, we have witnessed a gradual transformation in the roles that women play within both their families and society at large. Today, women are visible as leaders, occupying various social positions, pursuing employment, venturing into entrepreneurship, and actively engaging in community development initiatives as social workers or service providers. Even in contemporary times, women residing in rural areas are often perceived as a vulnerable demographic. Within rural settings, women hold pivotal roles in both domestic and socioeconomic aspects of society. Consequently, achieving community development necessitates the upliftment of this particular segment of society. One effective means of empowerment for women collectively is through the establishment of Self Help Groups (SHGs). This became feasible due to government initiatives aimed at globalization, liberalization, and the modernization of the economy. In a similar vein, SHGs have significantly boosted women's confidence, enabling them to access a wide range of social and economic services. SHGs have emerged as a crucial platform through which women are empowered and can compete on an equal footing with men in our contemporary male-dominated society. As a result, we observe a growing momentum in this sector, firmly establishing SHGs as the ideal platform for the financial inclusion of rural women.

Rural India has undergone urbanization primarily due to the enthusiastic engagement and voluntary cooperation of rural women who actively participate in Self Help Groups (SHGs). SHGs serve as a gateway to affordable financial services while fostering self-management and development among their members. In numerous ways, SHGs have transcended their initial role as financial service providers and have become central hubs for delivering various services to the underprivileged. Driven by a desire to improve their own lives and those of their families, rural women have emerged as key contributors to the process of asset creation. As SHG members, women gain empowerment and actively contribute to the economic asset-building process. Empowered women who are part of SHGs exhibit greater confidence, information, and knowledge, enabling them to lead independent lives. Rural women are now self-assured in making independent decisions, managing family affairs, ensuring healthcare, educating their children, and investing in economic activities.

2. FUNCTIONING OF SKDRDP SHGs

The Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) was established as a registered charitable trust in 1991. This initiative is led by the 21st Dharmadhikari, Dr. Veerendra Heggade, who oversees the

management of the Dharmasthala temple, renowned for its religious shrine dedicated to Lord Manjunatha. SKDRDP is dedicated to fostering the well-being of rural communities through a combination of financial and non-financial initiatives, primarily through its Suvidha program. It places a strong emphasis on empowering individuals by organizing Self Help Groups (SHGs) modeled on Joint Liability Groups (JLGs). Additionally, SKDRDP offers both financial resources and infrastructure support through microcredit to assist rural populations in their development endeavors. As a component of its endeavors to promote financial inclusion, SKDRDP encourages SHG members to cultivate a savings culture and extends microcredit through a collective lending approach. SHG members participate in diverse income-generating livelihood activities to support their families.

Presently, women belonging to Self Help Groups (SHGs) are assuming significant roles in managing their families and have achieved financial stability. They have proactively taken on livelihood activities, which are now being widely supported through microfinance. The SHG movement has facilitated women's access to financial resources for their income-generating ventures, allowing them to contribute to their families with a heightened sense of dignity. SKDRDP actively encourages women to engage in income-generating activities that augment their family's income. SHG women have emerged as central contributors to the process of asset creation. By becoming members of SHGs, women gain empowerment and actively participate in the economic asset-building process. Furthermore, SKDRDP offers a range of schemes, including pensions, health insurance, accident insurance, and life insurance. Beyond financial inclusion, SKDRDP conducts training programs encompassing housing construction, educational opportunities, alcohol addiction treatment, and the promotion of efficient and sustainable agricultural practices. SKDRDP plays a pivotal role in technology transfer, infrastructure provision, and extending microcredit for economic development. Additionally, the project places a strong emphasis on the empowerment of rural women, exemplified by the 'Jnanavikasa Program' initiated for this purpose. To address societal requirements, SKDRDP expanded its scope to include initiatives such as Janajagruthi, Community Development, Siri, and more.

3. ROLES AND RESPONSIBILITIES FOR EACH LEVEL OF THE HIERARCHY AT SKDRDP

SKDRDP actively promotes and supports Self Help Groups (SHGs) by assisting them in opening bank accounts with partner banks, facilitating loan processing, disbursing funds (including savings withdrawals), collecting repayments (and deposits), and monitoring the performance of these SHGs. SKDRDP functions as an official intermediary for the bank, extending banking services to SHGs through a network of field sub-agents. These field sub-agents, referred to as Cash Officers, conduct on-site transactions for SHGs using handheld Point of Sale (POS) devices provided by a technology service provider (TSP). The TSP also manages the technological backend, ensuring that field-level transactions are securely recorded, authenticated, and transmitted to the bank via a linked server. In this capacity, SKDRDP, as the principal agent for the bank, assumes responsibility for managing liquidity. The Project Officer liaises with the head office regarding matters related to liquidity and also oversees and assesses field-level operations. The MFI Manager is responsible for transaction monitoring and liquidity management. They oversee a team of Cash Officers who execute field operations. The Admin Manager is in charge of branch operations and the disbursement of salaries. At the field level, the Field Supervisor supervises a group of Seva Prathinidhis (SP). They manage capacity-building activities and are responsible for evaluating and processing credit applications. In their capacity as community volunteers, Seva Prathinidhis actively engages with community members and is instrumental in establishing and ensuring the smooth

functioning of SHGs. Both the Field Supervisor and Seva Prathinidhis play a pivotal role in managing delinquencies, ensuring timely repayments, and following up with SHGs that have fallen behind on their loans for recovery purposes.

