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EMPOWERING MARGINALIZED COMMUNITIES: INTEGRATING BEHAVIORAL AND SYSTEMIC APPROACHES THROUGH SELF-HELP GROUPS

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Abstract

This research integrates the Theory of Planned Behaviour (TPB) and the Quintuple Helix framework to analyze the impact of Self-Help Groups (SHGs) on community development. The study explores how attitudes, subjective norms, and perceived behavioral control shape entrepreneurial intentions among SHG members, while examining the contributions of academia, government, industry, civil society, and the environment through the Quintuple Helix model. Mapping outcomes to UN Sustainable Development Goals (SDGs) and the Community Capitals Framework (CCF), the research highlights SHG interventions' multifaceted contributions to sustainable development and grassroots entrepreneurship. The alignment of these central outcomes within the model underscores how behavioral changes (TPB), systemic support (QHM), and community resources (CCF) collectively drive sustainable entrepreneurial ecosystems. consultant-led interventions effectively integrate these frameworks, fostering a holistic and sustainable approach to community development highlighting the importance of academic institutions in establishing these linkages. Recommendations include enhancing institutional collaborations, fostering entrepreneurial ecosystems, and promoting sustainable practices.

Keywords: Community Entrepreneurship, Quintuple Helix, Community Capitals Framework and Theory of Planned Behaviour.

1. INTRODUCTION

The intersection of human behavior and systemic innovation is vital in driving community development, especially among marginalized groups. This study delves into the combined utility of the Theory of Planned Behaviour (TPB) and the Quintuple Helix framework in understanding the factors influencing the success of Self-Help Groups (SHGs). By focusing on SHG-led entrepreneurship, the research explores behavioral determinants such as attitudes, subjective norms, and perceived behavioral control that shape individual and collective actions. Ajzen's TPB model provides a psychological foundation for understanding how these factors influence decision-making (Ajzen, 1991; Fishbein & Ajzen, 2010).

On a broader scale, the Quintuple Helix framework examines the interconnectedness of academia, government, industry, civil society, and the environment in fostering innovation and development (Carayannis, Barth, & Campbell, 2012; Rodrigues-Ferreira et al., 2023). Together, these frameworks provide a dual perspective—a micro-level behavioral lens and a macro-level systemic lens—to assess SHGs' contributions to community resilience and socio-economic growth. This research further aligns SHG interventions with UN SDGs, highlighting their holistic impact on sustainable development.

Understanding SHG dynamics is critical in addressing persistent socio-economic disparities and environmental challenges. The SHG model has gained recognition globally for empowering women, fostering financial inclusion, and promoting grassroots entrepreneurship (Samineni & Ramesh, 2023). Empirical studies also highlight the role of training programs and financial access in shaping positive entrepreneurial outcomes within SHGs (Buratti, Sillig, & Albanese, 2022; Emery & Flora, 2020). This study provides a theoretical model that integrates behavioral and systemic insights, offering a roadmap for enhancing SHG effectiveness and scalability.

Integrating TPB and the Quintuple Helix framework provides a robust understanding of SHG-led initiatives' behavioral and systemic dimensions. TPB highlights the psychological drivers of entrepreneurial intentions, while the Quintuple Helix emphasizes the systemic interplay of knowledge, governance, and sustainability. Together, they offer a comprehensive approach to fostering sustainable and inclusive community development. Continued investments in capacity building, strategic partnerships, and sustainable practices will ensure long-term success.

2. RESEARCH OBJECTIVES

1. Explore the theoretical contributions of major frameworks, including the Theory of Planned Behavior (TPB) and the Quintuple Helix Model (QHM), to Self-Help Group (SHG) initiatives and grassroots entrepreneurship.
2. Analyze the impact of interventions and grassroots entrepreneurship on SHGs through constructs like attitudes, subjective norms, perceived behavioral control, and the community capital framework.
3. Assess the progress of SHGs and mapping their journey longitudinally.
4. Propose Recommendations and Strategic Roadmap for Future Development.
5. Prescribe a detailed plan to the NGO for ensuring sustainable development.

