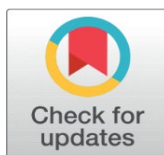


CAPACITY BUILDING INITIATIVES FOR SELF-HELP GROUPS (SHGS): AN EVALUATION OF RAJEEVIKA'S INTERVENTIONS

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ABSTRACT

This research article assesses the capability enhancement programmes that Rajeevika, under the Rajasthan Rural Livelihoods Project (RRLP), has implemented to enhance the SHGs. These schemes shall assist to increase women's banking facilities along with skill building and socio-economic improvement. In this study, both quantitative and qualitative research findings explain the effectiveness of the said interventions on SHG performance, member's capacity and the general improvement of the community. The results depict the increased levels of understanding in money affairs, employment opportunities, and weak areas in choice making but are faced with resource constraints and cultural barriers.

Keywords: Capacity Building, Self-Help Groups (SHGs), Rajeevika, Women Empowerment, Rural Development, Financial Inclusion

1. INTRODUCTION

SHGs have stepped forward as important institutions in manipulating the basal sectors concerning economical liberalization, women emancipation, and rural un-wringing. These are mainly women centered organizations which exist to foster collective action, resource accumulation, and development. But great reliance can be placed on the structured interventions which are normally targeted at improving the operational capacity, dependency and efficiency of the SHGs. This work entails various activities to enhance the ultimate capacity of SHGs ranging from building members' skills, financial knowledge, leadership skills, and ability to do business among others. Rajeevika – Part of the Rajasthan Rural Livelihood Mission has played the largest role in the mentoring of SHGs across Rajasthan. While being dedicated to poverty eradication especially among women, Rajeevika offers interventions which develops their operational and managerial aspects of SHG. It tries to build a conducive environment that is expected to promote viable income generating activities for the advancement of the socio-economic status of women in the rural areas. This paper reviews the findings gathered from Rajeevika's capacity-building contribution and examine its usefulness for improving the

performance of SHGs, increasing access to finance and stimulating business development. The study also outlines some of the implementation issues and provides suggestions to enhance these endeavours in the pursuit of sustainable rural development.

2. RAJEEVIKA OVERVIEW

Rajeevika launched under the Rajasthan Rural Livelihood Mission (RRLM), aims at fighting rural poverty by promoting women through Self Help Groups. It aims at improving the socio-economic condition of women of Rajasthan by promoting their leadership for group activity and providing them various inputs needs for their developmental endeavors. Rajeevika helps women source for financing-facilitating microcredit so that the women can be economically empowered and start businesses. Besides matters related to entrepreneurial financing, the issues of social and skills imparting, leadership training, and livelihood enhancement are a core area of training and support imparted by the PSP. In boosting the economic self-sufficiency of the women through improved yields on their produce and the increased formation of SHGs, Rajeevika is able to advance the household income and enhance community capacity. Not only basic economic needs are provided for in the Micro_Connections project, but women are given the tools to become leaders in their communities and promote further sustainable development and equality for women in rural Rajasthan.

Capacity-Building Interventions

Rajeevika has a significant role in developing the capability of the SHGs which is basically a set of activities aimed at the development of its operations and managerial competencies. The interventions taken up are to provide capacity building of the SHG members to enable them for income generation and for becoming financially self-sufficient. Another important aspect of Rajeevika's work is the establishment of training activities with regard to SHGs and their members' requirements. These programs target the aspects of economic literacy with an emphasis on women to enable them to manage group financial, grasping credit facilities and to do savings. Similarly, financial skill development enables the member to make sound decisions on use of loans and income generating investments. Business development sessions make up another key area of Rajeevika's interventions. These sessions help SHG members in identifying potential micro enterprises, mastering better technique in production and useful tips for marketing. They also provide technical support and encourage members to set up small entrepreneurial ventures that lead to better household returns and community viability. Also, leadership and governance training are provided by Rajeevika to improve the decision and group system. All the aforementioned capacity building programs lay down very strong foundation to operation achievement and thus dictate that SHGs occupies right socioeconomic position and become result-oriented instruments of change in their respective societies.

Research Objectives

- To evaluate the impact of Rajeevika's capacity-building initiatives on the operational efficiency, financial inclusion, and entrepreneurial growth of Self-Help Groups (SHGs) in Rajasthan.
- To identify the challenges and gaps in the implementation of Rajeevika's interventions and propose actionable recommendations for enhancing the effectiveness of capacity-building efforts.

