

**Individual and Group Characteristics of Self-Help Group Members in Uttarakhand**

**ABSTRACT**

Self-Help groups have a key role in empowering their members and have emerged as a potential tool for agricultural extension; however, they also face a few constraints. To understand the intervention point for strengthening SHGs by exploring its various dimensions and overcoming the constraints faced by them, the present study focused on **a)** the individual profile characteristics of SHGs' members and **b)** the group characteristics of SHGs' members. It was inferred from the study that the majority of the members belonged to the middle age group (27 to 44 years), were married females, belonged to nuclear families, had a medium annual income comprised of marginal land holdings, were engaged in agriculture with other subsidiary occupations, and had a medium duration (between 3 to 5 years) of membership in SHGs. Awareness and Readiness to use Android phones have also increased amongst SHGs, i.e., the majority of the members perceived medium-level ease of use of Android phones, i.e., neither too easy nor too difficult to use. The majority of the respondents had education up to intermediate level. Most of the respondents had a medium level of achievement motivation, and they occasionally sought information from 'friends and relatives', 'neighbors,' and 'progressive farmers'. Among personal cosmopolite sources, block development officers, scientists from agricultural universities, agriculture officers from banks, and DDM, NABARD was the preferred source. Radio, Kisan Call Center, and the Internet were occasionally preferred for agricultural information. The majority of the respondents belonged to the medium category in terms of task function and maintenance function. They had a favorable attitude towards collectivization and group decision-making. These research findings on self-help group members must be taken into account by the researchers, extensionists, trainers, and policymakers for the formulation, designing and successful implementation of trainings, development programmes and interventions for strengthening the group dynamics.

**Keywords:** *Self-Help Groups; Profile Characteristics; Empowerment; Agricultural Extension; Uttarakhand*

## 1. INTRODUCTION

Self-Help Groups (SHGs) are small informal groups of 10–20 individuals who are homogenous with respect to social and economic background and come together voluntarily to promote saving habit among members and for a common cause to raise and manage resources for the benefit of group members [1]. Self-help groups have emerged as a potential tool for agricultural extension to carry out development activities and possess the ability to empower their members by providing required knowledge, skills, motivation, and competencies that underpin sustainable agriculture. With the passage of time, Self-Help groups have assumed greater importance in agricultural extension as the most necessary tool to adopt participatory approach for the social, economical, marketing and financial improvement of the people at the grassroot level [2].

Though, SHGs' play an important role in empowering its members and acting as a support for the entire agricultural extension system of the country but being a group driven approach beside various advantages it also faces few constraints. Thus it seemed pertinent to conduct a study with two important objectives, first, to understand the individual profile characteristics of the SHGs' members which might be correlated with some other factors like group decision making, group coherence, leadership, conflict management etc. to understand the intervention point for strengthening and overcoming the constraints of SHGs. Second, to assess the group characteristics of SHGs' members to improve and strengthen the group dynamics of self-help groups by understanding their attitude towards collectivism and group decision making and level of involvement in task and maintenance function of the group. The information generated could be a valid source for researchers, trainers, strategists and policy makers to explore various dimensions of self-help groups.

## 2. METHODOLOGY

The present study was conducted in Nainital and Udham Singh Nagar district of Uttarakhand. Nainital districts comprise of eight blocks, from which three blocks i.e., *Bhimtal*, *Kotabagh* and *Ramgarh* were selected through Simple Random Sampling without Replacement (SRSWoR). U.S. Nagar district consist of seven blocks from which three blocks i.e., *Rudrapur*, *Sitarganj* and *Khatima* were selected through SRSWoR. Two villages were selected from each