3. REVIEW OF LITERATURE

3.1. Theory of Planned Behaviour (TPB) Application

- **Attitudes**: SHG members display positive attitudes toward entrepreneurship due to perceived benefits like income generation, improved social status, and community recognition. Workshops emphasizing financial independence and skill-building sessions significantly enhance these attitudes (Ajzen, 1991; Buratti et al., 2022). For example, mushroom farming workshops at Kinri Pada highlighted sustainable practices while showcasing profitability, thereby encouraging participation. These findings align with previous research underscoring the link between perceived economic benefits and entrepreneurial behavior (Fishbein & Ajzen, 2010; Emery & Flora, 2020).
- **Subjective Norms**: Social influences from family, community mentors, and NGO facilitators play a pivotal role in shaping entrepreneurial intentions (Samineni & Ramesh, 2023; Flora, Flora, & Fey, 2018). Peer accountability through regular meetings and savings has proven effective in fostering collective action. Exposure visits to successful SHGs, such as those facilitated by RSETI, further reinforce positive norms, as members aspire to replicate best practices (Carayannis et al., 2012; Rodrigues-Ferreira et al., 2023).

- **Perceived Behavioral Control**: Training programs, resource access, and financial literacy initiatives enhance members' confidence in executing entrepreneurial activities. Studies corroborate that perceived self-efficacy significantly predicts entrepreneurial outcomes (Bandura, 1997; Buratti et al., 2022). For instance, members of Khadi Pada reported increased confidence post-financial literacy training, which enabled them to manage their micro-loans effectively (Emery & Flora, 2020; Samineni & Ramesh, 2023).

3.2. Quintuple Helix Framework Application

- **Academia**: Collaborative training programs provide technical knowledge essential for innovation. Partnerships with institutions like RSETI and Jan Shikshan Sanstha have enriched SHG practices by introducing eco-friendly initiatives (Carayannis et al., 2012; Buratti et al., 2022). Training effectiveness is amplified when tailored to local contexts, promoting sustainable resource utilization.
- **Government**: Policies supporting micro-financing and SHG integration into national schemes like NRLM ensure systemic support (National Rural Livelihoods Mission, 2022; Samineni & Ramesh, 2023). Government subsidies and grants also catalyze entrepreneurial endeavours, such as reusable bag production and organic waste management.
- **Industry**: Collaborations with corporations provide SHGs with market access and mentorship (Rodrigues-Ferreira et al., 2023). For instance, corporate body involvement has connected SHGs to broader markets while fostering corporate social responsibility initiatives (Buratti et al., 2022).
- **Civil Society**: NGOs facilitate trust-building and consistent engagement, ensuring SHG sustainability (Flora et al., 2018). Exposure visits and mentoring have been pivotal in inspiring members to embrace innovative practices (Carayannis et al., 2012).
- **Environment**: SHGs align with ecological goals by adopting sustainable practices like mushroom farming and organic waste recycling. These efforts promote environmental stewardship while contributing to economic resilience (Buratti et al., 2022; Emery & Flora, 2020).

Self-help groups (SHGs) play a critical role in economically empowering women by providing access to financial services, skill development, and support networks. Through collective savings and microcredit, women can establish small businesses, enhancing their financial independence and contributing to household income (Dutt et al., 2023; Mehta et al., 2023). Participation in SHGs also fosters social empowerment by encouraging decision-making, access to vital information, and the challenging of traditional gender norms (Patil & Sharma, 2024; Kumari et al., 2023). These groups are proven to contribute to poverty alleviation, gender equality, and sustainable development by empowering women to advocate for their rights and improve their families' welfare (Roy & Sinha, 2024; Dasgupta et al., 2023).