4. ROLE OF SHG VOLUNTEERS (SEVA PRATHINIDHI (SP)) IN SHG

To create opportunities for housewives and unemployed rural women who possess the time and a desire to engage in social work, SKDRDP has introduced a new role known as the Seva Prathinidhi (SP). These individuals serve as community-level volunteers and are dedicated to promoting group activities within the village. The Field Supervisor (FS) identifies an active SHG member who becomes a Seva Prathinidhi and works as a community-level volunteer, actively contributing to the advancement of the SHG movement within the village. SPs volunteer during their free time to support the SHG initiative in the village.

SKDRDP selects Seva Prathinidhis (SPs) from the local community, ensuring that they reside in the same village as the SHG members. These SPs possess an intimate knowledge of the prevailing social and economic conditions, along with a deep understanding of the local culture and social dynamics. This proximity to the community allows for precise, efficient, and impactful financial and non-financial interventions. SPs actively interact with community members and play a pivotal role in establishing and facilitating the seamless operation of SHGs. Their primary dedication lies in promoting, training, and monitoring these groups.

The Seva Prathinidhis (SPs) within the SHG framework play a multifaceted and indispensable role in the communities they serve. First and foremost, they venture into the villages within their service areas to establish and form Self Help Groups (SHGs). Once these groups are formed, SPs step into the role of educators, providing training to SHG members in various essential areas, including bookkeeping and the functioning of SHGs themselves. Their involvement doesn't stop there; SPs also oversee the day-to-day operations of SHGs, ensuring their smooth functioning. They process loan applications, bridging the gap between financial institutions and SHG members. Timely loan repayments are a crucial part of their responsibilities, and SPs diligently monitor and follow up with members to ensure that loans are repaid promptly. Beyond financial matters, SPs take on the role of advocates, marketing insurance (particularly life insurance) and pension products to SHG members, thereby promoting financial security. To maintain transparency and accountability, SPs also ensure proper record-keeping within the SHGs, overseeing the maintenance of their books and records. Additionally, SPs verify the SHG loan documents approved by the SHG federation, cross-referencing them with the repayment status of SHG groups to ensure accuracy and integrity in the process. In sum, SPs serve as the linchpin of SHG activities, facilitating their establishment, growth, and effective operation while safeguarding the financial interests and well-being of their members.

SKDRDP offers comprehensive training to Seva Prathinidhis (SPs) covering areas such as group formation, loan processing, loan recovery, bookkeeping, and SHG monitoring. Importantly, there is minimal potential for conflicts of interest, as SPs are solely engaged in promoting SHGs and are not involved in transactional activities. They do not handle cash transactions, including deposits and withdrawals, nor operate the Point of Sale (POS) machine. The SP's role is exclusively focused on group promotion, maintaining accurate records, and engaging in other community development initiatives. SPs receive compensation in the form of a service fee and

commissions based on their performance, which serves as a motivational incentive for them to align with SKDRDP's objectives. Additionally, SKDRDP does not incur additional payroll costs since SPs are not considered part of its staff. Both the Field Supervisor and Seva Prathinidhis assume pivotal roles in managing delinquencies, prioritizing timely repayments, and initiating follow-ups with SHGs facing loan repayment challenges. Seva Prathinidhis regularly submits monthly progress reports to the Field Supervisor, encompassing details regarding the establishment of new groups, the financial performance of SHGs, and any issues arising in group operations.

5. LITERATURE REVIEW

Puhazendhi-Badataya (2002) found in their research results that membership in Self-Help Groups (SHGs) leads to significant improvements in various aspects, including asset accumulation, savings, annual net income, employment, and social empowerment. Similarly, Lalitha Nagaraja (2002) observed from impact assessment studies that one of the primary measurable indicators of SHG impact is the creation of assets, which can be empirically tracked. A study conducted by NABARD (2002) in 11 Indian states involving 23 SHGs revealed positive outcomes in terms of improving the quality of life among SHG members. This improvement encompassed increased asset ownership, enhanced savings and borrowing capacity, income generation, and higher income levels. Joining SHGs led to a notable rise in the average value of assets, including livestock and durable consumer goods. Furthermore, it resulted in improved housing conditions, transitioning from mud walls and thatched roofs to brick walls and tiled roofs. Doss et al. (2007) categorized wealth into six classes, including land ownership, livestock wealth, dwellings and ponds, productive assets, physical assets, and financial assets (encompassing savings and lending). Women often join SHGs to access microcredit and financial resources to start or expand income-generating activities. Their studies have shown that participation in SHGs can lead to increased income, improved livelihoods, and poverty reduction. Swain & Varghese (2008) found that extended membership in SHGs positively correlated with increased asset creation, regardless of various asset categories. Longer-term SHG members were more likely to diversify their income sources beyond pure agriculture, incorporating additional streams like livestock income. Additionally, their study demonstrated that SHG member training had a positive impact on asset creation. Kumar (2011) asserts that Self-Help Groups are evolving towards the promotion of micro-enterprises. While micro-enterprises alone may not offer a complete solution to the complex challenges of persistent unemployment and poverty in both rural and urban areas, the promotion of micro-enterprises remains a viable and effective strategy for substantially improving the income and asset base of impoverished and marginalized individuals. Singh (2012) concludes that access to credit is a powerful motivator. SHGs facilitate access to microcredit, allowing women to fund various activities, including agriculture, small businesses, and education for their children. Microfinance offers a valuable opportunity to economically disadvantaged and vulnerable segments of society, granting them access to essential credit on favourable terms and conditions to initiate income-generating activities. The microcredit system ensures a consistent availability of financial resources and addresses repayment concerns. This system facilitates the channeling of credit to SHG members, contributing to income generation, asset accumulation, and employment generation.