of the six blocks through simple random sampling. As on 31 March 2021, the total number of SHGs in the State of Uttarakhand linked to various commercial banks, regional rural banks and cooperative banks were 65,659 with the total saving amount of Rs. 12,982.89 lakhs (Status of Microfinance in India 2020-21). Twelve SHGs (One SHG per village) were selected for the study with total 120 respondents selected from all the twelve SHGs i.e. 10 members from each SHG. The collected data was statistically analyzed using mean, standard deviation, frequency and percentage undergoing systematic coding, tabulation and categorization. Amongst the twelve individual characteristics and four group characteristics; sex, marital status, level of education, occupation, family type and landholding were nominal variables whereas age, annual income, family size, membership duration in SHGs, achievement motivation, perceived ease of use of android phone, attitude towards collectivism, attitude towards group decision making, task function and maintenance function were ordinal variables. The ordinal variables were categorized based on the values of mean and standard deviation as depicted in [Table 1].

**Table 1: Categorization of variables based on mean and standard deviation**

S.No.	Characteristics	Mean	Standard Deviation
I.	Individual Characteristics		
1.	Age	35.53	8.94
2.	Annual Income	49841.67	10860.46
3.	Family Size	5	2
4.	Membership duration in SHGs	4	1
5.	Achievement Motivation	26.49	3.41
6.	Perceived Use of Android Phones	26.81	7.13
II.	Group Characteristics		
1.	Attitude towards Collectivism	12.63	2.12

2.	Attitude towards group decision	18.20	1.23
3.	Task Function	13.61	3.33
4.	Maintenance Function	11.51	3.16

### 3. RESULTS AND DISCUSSION

#### 3.1 Individual profile characteristics of SHGs' members

Profile characteristics of SHGs' members were studied based on the socio-economic, personal, psychological and communication variables presented in [Table 2] and discussed below.

**Table 2: Profile characteristics of SHG members (n=120)**

S. No.	Characteristics	Category	Frequency (f)	Percentage (%)
1.	Age	Young (less than 27 years)	18	15
		Middle (27 – 44 years)	91	75.83
		Old (more than 44 years)	11	9.17
2.	Sex	Male	10	8.33
		Female	110	91.67
3.	Marital Status	Unmarried	10	8.33
		Married	101	84.17
		Divorced	-	-
		Widow	8	6.67
		Widower	1	0.83
4.	Level of Education	Illiterate	0	-
		Can read only	0	-
		Can read and write	14	11.67
		Up to primary level (5th)	12	10
		Up to middle level (8th)	16	13.33
		Up to High school	19	15.83
		Up to Intermediate	32	26.67

		Graduate	18	15.00
		Post-Graduate	9	7.50
5.	Occupation	Agriculture	44	36.67
		Agriculture with other subsidiary occupation	69	57.5
		Labouring	7	5.83
6.	Annual Income	Low (Less than Rs. 38,981)	12	10
		Medium (Rs. 38,981– Rs. 60,702)	100	83.33
		High (More than Rs. 60,702)	8	6.67
7.	Family Size	Small (Less than 3 members)	3	1.67
		Medium (3 -7 members)	103	85.83
		Large (More than 7 members)	15	12.5
8.	Family Type	Nuclear	79	65.83
		Joint	41	34.17
9.	Landholding	Landless	7	6
		Marginal (less than 1 hectare)	97	81
		Small (1 – 2 hectare)	13	11
		Semi-Medium (2 – 4 hectare)	3	2
10.	Membership duration in SHGs	Less (Less than 3)	3	2.5
		Medium (3-5)	98	81.67
		More (More than 5)	19	15.83
11.	Achievement Motivation	Low (Less than 23.08)	20	16.67
		Medium (23.08 to 29.90)	85	70.83
		High (More than 29.90)	15	12.50
12.	Perceived Ease of Use of Android Phones	Easy (More than 33.94)	31	25.83
		Medium (19.68 to 33.94)	72	60
		Difficult (Less than 19.68)	17	14.17

**Age:** Majority of the respondents (75.83 %) were in the middle age group (between 27 to 44 years) followed by 15 per cent of respondents in the young age group (less than 27 years) and least number of respondents were in old age group (9.17 %). Thus, most of the members of the SHGs constituted of middle-aged members who were moderately active and took interest in various activities of SHGs. It was also found that, most of the old age members motivated the young members of their family to join SHGs and understand its functioning. Few research studies reported similar findings that majority of the respondents (81.81 %) were of middle age group (31 to 46 years), with more than 90 per cent respondents under the age of 50 years and less than ten per cent respondents over the age of 50 years [3,4].