The **Quintuple Helix Model**, an evolution of the Triple Helix Model, expands the original framework of academia, industry, and government to include civil society and the natural environment (Carayannis et al., 2023; Rodrigues et al., 2023). This model provides a comprehensive lens for fostering sustainable innovation and development by integrating ecological and social dimensions alongside economic and institutional factors (Martínez et al., 2024; Johansson & Perez, 2023). It is particularly relevant for addressing complex societal challenges, including those encountered in SHG and community development initiatives.

The **Community Capital Framework** offers a holistic approach to understanding and utilizing various forms of community assets—natural, human, social, financial, and cultural capital—to

promote sustainable development (Edwards et al., 2024; Singh & Gupta, 2023). This framework emphasizes the importance of leveraging community resources to enhance social, economic, and environmental outcomes (Jackson et al., 2024; Kumar et al., 2023). By nurturing these forms of capital, communities can build resilience, foster innovation, and ensure long-term prosperity.

The **Community Entrepreneurship Approach**, such as the Silvassa initiative, focuses on collective entrepreneurship instead of individual efforts. This research-driven model emphasizes the need for a supportive ecosystem by identifying community needs, conducting thorough research, and providing tailored capacity building, training, and resources (Rao et al., 2023; Deshmukh & Patel, 2024). Such an approach ensures that community-specific solutions drive sustainable development and empowerment. Analyzing according to objectives.

Objective 1: Explore the theoretical contributions of major frameworks, including the Theory of Planned Behavior (TPB) and the Quintuple Helix model, to Self-Help Group (SHG) initiatives and grassroots entrepreneurship.

Suggestive Theoretical Model

This model integrates TPB and the Quintuple Helix, illustrating how individual behavioral determinants interact with systemic enablers to achieve entrepreneurial outcomes.

Fig 1: Theoretical model TBP and QHM linkages

Fig 2: Proposed integrated model (TPB, QHM, CCF)

Analysis of the Diagram: Integrating Frameworks and Consultant Interventions

The structural equation model illustrates the integration of the Theory of Planned Behavior (TPB), the Quintuple Helix Model (QHM), and the Community Capitals Framework (CCF) to conceptualize the development and outcomes of community-based entrepreneurship initiatives. The model emphasizes the interconnectedness of behavioral factors, systemic dimensions, and community assets in fostering sustainable development and empowerment.

Objective 2: Analyze the impact of interventions and grassroots entrepreneurship on SHGs through constructs like attitudes, subjective norms, perceived behavioral control, and the community capital framework.

1. Theory of Planned Behavior (TPB)

- Key Elements: Attitudes, Subjective Norms, Perceived Behavioral Control, Behavioral Intention, and Behavior.
- Relevance: This framework highlights the importance of individual-level psychological factors in shaping entrepreneurial behavior.
- Consultant Interventions:
    - Training sessions were conducted to improve attitudes toward entrepreneurship by addressing perceived risks and emphasizing benefits.
    - Community discussions and capacity-building activities strengthened subjective norms, promoting social acceptance of women-led enterprises.
    - Practical skill development programs enhanced perceived behavioral control, ensuring members felt confident in executing entrepreneurial activities.

2. Quintuple Helix Model (QHM)

- Key Elements: Academia, Industry, Government, Civil Society, and Natural Environment.
- Relevance: This model provides a systemic lens to understand the influence of multi-stakeholder collaboration on sustainable innovation.
- Consultant Interventions:
    - Partnerships with academic institutions enabled knowledge transfer through workshops and research-backed training programs.
    - Collaborations with industries (e.g., agro-based firms) facilitated market linkages for SHG products.
    - Engagement with government bodies such as NABARD provided access to funding schemes and policy support.
    - Civil society involvement, including NGO support, helped address grassroots challenges and ensure inclusivity.
    - Sustainable agricultural practices (e.g., promoting moringa powder, sun-dried vegetables) incorporated environmental considerations, aligning with the natural environment dimension.