Arul Paramanandam and Packirisamy (2013) delve into the importance of Non-Governmental Organizations (NGOs) in the progression of Self-Help Groups (SHGs) within Kanchipuram District, Tamil Nadu. They

emphasize that NGOs function as Self-Help Promotion Institutions (SHPIs) with a distinct responsibility to nurture, reinforce, and supervise the growth of SHGs. The collaborative efforts of NGOs and community volunteers have gained recognition as a grassroots approach to community development. These dedicated volunteers play a central role in establishing, overseeing, and managing SHGs, serving as intermediaries and bridging the gap between SHG members and external organizations. In contrast, Bali Swain and Varghese (2014) conducted an assessment of the impact of comprehensive training programs offered by the SHG initiative. SHGs often offer training and capacity-building programs. Women join SHGs to acquire skills such as financial literacy, entrepreneurship, and vocational training. These skills not only improve their economic prospects but also boost their self-confidence. The primary motivation for individuals to join Self-Help Groups (SHGs) is centered around entrepreneurship and asset creation, which are considered pivotal factors contributing to socio-economic advancement and women's empowerment. This transformation is greatly facilitated by microcredit opportunities and the cultivation of sound banking practices, as highlighted in the study by Panackal, Singh, and Hamsa (2017). Poornima and Ramanaiah (2017) examine secondary data focusing on women who have achieved success in income-generating endeavors and underscore the empowering role of Seva Prathinidhis (SPs), particularly in rural areas. SPs, through their engagement in SHGs, play a key role in helping women attain financial independence, enhance decision-making capabilities, and boost their self-confidence. Naik Karje and Kulkarni (2020) explore the involvement of local women as village-level workers in the planning and execution of development programs. Their research highlights the instrumental role of these local women in mobilizing and organizing rural communities to establish SHGs. Their deep-rooted knowledge of local dynamics enables them to identify and unite individuals who can benefit from SHGs. Sainath, Bhople, and Shilpa (2021) emphasize the role of SPs in facilitating financial inclusion by connecting SHG members with formal financial institutions. These SPs guide members through the process of applying for loans, ensuring access to credit for income-generating activities. Furthermore, SPs assume the responsibility of providing training and capacity-building sessions to SHG members, covering a broad spectrum of topics, including financial literacy, bookkeeping, leadership, and group dynamics.

Numerous research studies have extensively explored the impact of Self-Help Groups (SHGs) on various aspects such as food security, livelihoods, socio-economic empowerment, and enterprise enhancement. However, there has been a notable gap in the examination of how SHG volunteers contribute to educating SHG women about acquiring wealth. The existing literature highlights SP's multifaceted responsibilities but the impact on empowerment and improvements in their roles within SHGs is the potential for further research. Therefore, this study was undertaken to assess the types of wealth acquired by SHG members through their participation in SHGs. The literature underscores the need for further research on SPs, including their motivation, the impact of their activities on community development, and strategies to enhance their effectiveness. In conclusion, the role of Seva Prathinidhis within Self Help Groups is a crucial component of rural development and financial inclusion efforts. Thus, the present research affirms the role played by community-level volunteers in educating rural women associated with SHGs about various opportunities to improve their financial well-being and contribute equally to society.

6. RESEARCH METHODOLOGY

6.1 Statement of Problem

The primary focus of this research is to evaluate the role played by community-level volunteers for SHGs known as Seva Prathinidhis (SPs) in the establishment, functioning, development, and wealth creation. The research draws upon the feedback and responses of SHG members who have had extended membership in SHGs and have utilized loans from SKDRDP. The evaluation of the role of Seva Prathinidhis (SPs) is based on feedback from SHG members and is guided by performance indicators identified through a comprehensive literature review.