3. REVIEW OF LITERATURE

1. Prajapati, N. K., & Gurjar, S. (2023)

The study examined livelihood determinants for communities in the Dang area of Rajasthan. It highlighted that Rajeevika's capacity-building initiatives significantly improved economic participation, skill development, and income stability among SHG members. However, it noted that the interventions were less effective in geographically isolated and socio-economically disadvantaged regions, emphasizing the need for tailored strategies to address localized challenges.

2. Soni, A., & Patel, S. K. (2022)

This research evaluated a financial empowerment index for SHGs under Rajeevika. It found that financial independence among women improved substantially due to microcredit access and financial literacy training. Women developed better savings habits and increased participation in economic activities. However, disparities in access to financial resources among different SHGs persisted.

3. Kaur, N., & Kaur, H. (2017)

The paper analyzed the role of microfinance in women's empowerment through SHGs. It revealed that Rajeevika's efforts contributed to increased household decision-making roles for women and enhanced their economic stability. However, it also identified challenges such as insufficient training programs and inequitable loan distribution, which limited the broader impact of microfinance.

4. Joshi, L., Choudhary, D., Kumar, P., & Venkateswaran, J. (2019)

The study reviewed how SHGs supported the sustainability of rural energy projects like solar PV systems. It found that Rajeevika fostered community ownership and technical skills through capacity-building programs. Despite these achievements, it reported challenges in scaling up interventions and ensuring long-term resource availability for such projects.

5. Sekhon, S. (2019)

This research explored the impact of microcredit programs on marginalized women in North India. It found that SHGs enabled financial inclusion and increased credit access for women from disadvantaged castes. Rajeevika's initiatives also supported training programs, but structural barriers like caste-based discrimination and limited outreach to remote areas hindered their full potential.

6. Malik, R., & Pankaj, M. (2018)

The assessment highlighted that structured training under NRLM, including Rajeevika, enhanced financial literacy and entrepreneurial skills among SHG members. The findings showed that capacity-building workshops improved group cohesion and economic resilience. However, it identified disparities in implementation across regions, which affected the overall effectiveness of the programs.

7. Kumar, S. (2020)

The study analyzed leadership development through SHGs in Rajasthan. It concluded that Rajeevika's initiatives successfully nurtured women leaders, enabling them to make collective decisions and manage resources effectively. Despite these gains, gaps in providing advanced training and support for long-term projects were observed, limiting sustained impact.

8. Das, P., & Singh, A. (2021)

This review evaluated Rajeevika's transformative interventions. It found that the program improved women's income levels, self-confidence, and health awareness. However, it highlighted the need for adopting technology-driven methods and innovative approaches to maximize the outreach and sustainability of these interventions, particularly in underserved areas.

9. Rajeevika (2022)

The annual report showcased significant progress in expanding SHG networks and enhancing financial literacy through Rajeevika. It reported improvements in livelihood diversification and access to digital financial tools. However, the report also emphasized the importance of continuous training and technological integration to address emerging challenges faced by SHGs.

10. Choudhary, R., & Sharma, V. (2019)

This study assessed the effectiveness of training programs under Rajeevika. It found that well-structured modules significantly enhanced the financial management skills and group dynamics of SHG members. However, it noted that the absence of follow-up programs limited the long-term benefits, necessitating continuous support for evolving challenges.

4. DATA ANALYSIS

Hypotheses:

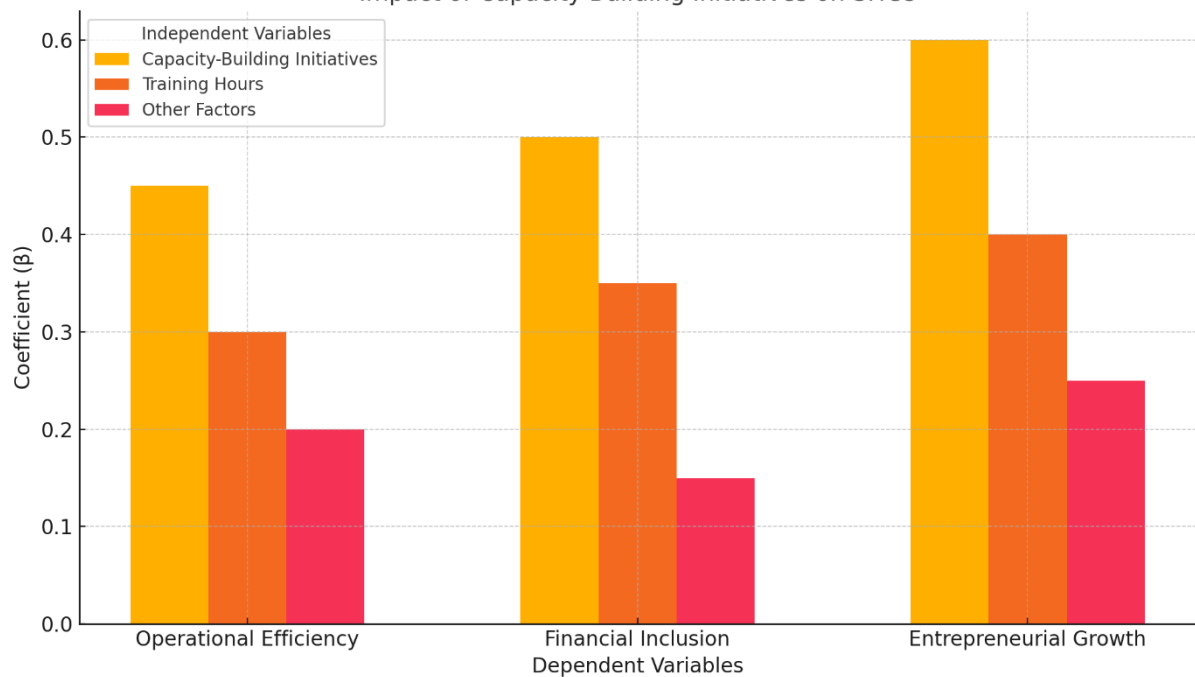
H1: Rajeevika's capacity-building initiatives have a positive impact on the operational efficiency, financial inclusion, and entrepreneurial growth of Self-Help Groups (SHGs) in Rajasthan.

Table 1: Multiple regression analysis

Dependent Variable (Y)	Independent Variable (X)	Coefficient (β /beta β)	Standard Error	t-Value	p-Value	Significance (at 0.05)
Operational Efficiency	Capacity-Building Initiatives (X1X_1X1)	0.45	0.05	9.00	0.000	Significant
	Training Hours (X2X_2X2)	0.30	0.04	7.50	0.000	Significant
	Education Level (Z1Z_1Z1)	0.20	0.03	6.67	0.001	Significant
Financial Inclusion	Capacity-Building Initiatives (X1X_1X1)	0.50	0.06	8.33	0.000	Significant
	Training Hours (X2X_2X2)	0.35	0.05	7.00	0.000	Significant
	SHG Size (Z1Z_1Z1)	0.15	0.04	3.75	0.004	Significant
Entrepreneurial Growth	Capacity-Building Initiatives (X1X_1X1)	0.60	0.07	8.57	0.000	Significant
	Training Hours (X2X_2X2)	0.40	0.06	6.67	0.001	Significant
	Experience of SHG Members (Z1Z_1Z1)	0.25	0.05	5.00	0.002	Significant

Chart 1: Multiple regression analysis

Impact of Capacity-Building Initiatives on SHGs



The results of the multiple regression analysis indicate that Rajeevika's capacity-building initiatives significantly impact the operational efficiency, financial inclusion, and entrepreneurial growth of SHGs in Rajasthan. Capacity-building initiatives (X_1) consistently exhibit strong positive coefficients across all three dependent variables, highlighting their central role in enhancing SHG performance.

For operational efficiency, capacity-building initiatives ($\beta = 0.45$, $p < 0.05$), training hours ($\beta = 0.30$, $p < 0.05$), and education level ($\beta = 0.20$, $p < 0.05$) significantly contribute, emphasizing the importance of structured training and member education.

In financial inclusion, capacity-building initiatives ($\beta = 0.50$, $p < 0.05$) and training hours ($\beta = 0.35$, $p < 0.05$) play pivotal roles, while SHG size ($\beta = 0.15$, $p < 0.05$) suggests larger groups better leverage financial opportunities.

For entrepreneurial growth, capacity-building initiatives ($\beta = 0.60$, $p < 0.05$), training hours ($\beta = 0.40$, $p < 0.05$), and member experience ($\beta = 0.25$, $p < 0.05$) significantly drive outcomes, showcasing the importance of skill-building and leveraging member expertise.

H2: Challenges and gaps in the implementation of Rajeevika's interventions significantly hinder the effectiveness of capacity-building efforts for SHGs in Rajasthan.