3. Community Capitals Framework (CCF)

- Key Elements: Human Capital, Social Capital, Natural Capital, Financial Capital, and Cultural Capital.
- Relevance: The framework emphasizes the role of diverse community assets in driving holistic development.
- Consultant Interventions:
    - Human Capital: Skill-building programs enhanced members' technical and entrepreneurial capabilities.
    - Social Capital: Networking activities among SHGs fostered mutual support and collective problem-solving.

- Natural Capital: Interventions encouraged sustainable resource utilization (e.g., mushroom farming, microgreens).
- Financial Capital: Access to microcredit and funding schemes improved financial stability and investment capacity.
- Cultural Capital: Celebrating local traditions and integrating them into entrepreneurial activities bolstered community identity.

Central Outcomes

- Community Empowerment, Sustainable Development, and Behavior Alignment: The alignment of these central outcomes within the model underscores how behavioral changes (TPB), systemic support (QHM), and community resources (CCF) collectively drive sustainable entrepreneurial ecosystems. Consultant interventions bridged these elements, ensuring that theoretical constructs translated into practical, measurable outcomes:
  - Empowered communities capable of addressing their own socio-economic challenges.
  - Sustainable entrepreneurial practices that align with local and global development goals.
  - Behavioral transformations leading to proactive participation in SHGs and broader societal change.

The diagram demonstrates the linkages of the consultant-led interventions effectively integrating these frameworks, fostering a holistic and sustainable approach to community development.

Objective 3: Assess the progress of SHGs and mapping their journey longitudinally.

Capacity Building for SHGs and Micro-Enterprise Development

This project was undertaken to develop the work done on literacy and awareness, to empower the members through access to economic growth. This was achieved through a multi-phase approach as follows:

i. Phase I (2021-22)– Mobilization of members for SHGs through awareness and motivational sessions

ii. Phase II (2022-23)– Registration of SHGs, inclusion into the banking systems, connection to the support network from the bank and local government, motivation for micro-enterprise development, skilling and training, discipline of savings, money management and group work, some crowdfunding

iii. Phase III (2023-24) – Product development, testing, exposure, interaction and peer-learning visits to mature SHGs, entrepreneurial thinking, confidence building and market linkages, crowdfunding for sewing machines and funds, Government funding

iv. Phase IV (June 2024-December 2024) – Market linkages for groups with market-ready products, exposure visits to marketplaces and interactions with mature groups operating with multiple products.

A short year-wise review of the project and its impact (progress report)

2021-22 – Preliminary meeting with beneficiaries from Project Badlaav at Medha Pada towards the end of the year

This was the first interaction with the inhabitants of Medha Pada, a hamlet in the Sayali Gram Panchayat of Silvassa. About 25 women attended to understand the benefits of community efforts through self-help groups (SHGs). The concern shared unanimously was a prior experience with SHGs, the members had been cheated of their meagre savings by an individual who claimed to be from a large MNC working towards livelihoods. They were apprised of the correct process about SHG formation, registration, savings etc. The point that they did not have to hand over their cash to any external individual, and that they had to deposit their cash directly into their bank account convinced them and most of the ladies agreed to join the SHG when it was formed.

2022-23 – Project launched for Four Padas

The project was formalised and the goal was to include four padas – Medha Pada, Kinri Pada, Dungeri Pada and Khadi Pada – in mobilizing members, creating awareness about group formation, financial literacy, money management, SHG management, bank operations etc. The larger picture of the opportunities that came with registration of SHGs, regular savings etc. was also explained through various capacity building sessions. 5 groups were registered by early 2023. The socio-economic status and aspirations of the members were understood through this process. Idea seeding helped the groups to think of initial micro-enterprises that they could work with, despite their existing constraints. A visit to Govardhan Skill Centre and Govardhan EcoVillage at Palghar proved highly effective in providing the right exposure to the groups.