6.2 Objectives of the Study

1. To examine the socio-economic characteristics of women affiliated with SHGs.
2. To identify the primary motivations driving women to become members of SHGs.
3. To evaluate the contribution of Seva Prathinidhis (SPs) in educating SHG women towards wealth creation.
4. To assess the nature of wealth obtained by SHG members being SHG member.
5. To investigate the obstacles encountered by Seva Prathinidhis (SPs) in their efforts to facilitate wealth creation among SHG members

6.3 Sampling Frame

The current research was conducted within Karkala Taluk, situated in the Udupi district. This study primarily centers on a specific group, namely, the members of Self-Help Groups (SHGs) associated with SKDRDP - Shri Kshetra Dharmasthala Rural Development Project. This institution has established collaborations with various banks to extend access to formal financial products and services to the underprivileged and unbanked individuals within its operational region.

The sampling frame utilized for this research was extracted from the SKDRDP office database, reflecting the most recent information available as of May 31, 2020. In this frame, there were a total of 4,149 active SHGs within Karkala Taluk. These SHGs were further categorized into 13 distinct circles, with each circle encompassing a set number of villages. Each village, in turn, comprised varying number of SHGs. To ensure representative sampling, a proportionate sampling technique was applied for each of the 13 circles within Karkala Taluk. This method involved selecting SHGs in proportion to their presence within each circle. From the chosen SHGs within each circle, one sample respondent was selected using a judgment sampling technique. The selection criteria prioritized individuals with extended SHG memberships of minimum three years and who had also availed the highest amounts of loans from SKDRDP. A total of 320 respondents, all of whom were SHG members from Karkala Taluk, participated in the survey. Data collection was conducted through personal interviews, and the response rate was recorded as 100% since the interviews were conducted in person, and the interviewers meticulously recorded the information in the structured questionnaire.

Table: Sampling Frame included for the study

Karkala Taluk (4149 SHGs)													
Circles	Ajekar	Bajagoli	Belman	Belvai	Hebri	Hosmar	Karkala	Karkala	Modda bidri	Mudradi	Puthige	San oor	Shirthady

								Rural					
Total SHGs	357	313	323	324	316	301	358	321	303	322	317	295	299
Selected SHGs	30	24	25	25	24	22	31	25	22	25	24	21	22

Total Sample Size =320 SHG women

Source: SKDRDP Data base (2019 May)

6.4 Limitations & Implications for Future Research

1. It's important to note that this study exclusively focused on SHG members with extended memberships (over 5 years) who have utilized loans. As a result, the findings may not apply to a more diverse population. Therefore, there is ample room for future research to conduct a comparative analysis between SHG members with longer and shorter memberships.
2. While the feedback obtained directly from respondents pertained to their interactions with Seva Prathinidhis and was guided by performance indicators, it's worth acknowledging that respondents might have provided idealized responses rather than reflecting their actual behaviors in specific contexts.
3. Conducting personal interviews with all members of the selected SHGs presented challenges, particularly given the dispersed geographical locations of the study's respondents across Karkala taluk. Due to constraints related to time and resources, a larger sample size was not feasible.

7. DATA ANALYSIS AND INTERPRETATION

7.1 SOCIO-ECONOMIC PROFILE OF SHG MEMBERS

The socio-economic attributes of women affiliated with Self-Help Groups (SHGs) encompass a variety of factors, including their age, educational history, marital status, family structure, household headship, number of dependents, caste, duration of membership, membership type, income status, household savings, expenses, and access to financial assets. These combined characteristics play a pivotal role in shaping the social and economic environment within which these women interact and participate in SHGs.

TABLE 7.1 (a) SOCIO DEMOGRAPHIC PROFILE OF SHG MEMBERS

Age Group		Education		Marital Status	
Options	Frequency	Options	Frequency	Options	Frequency
<20 years	12(3.8%)	Illiterates	96(30%)	Unmarried	14(4.4%)
20-30 yrs	33(10.3%)	Up to 7th Std	123(38.4%)	Married	213(66.6%)
30-40 yrs	97(30.3%)	7 th to 10 th Std	41(12.8%)	Widow	45(14.1%)

40-50 yrs	106(33.1%)	Up to PUC	31(9.7%)	Divorcee	29(9.1%)
50-60 yrs	44(8.8%)	Graduate	16(5%)	Separated	19(5.9%)
>60 years	28(8.6%)	Others	13(4.1%)		
TOTAL	320 (100%)	TOTAL	320 (100%)	TOTAL	320 (100%)
Family Type					
Options		Head of the family		No. of Dependents	
Options	Frequency	Options	Frequency	Options	Frequency
Nuclear	68(21.3%)	Self	35(10.9%)	<1	38(11.9%)
Joint	175(54.7%)	Husband	247(77.2%)	1-3	89(27.8%)
Extended	77(24.1%)	Others	38(11.9%)	>3	193(60.3%)
TOTAL	320 (100%)	TOTAL	320 (100%)	TOTAL	320 (100%)
Caste Categories					
Options		Year of SHG Membership		Nature of Membership	
Options	Frequency	Options	Options	Frequency	Options
General	128 (40%)	<1 year	19(5.9%)	Leader	38(11.9%)
SC	44(13.8%)	1-3 Years	70(21.9%)	Ex-Leader	29(9.1%)
ST	33(10.3%)	3-6 Years	167(52.2%)	Member	253(79.1%)
OBC	115(35.9%)	>6 Years	64(20%)		
TOTAL	320 (100%)	TOTAL	320 (100%)	TOTAL	320 (100%)