**Sex:** Maximum (91.67 %) respondents distributed among 11 SHGs were females while only one SHG constituted of male members (8.33 %). None of the SHGs' members were found to be transgender. A similar study reported that majority of the SHGs' member were females (74.6 %) followed by male members and transgender[2]. Thus aligning with the major focus of self- help group formation on women empowerment, all the SHGs except one, included female members.

**Marital Status:** Majority of the SHGs' members (84.17 %) were married followed by unmarried members (8.33%), widow members (6.67 %) and widower (0.83%). In the present scenario, it's difficult for a single member to bear all the financial expenses of the family alone, especially in families with poor to moderate socio-economic status, therefore families promote both spouses to engage in some saving related or income-generating activities. Moreover, over the years SHGs have been instrumental in financial empowerment of the members. Therefore, this could be a reason behind the large proportion of married members in SHGs. Similar findings were reported by few aligning studies [2, 5, 6], wherein majority of the SHGs' members were found to be married.

**Education:** Maximum number of respondents (26.67 %) attained education up to intermediate level followed by 15.83 per cent respondents who were educated up to high school level, 15 per cent completed graduation, 13.33 per cent were educated upto middle level, 10 per cent completed primary education and only 7.50 per cent completed post-graduation. About 11.67 per cent of the SHGs' members did not complete basic formal education but were able to read and write. Data regarding education indicates that none of the respondent was illiterate which shows the growing importance of education among rural masses. Maximum number of SHGs' members had school education, which might be due to the accessibility of private and public schools

within the proximity of the study area. However, less number of SHGs' members completed post-graduation and graduation, which might be due to lack of opportunity for higher education, financial problems or low motivation level among people. Few aligning studies [4, 7, 8] also reported that most of the respondents were educated upto high school level followed by intermediate level.

**Occupation:** All the SHGs under study comprised of respondents who were primarily farmers. It is clear from the [Table 2] that most of the respondents (57.50 %) were engaged in agriculture and other subsidiary occupation probably because agriculture is not considered as a profitable venture by most of the people and for maintaining good standard of living, it is associated with other subsidiary occupation. In context of subsidiary occupation, respondents were engaged in cattle rearing, poultry keeping, honey-bee keeping, running small businesses and joined private job. It is also inferred that 36.67 per cent of the respondents had agriculture as their main occupation. About seven per cent of the respondents were engaged in earning their living through labor. In a study on self-help group [9] similar finding was revealed that maximum number (47.50%) of respondents were involved in agriculture and allied activities.

**Annual Income:** Majority of the respondents (82.33%) had medium annual income followed by low annual income of 10 per cent of the respondents and high annual income of 6.67 per cent of the respondents. The probable reason for this distribution may be that maximum number of respondents had some subsidiary occupation beside agriculture. In a similar observation [9] it was reported that majority (61.25%) of the respondents were found in medium income level category.

**Family size:** Majority (71.67%) of the SHGs' members were having medium family size followed by small family size (19%) and large family size (15%). The research findings related to this variable have been supported by few aligning studies [10,11] which reported that prevalence of medium sized families is increasing in rural areas, which is in contradiction to the usual notion of large families in rural society. The reason behind medium sized families could be the enhanced knowledge and awareness regarding family planning and concern for managing the high cost of living with large families.