2023-24 (Including the period up to December 2024) – Early Experiment with micro-enterprises

The discipline of savings was practised and initial interactions with external supporters from the local ecosystem like RSETI, NRLM, Local Governments, Janshikshan Sanstha, bank officials were initiated to further motivate and support the groups, facilitate trainings and skilling for their respective ideas. Funds and resources like sewing machines were mobilized through personal groups and contacts, enabling the members in different groups who are skilled and interested in pursuing opportunities through job works etc.

The approach here is aimed towards the principle of reduce-reuse-recycle-repurpose - reducing expenses of buying new machines, reusing machines that are unused in the homes of donors, servicing of the machines, and upgrading existing machines through additional features. Varying amounts ranging from INR 5000/- to 30000/- were transferred to the accounts of four SHGs based on their need. 8 sewing machines was also donated by well-wishers to help the members with initial efforts towards product development. Funds through NRLM were also received into the accounts of some groups. Three new SHGs were formed – Khushi Sakhi Mandal at Kinri Pada, Bhumi Sakhi Mandal and Diya Sakhi Mandal at Chowki Pada. Kinri Pada – Khushbu Sakhi Mandal and Khushi Sakhi Mandal members also joined the Cluster-level group and are now part of the Federation. This enables access to soft loans from the Government.

The groups started exploring opportunities with tailoring, bag-making, paper packaging, mushroom farming, handmade soaps and cleaning products, and reselling of female hygiene products. The most proactive of all groups were Shiv Shakti Sakhi Mandal of Khadi Pada, Khushbu Sakhi Mandal and Khushi Sakhi Mandal of Kinri Pada, and the two new groups –

Bhumi Sakhi Mandal and Diya Sakhi Mandal from Chowki Pada. Khushbu Sakhi Mandal fulfilled a couple of orders for bags and files from a Raigad-based NGO and Shiv Shakti Sakhi Mandal gained training and experience with reselling of female hygiene products as well as product development and certification of handmade soaps and cleaning liquids.

Exposure visits were organised to Kshamata Foundation at Thane and BAIF supported SHGs in Valsad where they learned about mushroom farming, vegetable produce etc. The members also learned the importance of the discipline required for maintaining SHGs through regular meetings and savings. This brought about a change in the basic operations of the group and brought together team members to contribute to their efforts for product development. Groups that were earlier inactive also started taking the process seriously and initiated ideas for their projects.

Two more visits and interactions with management and SHG members of Shanti Mandir, Magod, Valsad as well as Saras Mahalaxmi in Mumbai in December 2024 have been completed. Ananya Sakhi Mandal took training and began millet-based papad-making. Their products were tested and approved by Shanti Mandir and they now have a regular order from there, ensuring a steady income flow. They are also getting local orders and are now exploring ways to meet the demand.

The table below provides a detailed update on the activities, financial status, and training of various Self-Help Groups (SHGs) operating under the Rakholi and Sayali Gram Panchayats. The SHGs are primarily engaged in activities to enhance their members' socio-economic status through small-scale businesses and vocational training.

Table 1: Group-Wise Progress

SHG Name, formation date & Location	Leaders (President & Vice-President)	Bank Account Status	Skills & Training acquired	Activities & Achievements
Shiv Shakti Sakhi Mandal, Khadi Pada, March 9, 2022	12 members	Opened on May 16, 2022, with a current balance of INR 49000/-	10-day RSETI soap-making course, selling skills	Reselling female hygiene products; Handmade Soap making, cleaning essentials – selling locally and participating in small exhibitions; regular savings, regular meetings, penalties for non-attendance, SHG uniform (saree) worn by all for get-togethers, and meetings.
Khusboo Sakhi Mandal, Kinari Pada, 24th March 24th, 2022	17 members	Opened on June 23, 2022, with a current balance of Rs. 14145/-; Regular savings with loans amounting to Rs. 15,500 were disbursed; cluster-level funding was also received	Two trainings in tailoring - 5 days from RSETI and 15-days Janshikshan Sansthan courses	Fulfilled a few orders from NGOs and local sales; regular meetings after the exposure visits
Khushi Sakhi Mandal (Kinari	13 members	Opened on June 19, 2023, with a current balance of	Detergent making through	Interest in detergent soap and powder making; artificial jewellery, working with