Source: Primary Data Analysis

Interpretation: The analysis of the research findings indicates that among the 320 interviewed SHG members, the largest portion fell within the 40-50 age group, constituting 33.1% of the respondents. Additionally, a significant portion, or 40%, identified themselves as belonging to the general caste. In terms of educational attainment, 30% of the members reported being illiterate, while the majority had completed their education up to the 7th standard, accounting for 38.4% of the respondents. Furthermore, approximately 66.6% of the surveyed individuals were married. The study also revealed that a notable percentage, or 54.7%, of the women, were part of joint family setups, characterized by households with more than three members (60.3%). Interestingly, the majority of respondents mentioned that their households were led by their husbands, accounting for 77.2% of the cases. It's noteworthy that a significant proportion of the members had substantial experience as SHG members, with 52.2% reporting a membership duration of over 6 years.

TABLE 7.1 (b) SOCIO-ECONOMIC PROFILE OF SHG MEMBERS

Family Monthly Income (Rs) Before Joining SHG		Family Monthly Income (Rs) After Joining SHG	
Options	Frequency	Options	Frequency
Less than 1000/-	18(5.6%)	Less than 1000/-	11(3.4%)
1000-2000	94(29.4%)	1000-2000	17(5.3%)

2000-3000	127(39.6%)	2000-3000	24(7.5%)
3000-4000	51(15.9%)	3000-4000	129(40.3%)
4000-5000	17(5.3%)	4000-5000	85(26.5%)
>5000	13(4.06%)	>5000	54(16.8%)
TOTAL	320 (100%)	TOTAL	320 (100%)
Family Monthly Expenditure (Rs) Before Joining SHG		Family Monthly Expenditure (Rs) After Joining SHG	
Options	Frequency	Options	Frequency
Less than 1000/-	28(8.8%)	Less than 1000/-	7(2.2%)
1000-2000	143(44.7%)	1000-2000	19(2.9%)
2000-3000	112(35%)	2000-3000	223(69.9%)
3000-4000	19(5.9%)	3000-4000	54(16.9%)
4000-5000	11(3.43%)	4000-5000	14(4.4%)
>5000	7(2.2%)	>5000	3(1%)
TOTAL	320 (100%)	TOTAL	320 (100%)
Family Monthly Savings (Rs) Before Joining SHG		Family Monthly Savings (Rs) After Joining SHG	
Options	Frequency	Options	Frequency
<100	217(67.8%)	<100	4(1.3%)
100-200	63(19.7%)	100-200	79(24.7%)
200-300	32(10%)	200-300	112(35%)
300-400	6(1.9%)	300-400	101(31.6%)
400-500	2(0.6%)	400-500	17(5.3%)
>500	0	>500	7(2.2%)
TOTAL	320 (100%)	TOTAL	320 (100%)
Amount of Loans availed from SHG		Loan Consumption Pattern of SHG Members	
Options	Frequency	Options	Frequency
<Rs.10000	91(28.4%)	Personal	67(20.9%)
Rs.10000- Rs.20000	103(32.2%)	Agricultural	38(11.9%)
Rs.20000- Rs.30000	66(20.6%)	Business	46(14.4%)
Rs.30000- Rs.40000	26(8.1%)	Medical	17(5.3%)
Rs.40000- Rs.50000	22(6.9%)	Housing	97(30.3%)
>Rs. 50000	12(3.8%)	Asset Accumulation	55(17.2%)
TOTAL	320 (100%)	TOTAL	320 (100%)

Source: Primary Data Analysis

Interpretation: The table presented above sheds light on the economic characteristics of Self-Help Group (SHG) members both before and after their involvement with SHGs, focusing on variables such as income, expenditure, and savings. The findings unequivocally demonstrate that the economic status of SHG members has indeed

improved after they participated in SHGs. Before joining SHGs, approximately 39.6% of SHG women had an income falling within the Rs.2000-Rs.3000 range. However, a majority of SHG women (40.3%) reported that after joining SHGs, their income ranged between Rs.3000 and Rs.4000. The data indicates that the expenditure patterns of SHG women also increased following their affiliation with SHGs, with the majority (44.7%) stating that their expenditure before joining SHGs ranged between Rs.1000 and Rs.2000, while it shifted to the Rs.2000-Rs.3000 range after joining. Interestingly, a high percentage of members (67.8%) were saving less than Rs.100 before joining SHGs, whereas a majority of 35% reported that they were able to save between Rs.200 and Rs.300 after their SHG involvement. Furthermore, the table illustrates that most SHG members borrowed loan amounts falling within the range of Rs.10,000-Rs.20,000. In terms of loan utilization, the data indicates that a significant portion (30.3%) used their loans for housing, followed by asset accumulation (20.9%).