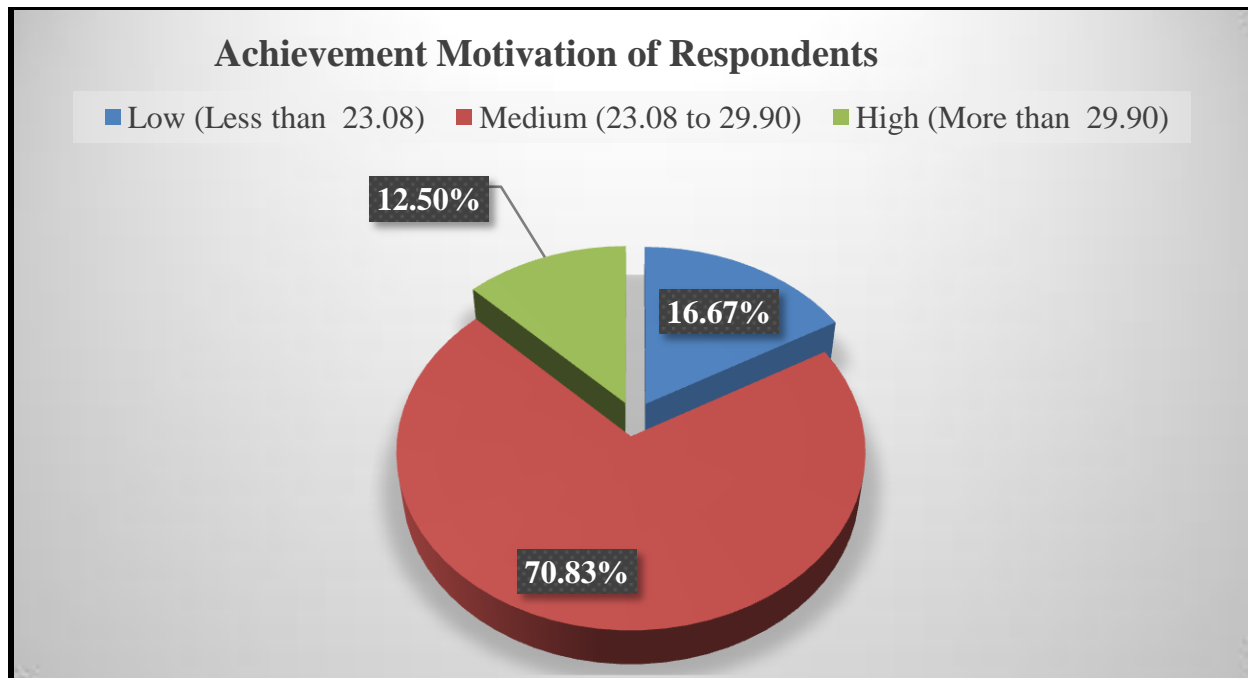
**Family type:** More than half (65.83%) of the respondents had nuclear families while remaining 34.17 per cent had joint families. The reason might be the inclination of people towards small to medium family size owing to its benefits, has created a drift in family structure of society leading to a shift towards nuclear families even in rural areas. Similar findings were reported in few

studies on SHGs [6, 12, 13] that nuclear families dominated family structures among SHGs' members. However, the results were not in line with some other studies [10, 14] which revealed that majority of SHGs' members had joint families.

**Landholding:** As depicted in the [Table 2], 80.83 per cent of the farmers had marginal landholding i.e., less than one hectare while 11.50 and 2.65 per cent farmers had small and semi-medium landholding respectively. Moreover, 5.83 per cent farmers were also landless. The reason behind this may be the accelerating fragmentation of landholding, which has led to availability of only small pieces of land to individual farmers. However, it is also to be noted that most of the small and semi-medium farmers were from the sampled villages of Udham Singh Nagar district and most of the marginal farmers were from the sampled villages of Nainital district. The results of the present study are supported by few research findings [15, 16,17] which revealed that majority of SHGs' members owned less than one hectare of land.