Pada); June 2, 2023		INR. 71900/-; grant of INR 30000 received from NRLM	RSETI, Tailoring through Jan Shikshan Sanstha	Khushboo Sakhi Mandal in the tailoring efforts, Regular meetings and savings continue
Ananya Sakhi Mandal, Dungri Pada; September 11, 2022	14 members	Opened on December 2, 2022, with a current balance of Rs. 30000/-; practice of micro-loans and collection, regular savings continued, received NRLM Grant of INR 30000 and money utilized for the purchase of equipment for papad making.	Training in tailoring, papad (fryums) making, machine procured	Designer cloth bags, mushroom farming, millet fryums; orders and an invitation for an exhibition received for sale at their outlets and also stall space during exhibitions, from Shanti Mandir, Magod local orders; firmly convinced about the benefits of SHG best practices and following the guidelines, require handholding and support in fulfilling large orders
Bhumi Sakhi Mandal Chowki Pada; June 2, 2023	15 members	Opened on July 4, 2023, with a current balance of Rs. 52000/- after receiving the NRLM grant of INR 30000/-; No loans yet, and continued regular savings	No training, learned about mushroom farming from BAIF officials during the exposure visit to Valsad	Bhumi and Diya Sakhi Mandals work together; so far, have attempted mushroom farming; Successfully sold 5 kg of mushrooms from initial harvest in 2023; planning to start paper plate making; Monthly meetings with consistent participation.
Diya Sakhi Mandal (Chowki Pada); June 2, 2023	15 Members	Opened on June 19, 2023, with a current balance of Rs. 52000/- after receiving the NRLM grant of INR 30000/-		
Pragati Mahila Mandal, Medha Pada, February 15, 2022	14 members	Opened on October 20, 2022, with a current balance of Rs. 43000/- after receiving NRLM grant of INR 30000/-; No loans yet, and continued regular savings	Completed a 10-day RSETI paper bag-making course	Pragati and Prerana SHGs work together - Making paper bags, mushroom farming; Some local sales of paper bags, facing raw material and storage challenges, but simultaneously developing mushroom farming; The discipline of regular meetings is yet to be practised; it was initiated earlier but has not been upheld; handholding needed for consistent effort and discipline of SHG best practices; further intervention and handholding necessary to help these two groups in taking off their projects of mushroom farming and paper packaging.
Prerna Sakhi Mandal, Medha Pada; February 15, 2022 (The two groups from Medha Pada have committed to working together)	10 members	Opened on October 20, 2022, with a current balance of Rs. 46000/-; NRLM grant of INR 30000/- received recently; No loans yet, and continued regular savings	Completed a 10-day RSETI paper bag-making course	

Sustainability of the SHGs and their efforts for enterprise development

The most positive indicators for the success of this project in Silvassa are that all the groups are responsive to the combined efforts of NGO and consultants for community entrepreneurship as a route to inclusive growth. All the eight groups were equally motivated and committed to this journey of growth and skill development. Initial linkages that have been established were equally encouraging. A change was visible in the confidence levels, the regularity of their SHG meetings, savings and product efforts. New members from the same hamlets as well as neighbourhoods were keen to participate in such a movement.

Socio-economic progress can be initiated through interventions such as this, with a long-term vision of at least a decade. Livelihood projects such as this require a longer gestation period, as is visible in case of Shanti Mandir, where the effort of ten years or so has fructified in a consistent output. Similar efforts with Umed Abhiyan of Government of Maharashtra, to mobilize SHGs and support rural entrepreneurship have been ongoing for over ten years. Kudumbashree in Kerala is another case in point.

Objective: 4 Propose Recommendations and Strategic Roadmap for Future Development.