7.2 PRIMARY MOTIVATIONS DRIVING WOMEN TO BECOME MEMBERS OF SHGS

Extensive research has explored the motivations that lead women to join Self-Help Groups (SHGs). Existing literature reviews have shed light on the primary motivations documented across multiple studies. The present research builds upon this foundation by acknowledging the predominant motive identified in the literature and aims to discern the driving factors behind women's participation in SHGs.

TABLE 7.2 IDENTIFYING THE PRIME MOTIVES FOR JOINING SHGS

Reasons for joining SHGs	Garrett Mean Scores	RANK
1. To contribute to family income	68.39	3
2. To promote future savings	63.55	5
3. To get access to credit	74.32	1
4. To promote income-generating activities	51.36	10
5. To avail loan for acquiring assets	72.12	2
6. To upgrade Skills	47.22	13
7. To repay old debts	55.31	8
8. To secure a financial future	52.98	9
9. To improve livelihood	65.36	4
10. To be a part of community development activities	35.26	15
11. To gain decision-making power	37.69	14
12. To be aware of banking services	49.78	11
13. To meet family medical expenses	48.24	12
14. To give good education to children	56.96	7
15. To obtain Social Support and Solidarity	61.22	6

Source: Primary Data Analysis

Interpretation: To investigate the motivations behind respondents' decision to join Self-Help Groups (SHGs), all selected SHG members were requested to prioritize the specific reasons for their group participation. The analysis employed Garrett Mean Scores to discern the most significant factors driving SHG membership. The

results indicate that the primary motivation for rural women to become SHG members is to gain access to credit and secure loans for asset acquisition. This is closely followed by the desire to contribute to their family's income, enhance their livelihoods, and facilitate future savings. In contrast, statements such as 'to attain decision-making authority' and 'to participate in Community Development Activities' emerged as the least cited reasons for joining SHGs.

7.3 ASSESSMENT OF SEVA PRATHINIDHI (SPs) CONTRIBUTION IN EDUCATING SHG WOMEN TOWARDS WEALTH CREATION

The assessment of Seva Prathinidhi (SPs) contribution in educating SHG women towards wealth creation aims to evaluate the role and impact of community-level volunteers (SPs) in empowering and educating Self-Help Group (SHG) women to enhance their financial well-being and wealth creation. This assessment seeks to understand how SPs facilitate financial literacy, asset formation, and income-generating activities under the various attributes of evaluation among SHG members.

TABLE 7.3 (a) ASSESSMENT ON NATURE OF SEVA PRATHINIDHI (SPs)

Sl. No	Attributes of Evaluation	Composite Score
1.	SP is easily approachable	4.44
2.	SP is empathetic by nature	3.59
3.	SP values social and emotional wellbeing	3.64
4.	SP shows a positive attitude towards SHG Members	4.26
5.	SP has community development skills	4.01
6.	SP has good communication skills	4.53
7.	SP has good monitoring skills	4.94
8.	SP has good competency skills	4.23
9.	SP is involved in the smooth functioning of SHGs.	4.91
10.	SP conducts regular meetings in SHG groups	4.89
11.	SP is prompt in record maintenance	4.77
12.	SP caters to the needs of SHG members.	4.24
13.	SP goes beyond limits to help SHG members	4.13
14.	SP is good mediator between SHG members and SKDRDP (SHG promoting institution)	4.22
15.	SP is responsible for credit evaluation and processing.	4.76
16.	SP activity engages with members of the community.	3.74
17.	SP has good knowledge of loans	4.68
18.	SP is active in loan processing	4.45
19.	SP is active in loan recovery	4.32
20.	SP follows up with delinquent customers for loan recovery	4.47

Source: Primary Data Analysis

Interpretation: The analysis presented above examines the evaluation of Seva Prathinidhis (SP) based on twenty evaluation criteria. It is noteworthy that members of Self-Help Groups (SHGs) have assigned higher evaluation scores (above 4) to certain aspects of SPs within SHGs. The majority of women strongly agree that SPs exhibit qualities such as excellent monitoring skills (with a mean score of 4.94), effective functioning of SHGs (mean=4.91), regular conduction of SHG meetings (mean=4.89), prompt record maintenance (mean=4.77), and a profound understanding of loans (mean =4.68). However, they appear to assign lower importance to aspects related to valuing social and emotional well-being (mean 3.64) and displaying empathy (mean =3.59).