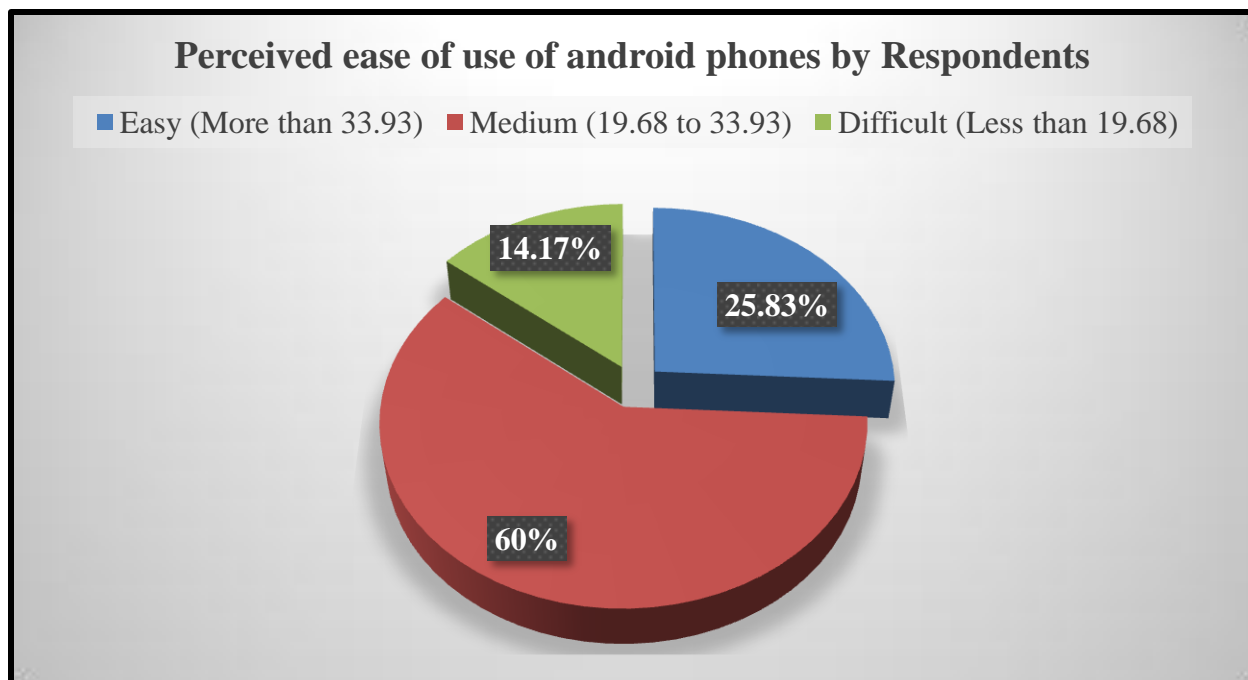
**Membership duration in SHG:** Majority (81.67%) of the respondents had medium duration (between 3 to 5 years) of membership in SHGs, followed by 15.83 per cent having more (More than 5 years) membership duration and 2.5 per cent having less (Less than 3 years) membership duration.

**Achievement Motivation:** Data depicted in [Table 2] presents that majority (70.83%) of the respondents had medium achievement motivation followed by 16.67 per cent with low and 12.50 per cent with high achievement motivation [Figure 1]. From the large number of respondents in medium achievement motivation category, it can be inferred that they had will to achieve something better through their initiatives however due to various factors like low socio-economic status and high financial burden they limit themselves to move towards high achievement motivation category. On one hand the findings related to the variable were in line with the results of a study on SHGs in Northern Karnataka [4] which reported that majority (65.83%) of the respondents, belonged to medium level of achievement motivation. On the other hand, the findings were in contrary to another research finding [18] which reported that 50 per cent of the respondents had high achievement motivation. Thus, it is a challenge for the SHGs to raise the achievement motivation of its members.