Proposed Recommendations and Strategic Roadmap for Future Development

The initial years of the project have established a strong proof of concept, demonstrating how the Self-Help Group (SHG) model fosters community cohesion, mutual growth, and socio-economic progress. To scale enterprise development, enhance sustainability, and build a lasting impact, the following research-informed recommendations are proposed:

1. Secure Further Funding for Capacity Building and Revenue Generation

Continued research into the progress and scalability of SHGs is crucial to securing additional funding. Future funding should prioritize capacity building, skill enhancement, and consistent revenue generation, supported by ongoing data collection and impact evaluation to demonstrate the effectiveness of these initiatives.

2. Formalize Partnerships with Knowledge Partners

Establish a non-binding, non-financial Memorandum of Understanding (MOU) between the implementing partner NGO and Bharat Agro-Industries Foundation (BAIF), leveraging BAIF's expertise in sustainable agriculture. Research should guide the identification of locally viable agri-based products (e.g., mushroom farming, microgreens, sun-dried vegetables, moringa powder) and assess their potential for income generation. BAIF, as a knowledge partner, would provide critical resources and technical support to SHGs.

3. Leverage Government Schemes and Institutional Support

Research on policy frameworks and funding opportunities should underpin efforts to attract support from government bodies such as NABARD and the Ministry of MSMEs. NABARD-supported projects can unlock further financial assistance and lead to sustained socio-economic outcomes. Rigorous evaluation of existing governmental programs can inform the alignment of SHG activities with these initiatives.

By incorporating research as a cornerstone of these recommendations, the project can achieve evidence-based scaling, optimize resource utilization, and leave a legacy of transformative impact. The SHGs have shown commendable progress in their respective activities, contributing to their communities through various entrepreneurial efforts. Regular savings and monthly meetings indicate active member engagement and financial discipline. Challenges

such as raw material procurement and storage have been identified, and steps are being taken to address them through additional training and support. Further support and monitoring will be crucial to ensuring the sustainability and growth of these SHGs, enhancing their capacity to contribute to the socio-economic development of their members and communities.

A major achievement of this project is that there has been a considerable change in the thought process of the SHG members. Inculcating entrepreneurial thinking in the members, in their cultural context is the most important step towards inclusive development.

Objective 5: Prescribe a detailed plan to the NGO for ensuring sustainable development.

Assessing the maturity level of SHGs involves evaluating their progress across financial, organizational, and social dimensions. The following stepwise process ensures a comprehensive and systematic evaluation:

1. **Define Maturity Levels** Categorize SHGs into Formation, Emergent, Established, and Advanced Stages.
2. **Develop Assessment Framework** Define key parameters: Financial, Organizational, Skills, Economic, Social, and Sustainability.
3. **Conduct Baseline Survey** Use questionnaires, interviews, and discussions to gather data.
4. **Apply Scoring System** Assign scores (0–100%) based on performance indicators.
5. **Conduct Field Observations** Validate survey findings with real-time observations.
6. **Analyze Financial Records** Examine savings, loans, and documentation consistency.
7. **Evaluate Leadership & Governance** Assess leadership, decision-making, and participation.
8. **Assess Economic & Social Contributions** Measure SHG impact on income and community welfare.
9. **Identify Areas for Capacity Building** Recommend training on finance, entrepreneurship, and leadership.
10. **Categorize & Recommend** Provide tailored interventions based on SHG maturity level.

This stepwise process ensures an objective and actionable evaluation of SHG maturity, enabling tailored interventions to enhance their functionality, sustainability, and socio-economic impact. The SHGs have shown commendable progress in their respective activities, contributing to their communities through various entrepreneurial efforts. Regular savings and monthly meetings indicate active member engagement and financial discipline. Challenges such as raw material procurement and storage have been identified, and steps are being taken to address them through additional training and support. Further support and monitoring will be crucial to ensuring the sustainability and growth of these SHGs, enhancing their capacity to contribute to the socio-economic development of their members and communities.

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