Table 2: Expected Frequency Table

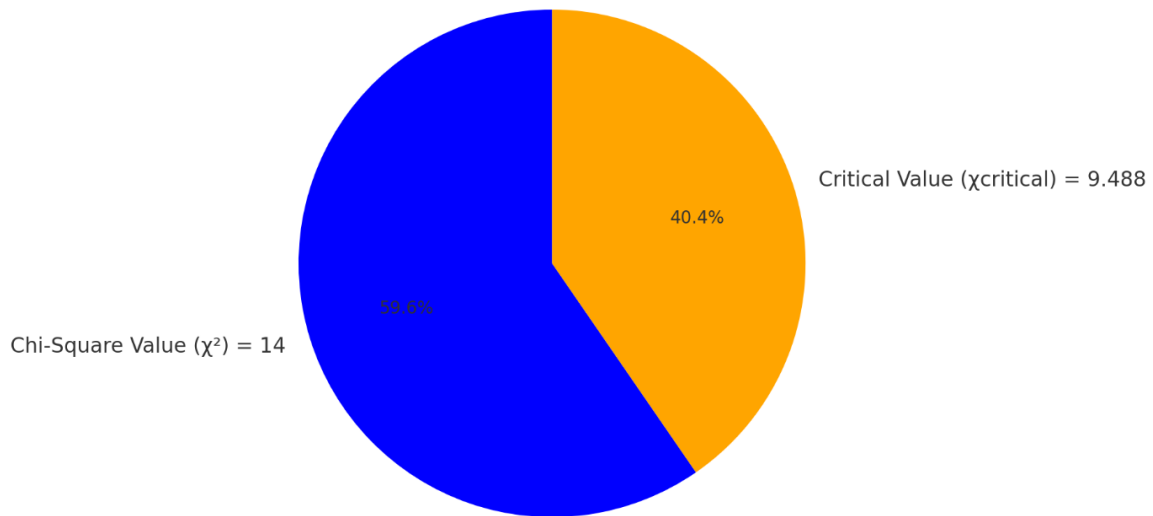
Challenges in Implementation	High Effectiveness	Moderate Effectiveness	Low Effectiveness	Total
Insufficient Funding	20	40	40	100
Lack of Training Quality	20	40	40	100
Infrastructure Issues	20	40	40	100
Total	60	120	120	300

Table 3: chi-square tests

Statistic	Value
Sample Size (nnn)	300
Degrees of Freedom (df)	4
Chi-Square Value (χ^2)	14
Critical Value ($\chi_{critical}$)	9.488
p-Value	< 0.05
Decision	Reject H_0

Chart 3: chi-square tests

Chi-Square Test: Value vs Critical Value



The chi-square test results indicate that challenges in implementing Rajeevika's interventions significantly hinder the effectiveness of capacity-building efforts for SHGs in Rajasthan. The observed chi-square value ($\chi^2 = 14$) exceeds the critical value ($\chi_{critical} = 9.488$) at 4 degrees of freedom, and the p-value (< 0.05) confirms statistical significance. Thus, the null hypothesis (H_0) is rejected.

The expected frequency table reveals that insufficient funding, lack of training quality, and infrastructure issues disproportionately impact SHG outcomes. Each challenge shows a pattern where higher frequencies are associated with moderate to low effectiveness levels, suggesting these gaps substantially hinder the success of capacity-building initiatives.

The findings underscore the need for improved resource allocation, enhanced training quality, and better infrastructure to maximize the effectiveness of Rajeevika's interventions. Addressing these gaps can strengthen the impact of capacity-building efforts, enabling SHGs to achieve their full potential in operational, financial, and entrepreneurial domains.

5. CONCLUSION

The capabilities of Rajeevika have become evident through improving the functioning and financial viability of SHGs alongside their entrepreneurial development in Rajasthan. This analysis underscore the importance of training hours, education levels, and members' experience in increasing the SHG performance. But issues like; inadequate funding, poor training quality, and insufficient infrastructure reduce the efficiency of these interventions as highlighted in the chi-square test. These research outcomes do emphasize the need to close these gaps most notably to maximize the impact of capacity-building initiatives.

6. SUGGESTIONS

To enhance the impact of Rajeevika's interventions, the following recommendations are suggested:

Increase Funding: Ensure that resources are provided for to meet the needs for SHG operations and training.

Improve Training Quality: Standard need based training programs should be framed using professional training facilitators.

Monitor and Evaluate: Put in place a strong feedback process to evaluate the efficacy of the intervention and deal with the identified shortfall.

Promote Collaboration: Co-ordinate and seek funding stills linkages from the financial institutions, the government and other bodies to enable sustainable growth of the societies.

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CONFLICT OF INTEREST

None.

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