**Figure 1: Representation of respondents according to achievement motivation (n=120)**

**Perceived Ease of Use of Android Phones:** It divided respondents based on the degree to which they believed that using android phones was effortless [Figure 2]. Majority (60%) of respondents perceived medium level ease of use of android phones, followed by 25.83 per cent who perceived it easy to use and 14.17 per cent who perceived it difficult to use. The results related to the present study were in partial contradiction to an another study [19] which found that maximum number (38.96%) of respondents perceived android phones easy to use. Whereas, the findings of this study reflects that three fourth of the respondents had easy to medium level of perceived ease of use of android phones, which was in line with the present study. Researcher observed that those who perceived using android phones difficult to use had some psychological inhibition in using mobile phones and were mostly old in age. Facilitating four push factors namely economic, social & psychological, technical can motivate people for usage of mobile phones easily with provision of some supporting services [9].



**Figure 2.** Representation of respondents according to perceived ease of use of android phones (n=120)

**Information seeking behavior:** Bhairamkarscale [20] was adopted to study information seeking behaviour of the farmers under four categories. The scale was modified according to the need of the research after pre-testing of interview schedule. Data regarding the use of different sources for seeking information is shown in [Table 3].

**Table 3: Distribution of respondents according to the use of different sources for seeking information (n=120)**

S. No.	Information sources	Always		Occasional		Never	
		No.	%	No.	%	No.	%
A.	<b>Personal Localite</b>						
1	Friends and relatives	32	26.67	88	73.33	0	0
2	Progressive farmers	0	0	15	12.5	105	87.50
3	Neighbors	37	30.83	83	69.17	0	0
4	Others	0	0	0	0	120	100
B.	<b>Personal Cosmopolite</b>						
1.	Panchayat Samiti						

a)	Gram Sevak	0	0	0	0	120	100
b)	Rural Development Officer	0	0	0	0	120	100
c)	Agril. Extension Officer	0	0	0	0	120	100
d)	Block Development officer	0	0	68	56.67	52	43.33
2.	Agriculture University						
a)	Agril. Assistant	0	0	0	0	120	100
b)	Subject matter specialist	0	0	0	0	120	100
c)	Scientist	0	0	32	26.67	88	73.33
3.	Bank						
a)	Agril. Officer	0	0	58	48.33	62	51.67
b)	Branch officer	0	0	0	0	120	100
c)	Branch Manager	0	0	0	0	120	100
d)	District Development Manager, NABARD	0	0	60	50	60	50
<b>C.</b>	<b>Mass Media</b>						
1.	Newspaper	0	0	0	0	120	100
2.	Agril. Films	0	0	0	0	120	100
3.	Radio	8	6.67	12	10	100	83.33
4.	Television	0	0	0	0	120	100
5.	Kisan call center	0	0	25	20.83	95	79.17
6.	Internet	0	0	37	30.83	83	69.17
<b>D.</b>	<b>Extension education methods</b>						
1.	Field day	0	0	0	0	120	100
2.	Field visit	0	0	42	35	78	65
3.	Kisan mela	16	13.33	9	7.50	95	79.17

It is evident that majority of the respondents (73.33%) occasionally sought information from 'friends and relatives' and rest always sought information from 'friends and relatives. Majority of the respondents (87.50%) never sought information from progressive farmers while 12.50 per cent sought information from 'progressive farmers' at occasional basis.

Majority of the respondents (69.17%) occasionally sought information from 'neighbors'. Thus, among personal localites friends and relatives were most reliable and frequently contacted sources of information followed by neighbors and progressive farmers. The results were in line with the findings of an aligning study [21] which reported that 83 per cent farmers always sought information from friends and relatives.

Distribution of data visible in the category of personal cosmopolites shows that that maximum number (56.67%) of respondents sought information from Block Development Officer 'Occasionally', 50 percent were in contact of District Development Manager(DDM), NABARD for varied type of information on Occasional basis, Agricultural Officer of local banks were 'Occasionally' approached by 48.33 per cent farmers followed by Scientists of Agricultural University who were 'Occasional' sources of information for 26.67 per cent farmers. So, it can be concluded that in Panchayat Samiti, Gram Sevak and Agricultural Extension Officer were never contacted by the respondents however Block Development Officers were important source of information for many of the farmers. Farmers were also found in connect with the local banks through Agricultural Officer and with DDM, NABARD to get aware of various banking schemes and loans. Scientist of Agricultural University were also occasional information sources for few farmers like in Bhimtal Block where three villages were adopted under Farmer FIRST project by G.B. Pant University Agriculture and Technology. The results regarding Gram Sevaks as the source of information was found in contrary to the findings of an aligning research on SHGs in Haryana [22] which reported that ninety five percent of the members were motivated by Gram Sewikas for joining the self-help group in Haryana. Thus, the role of Gram Sevaks/Sevikas appears to be in question in Uttarakhand.