TABLE 7.3 (b) EVALUATING THE CONTRIBUTION OF SEVA PRATHINIDHIS (SPs) IN EDUCATING SHG WOMEN TOWARDS WEALTH CREATION

Sl. No	Attributes of Evaluation	Composite Score
1.	SP provides training in SHG functioning	4.23
2.	SP offers comprehensive and effective training programs on bookkeeping	4.32
3.	SP educates women about budgeting, saving, managing debt	4.89
4.	SP encourages a culture of savings, helping members accumulate funds for emergencies	4.94
5.	SP provides high-quality training on microcredit policies and practices	3.09
6.	SP encourages offering literacy classes for women to read and write.	3.04
7.	SP provides information on training and resources for income-generating activities	4.36
8.	SP provides on-time information on loans	4.01
9.	SP facilitates access to financial services.	3.79
10.	SP educates SHG members on government schemes and subsidies	3.21
11.	SP fosters an entrepreneurial spirit among members	3.74
12.	SP provides awareness about various issues, including health, hygiene, and social issues.	4.19
13.	SP provides information on skill development training programs conducted by SHGs	3.84
14.	SP promotes health and hygiene awareness among women and their families	4.18
15.	SP provides information on insurance and pension products.	3.59
16.	SP educates women about their legal rights and entitlements.	3.02
17.	SP encourages women to take on leadership roles.	4.05
18.	SP provides awareness of having government identification cards	4.88
19.	SP provides education to women to resolve conflicts peacefully and amicably.	4.22
20.	SP offers training in basic digital skills, including using smartphones and the internet.	3.01

Source: Primary Data Analysis

Interpretation:

The appraisal of Seva Prathinidhi's (SPs) role in empowering SHG women to create wealth is detailed in the table above. The evaluation intends to highlight the significant contributions made by SPs in educating and enabling SHG women to increase their financial security and build wealth. Based on twenty evaluation criteria, the aforementioned methodology infers Seva Prathinidhis' (SP) evaluation. It's important to note that SHG members

gave SPs a higher evaluation score (above 3) on their effectiveness in educating SHG women about wealth building, suggesting that SPs played a significant role in this process.

According to the analysis, the majority of women strongly agreed that SPs encourage women by fostering a culture of saving that helps members accumulate money for emergencies (mean =4.94), educating women about budgeting, saving, and debt management (mean=4.89), and raising awareness about the importance of having government identification cards (mean =4.88). On the other hand, providing high-quality training on microcredit policies and practices (mean =3.09), teaching women about their legal rights and entitlements (mean =3.02), teaching women basic digital skills (mean =3.01), and offering literacy classes for women to read and write (mean =3.04) are all rated on a neutral scale.

7.4 ANALYSIS OF NATURE OF WEALTH ACQUIRED BY WOMEN BEING SHG MEMBER

TABLE 7.4 (a) ANALYSIS ON NATURE OF WEALTH ACQUIRED BY SHG MEMBERS

Nature of Wealth	Frequency
Financial assets	312 (97.50%)
Livestock	168 (52.50%)
Agricultural assets	117 (36.57%)
Housing	277 (86.56%)
Small Businesses	134 (41.87%)
Education and skill development	52 (16.25%)
Gold and Silver	212 (66.25%)
Household Appliances	294 (91.87%)
Microenterprises	58 (18.13%)
Financial services (Insurance and pension plans)	167 (52.19%)
Social capital	29 (0.09%)

Source: Primary Data Analysis **Total Sample Size (n)=320 SHG Members**

Interpretation: The wealth accumulated by Self-Help Group (SHG) members encompasses a diverse array of assets that significantly contribute to their financial well-being and economic stability. The provided table demonstrates that SHGs have proven to be an effective platform for SHG women to amass wealth. The data reveals that a substantial majority of SHG members have acquired financial assets (97.50%), followed closely by household appliances (91.87%) and housing (86.56%). Conversely, a notably smaller percentage of SHG women have accumulated assets such as social capital, education, and skill development (16.25%), and microenterprises (18.13%).

TABLE 7.4 (b) ANALYSIS ON NATURE OF WEALTH IN TERMS OF HOUSEHOLD AND BUSINESS AVENUES

Nature of Wealth- Household Avenues		Nature of Wealth- Business Avenues	
Category of Asset	Frequency	Category of Asset	Frequency
Real Estate	222 (69.3%)	Business Tools and Equipment	129 (40.3%)
Small Construction/ Repair	297 (92.8%)	Purchase of Land for business	127(39.7%)
Purchase of Vehicle for Household purpose	198 (61.9%)	Purchase of vehicles for business purposes	222(69.3%)
Fencing	118 (36.9%)	Purchase of raw materials	163 (50.9%)
Tile replacement	124 (38.8%)	Purchase of Machines	112(35.0%)
Flooring	203 (63.4%)	Purchase of Building for business	76 (23.8%)
Painting	179 (55.9%)	Repair of existing Machines	134(41.9%)
Plastering	163 (50.9%)	Funding for Startup ventures	34 (10.6%)
Minor House renovations	279 (87.2%)	Repair of work area	108(33.7%)
Construction of Toilets	37 (11.6%)	Minor utilities	128(40.0%)
Water Storage facilities	79 (24.7%)	Setting up a small business	223 (69.7%)
Rooftop Repair	139 (43.4%)	Development of infrastructure	78(24.4%)
Purchase of furniture	195 (60.9%)	Poultry Farming	115(35.9%)
Buy gold and silver	212 (66.3%)	Dairying	139(43.4%)
Gas connection	86 (26.9%)	Purchase of infrastructure	102(31.9%)
Electrical Connections	118 (36.8%)		
Purchase of home appliances	237 (74.1%)		
Insurance Policies	218 (68.1%)		
Purchase of Electronics	234 (73.1%)		
Collectibles and Antiques	3(0.9%)		