Data regarding utilization of mass media for information seeking reveals that None of the respondent sought information regarding agriculture and allied activities from Newspaper, Agricultural Films and Television. Radio was listened occasionally by 10 per cent respondents and always by 6.67 per cent for agricultural information. On occasional basis about 21 per cent respondents sought information from Kisan Call Center while 30.83 per cent browsed internet. Thus, internet followed by Kisan Call Center and community radio was prominent information sources among mass media. It was further reported that among extension education methods *Kisan Mela* and Field Visits were accessed sources of information by farmers. It was found that 13.33 per cent respondents 'Always' sought information while 7.5f0 percent sought information

‘Occasionally’ from *KisanMela*. Field visits conducted by NGOs like Himalayan Gram Vikas Samiti and Chirag were also ‘Occasional’ and prominent source of information for 35 per cent farmers. So, looking into the overall distribution of data it can be concluded that personal localite sources of information were more approached by respondents for information as they were readily accessible and more reliable for them. Among the personal cosmopolite sources, Block Development Officer, Agricultural Officer of local banks, DDM, NABARD, Scientists, Community radio, Kisan call center and Field visits were occasional sources of information while *Kisan Mela* was also visited by few of the farmers on regular basis. It was reported in a similar study [23] that information seeking behavior was positively and significantly related with group dynamics at one percent level of significance. Thus, it could be inferred that the well informed the SHG members are, the strong would be the dynamics of the group.

### 3.2 Group characteristics of SHGs’ members

Various group characteristics of SHGs’ members like their attitude towards collectivism and group decision making and their level of involvement in task functions and maintenance functions of the group has been presented in [Table 4] and discussed below.

**Table 4: Group characteristics of SHGs’ members (n=120)**

S. No.	Parameter	Category	Frequency (f)	Percentage (%)
1.	Attitude towards Collectivism	Less favorable (Less than 10.51)	24	20
		Moderately favorable (10.51-14.74)	75	62.50
		More Favorable (More than 14.74)	21	17.50
2.	Attitude towards group decision making	Less favorable (Less than 16.97)	21	17.50
		Moderately favorable (16.97-19.43)	81	67.50
		More favorable (More than 19.43)	18	15
3.	Task Function Mean= 13.61 S.D.=3.33	Low (Less than 10.28)	26	22.00
		Medium (10.28-16.93)	71	59.00
		High (More than 16.93)	23	19.00
4.	Maintenance Function	Low (Less than 8.34)	23	19.00

Mean=11.51 S.D.= 3.16	Medium (8.34-14.67)	80	67.00
	High (More than 14.67)	17	14.00

**Attitude towards Collectivism:** It is evident from the [Table 4] that majority (62.50%) of the respondents had favorable attitude towards the process of organizing and working collectively, followed by 20 per cent who had less favorable and 17.50 per cent who had more favorable attitude towards collectivism. The study also inferred that this favorable attitude of respondents arouse their inner drive to work harder, take more initiatives, and achieve more through collective actions. In few similar studies [24, 25] it was inferred that SHG members were aware of the benefits of group approach and collective activities. Hence if the government sector provides more incentives on group enterprises, it would trigger the attitudes of SHG women to high levels.