Source: Primary Data Analysis

Total Sample Size (n)=320 SHG Members

Interpretation: The table above provides clear evidence that Self-Help Groups (SHGs) serve as an effective platform for SHG women to accumulate wealth, both in domestic and business contexts. The feedback gathered from 320 SHG women who participated in the survey underscores the positive impact of SHG membership on wealth creation. Regarding wealth accumulation through household avenues, a significant majority of respondents reported that SHG membership enabled them to acquire wealth in various forms, including small construction or repair (92.8%), minor house renovations (87.2%), purchase of home appliances (74.1%), acquisition of electronics (73.1%), and real estate investments (69.3%). Similarly, in terms of wealth creation through business avenues, the data indicates that a substantial proportion of SHG women benefited from SHG membership. This includes the establishment of small businesses (69.7%), procurement of vehicles for business purposes (69.3%), purchase of raw materials (50.9%), engagement in dairying (43.4%), and the repair of existing machinery (41.9%). These findings underscore the significant positive impact of SHG membership on the wealth-building endeavors of SHG women, both within their households and in entrepreneurial ventures.

7.5 EXPLORING THE CHALLENGES OF SEVA PRATHINIDHIS TOWARD WEALTH CREATION

TABLE 7.5 EXPLORING THE CHALLENGES FACED BY SEVA PRATHINIDHIS

Challenges faced by SHG Seva Prathinidhis	Mean	Std. Dev
Lack of resources can hinder their ability to effectively support SHG members.	3.22	0.46
Balancing their own livelihoods and family responsibilities commitments with their volunteer work can be challenging	2.39	0.72
Insufficient training may restrict their capacity to offer valuable guidance to SHG members	3.01	0.69
SHG volunteers might encounter difficulties in effective communication with SHG members who use different languages or possess limited literacy skills.	2.01	0.36
Establishing trust and gaining acceptance within the community can pose a formidable challenge.	3.98	0.33
Ensuring accurate and timely reporting can be demanding, especially in remote areas.	3.03	0.69
Maintaining the long-term sustainability of SHGs can be challenging.	3.53	0.74
Gender bias and discrimination against women can act as obstacles to the efforts of female SHG volunteers.	2.03	0.77
Volunteers may be required to dedicate time to educate the community about the objectives and benefits of SHGs.	2.96	0.33
Volunteers may feel isolated or unsupported in their roles.	1.98	0.45
Promoting financial inclusion and ensuring access to credit for SHG members can be an intricate task.	3.02	0.33
Handling disputes and ensuring group cohesion can be challenging	3.19	0.22
Limited access to technology and digital tools can hinder communication	2.33	0.63

Source: Primary Data Analysis

Total Sample Size (n)=320 SHG Members

Interpretation: SPs play a significant role as intermediaries between SKDRDP and SHG members, and they need to possess specific skills essential for promoting wealth creation within SHGs. To address the challenges faced by SPs effectively, collaboration between NGOs and the community itself is crucial. The analysis table above reflects the perspectives of 320 SHG women members who participated in this research regarding the challenges faced by SPs in wealth creation. According to their feedback, the most prominent challenges encountered by SPs include building trust and gaining acceptance within the community (mean = 3.98), ensuring the long-term sustainability of SHGs (mean = 3.53), and dealing with resource limitations that can impede their ability to support SHG members effectively (mean = 3.22). On the other hand, the majority of SHG members disagreed with the idea that SPs might experience feelings of isolation or lack of support in their roles (mean = 1.98), face difficulties in communicating effectively with SHG members who speak different languages, or have limited literacy skills (mean = 2.01), or encounter gender bias and discrimination against women that hinder the efforts of female SHG volunteers (mean = 2.03). Therefore, providing continuous training, support, and resources to SPs can empower them to overcome these challenges and continue their valuable work in advancing community development and promoting wealth creation.

8. CONCLUSION

The current research delves into the crucial role played by a special cadre of volunteers known as Seva Prathinidhis (SP) in rural communities. The global distribution of wealth reveals a stark contrast, with 5% of the population owning 90% of the world's riches, leaving the remaining 95% to struggle for the remaining 5%. However, this study highlights how rural women, through Self-Help Groups (SHGs), are making significant strides towards improving their families' well-being and gradually becoming part of that 5% ownership group, thanks to the assistance of SPs. This study has shed light on the multitude of challenges that SPs encounter in their roles, and their contributions have been keenly evaluated through feedback from the study's respondents. It is evident that SPs, operating within their unique social and environmental contexts, hold a distinct position within society due to their work. They stand apart from traditional commission agents and serve as a crucial intermediary between SKDRDP and SHGs. The study conclusively demonstrates that SPs play an integral role in facilitating wealth creation among the rural poor, particularly among women.

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