**Attitude towards Group Decision Making:** Attitude towards group decision making referred to the feeling and reaction of the SHGs' members towards the group decision making process. It was found that, majority (67.50%) of the respondents had favorable attitude towards group decision making, followed by 17.50 per cent with less favorable and 15 per cent with more favorable attitude. It can be inferred from the results that, while in group decision making more information is pooled up by the group members to better understand the decisions which resulted in higher satisfaction. However, the reason for less favorable attitude might be because many of the members responded that due to more time taking process sometimes individual decisions are more preferable than group decisions. Also, few of the members reflected that group decision making sometimes result in conflict among the members. Thus, the reason behind 82.5 per cent respondents having favorable to more favorable attitude and remaining having less favorable attitude could be justified.

**Task Function:** It was measured as the degree to which group member is involved in the roles related to the achievement of the purpose of the group such as seeking information, starting any activity, seeking opinion, providing information, providing opinion, coordinating, summarizing and testing feasibility. It was evident that, maximum (59.00%) of the SHGs' members were involved to medium level in various task functions like initiating activity, seeking opinion, giving information, giving opinion, elaborating ideas, coordinating suggestions, summarizing

and testing feasibility of ideas in context to real situation. About 22 per cent were involved at low level in task functions followed by 19.00 per cent involved at high level.

It was observed that most of the executive members of SHGs like President, Secretary and Treasurer were highly involved in the task functions; however, the members who had low level of literacy and were older in age showed low level of involvement in task functions. Medium level involvement in task functions of SHGs' members might be because of medium achievement motivation, medium information seeking behaviour and moderately favorable attitude towards collectivism and group decision making of majority of the respondents. An aligning research [26] reported that task function contributed significantly to initiativeness of group members, persistence level of group members, acquiring knowledge by group members and achievement motivation. Thus higher performance of task function would lead to better initiativeness, knowledge, persistence and higher achievement motivation of group members.

**Maintenance Function:** : As depicted in [Table 4] that majority (67.00 %) of the SHGs' members had medium level of involvement in maintenance function, followed by low level of involvement (19.00%) and high level of involvement (14.00%). Maintenance functions included encouraging other members, gate keeping, standard setting for groups, following others passively, expressing group feeling on certain ideas, relieving tension, testing for consensus and mediating and harmonizing during conflicts. Maintenance functions are important for maintaining the sustainability of the groups and group members, medium level of involvement of the respondents in these functions might be the reason that on an average the sampled SHGs were operating for four years and were harmoniously performing collective actions. In a similar finding [26] it was inferred that maintenance function contributed significantly to innovativeness of group members. Thus, higher performance of maintenance function would lead to higher innovativeness of group members.

#### **4. CONCLUSION**

It was inferred from the study that majority of the members belonged to middle age group (27 to 44 years) and were married females. Maximum of the respondents had education up to intermediate level followed by high school level and few members up to graduation level. Majority of the respondents had medium annual income and were engaged in agriculture with

other subsidiary occupation. The respondents were from nuclear families with medium family size consisting of 3 to 7 members and comprised of marginal land holding. Most of the respondents had medium level of achievement motivation and they occasionally sought information from 'friends and relatives', 'neighbors' and 'progressive farmers'. Among personal cosmopolite sources, block development officers, scientists of agril. universities, agriculture officer from bank and DDM, NABARD were the preferred sources. Radio, Kisan Call Center and Internet were occasionally referred among mass media for agricultural information. The majority of the respondents perceived medium level ease of use of android phones i.e neither too easy nor too difficult to use. The majority of the respondents had medium duration (between 3 to 5years) of membership in SHGs. Maximum of the respondents belonged to medium category in terms of task function and maintenance function. They had favourable attitude towards collectivisation and group decision making. These research findings on self-help group members must be taken into account by the researchers, extensionists, trainers and policy-makers for formulation, designing and successful implementation of trainings, development programmes and interventions for strengthening the group dynamics.

## 5. POLICY IMPLICATIONS

The results of the study which reveal the individual and group characteristics of SHGs' members in Uttarakhand state, could help the policy makers in formulation and designing of development programmes and interventions for strengthening the group dynamics of self-help groups in Uttarakhand in particular and entire country in general.

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