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Dynamics and Effectiveness of SHGs in Chhattisgarh

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ABSTRACT

The present study was conducted in randomly selected Kanker district of Chhattisgarh. A random sample of total 12 SHGs, three SHGs from each of four schemes *viz.* NABARD's SHG-Bank Linkage Programme (SBLP), National Rural Livelihood Mission (NRLM), Integrated Watershed Management Programme (IWMP), Agricultural Technology Management Agency (ATMA), were selected. From each of 12 SHGs a sample of 10 members were chosen as respondents in present study. The overall dynamics of SHGs studied based on 10 different indicators showed that fund generation, participation and norms were three most effective indicators while decision making, membership feeling and group atmosphere were relatively less effective. Overall, the dynamics of SHGs was not much varied (overall score ranged from 72.90 to 75.43). SHGs under ATMA showed relatively lesser values for most of the indicators resulting relatively low dynamics as compared to the SHGs under NABARD's SBLP, NRLM and IWMP. There were no significant differences between perceptions of members of SHGs formed under four different programmes with respect to self-help group dynamics as evident from t-tests. Chi-square (x^2) test of independence also showed the dynamics of SHGs perceived by the members was independent of their SHGs formed under different programmes. Age, caste, economic status and family land holding were significantly and negatively correlated with dynamics of SHGs. On the other hand, use of personal localite communication sources, use of mass media sources, communication/ information use pattern and satisfaction of SHG member being part of her/ his SHG were significantly and positively correlated with dynamics of SHGs. In the step-wise regression analyses, eight variables pertaining to characteristics of SHG members viz. use of personal localite communication source, economic status, age, sex, satisfaction of member being part of her/ his SHG, use of mass media communication source, caste, and family land holding, together explained about 73 per cent variations (R2= 0.728) in dynamics of SHG.

Keywords: Group dynamics, group effectiveness, SHG members

INTRODUCTION

Over the last few years, 'People's participation' and 'Empowerment' has become the buzz words in rural development and local planning. In these contexts, self help group has emerged as the most successful strategy, in the process of participatory development and empowerment of rural poor including women. The NABARD introduced a pilot project commonly known as SHG linkage project in 1992. With an addition to this, in 1993, the Reserve Bank of India (RBI) allowed SHGs to open saving accounts in banks and avail the banking services and it was the major boost to the movement. With a small beginning in 1992 as a pilot project, the active participation of Government, Banks, Development Agencies and Non-Government Organisations (NGOs) has made the SHG movement in India as the world's largest microfinance programme. SHGs have served the cause of empowerment, social solidarity and socio-economic betterment of the poor (Ramachandran and Balakrishnan, 2008). Though SHG movement is growing at a phenomenal pace and resulting in far reaching benefits to its members and also rural bank branches, it is facing a number of serious challenges. All these challenges could be summarized into two major challenges (APMAS & NABARD, 2009). These are uneven growth of SHGs in different parts and states of the country and uneven quality of SHGs across the country and issues related to their sustainability. Mandal and Basu (2014) : found no significant difference in between NGO led SHG and Panchayat led SHG. The dynamics and effectiveness of SHGs used to factor the development and sustainability of any group (Vipinkumar and Singh, 2002; Vipinkumar and Asokan, 2014). The success of SHG movement in South Indian States has augured well. However, the implementation of SHG approach is more

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demanding for rural poor of Eastern Indian States being the home of maximum below poverty line (BPL) families. Therefore, the effectiveness of SHGs in improving empowerment of rural poor in Eastern Indian States hold paramount importance. On this backdrop, the present study was contemplated to assess the dynamics and effectiveness of SHGs in Chhattisgarh.

METHODOLOGY

The present study was conducted in the State of Chhattisgarh that was purposively selected for present study having relatively more percentage of rural households with at least one person belonging to a farmer-based organization and/or self-help group (Birner and Anderson, 2007). Kanker district was randomly selected out of 27 districts of Chhattisgarh for the present study. Stratified random sampling method was followed for the selection of SHGs. As the SHGs have been formed by different agencies under different programmes such as NABARD's SHG-Bank Linkage programme (SBLP), National Rural Livelihood Mission (NRLM), Integrated Watershed Management Programme (IWMP), Agricultural Technology Management Agency (ATMA), etc, the clusters of SHGs under SBLP, NRLM, IWMP and ATMA were considered as four strata/ category of SHGs, thereby universe of the SHGs in this present study. Thereafter, three SHGs from each of the above mentioned four strata were selected following random sampling method.

Thus, a total of 12 SHGs were considered as sample for present study inclusive of 10 SHGs of women and 2 SHGs of men. It is worth mentioning here that 90 per cent of SHGs are of women as reported by several studies in India. SHGs used to have members of 10-20 persons; therefore, a sample of 10 members from each of the selected SHGs was chosen as respondents following random sampling technique. Thus, a total number of 120 persons being SHG members were surveyed to measure the influence of SHGs on empowerment of rural women.

The dynamics of SHG has been operationally defined as the sum total of forces among the members of group based on certain sub-dimensions. Kurt Lewin popularized the term group dynamics to mean interaction of forces among group members in a social situation. It is the internal nature of the group as to how they are formed, what their structures and processes are, how they function and affect individual members, other groups and the organization. Pfeiffer and Jones (1972) identified indicators for analyzing group dynamics, which were participation, styles of influence, decision making procedure, task functions, maintenance functions, group atmosphere, membership feelings and norms. Vipinkumar and Singh (2001) mentioned few more dimensions influencing the group dynamics those are empathy, interpersonal trust and achievements of groups.

For the present study on dynamics of SHG, ten indicators selected by Ghosh *et al.* (2010) in formulation of group dynamics and effectiveness index for their study were used with minor modifications suiting to the need of present study. These were *viz.* participation, decision making, operation & management functions, interpersonal trust, fund generation, social support, group atmosphere, membership feelings, group norms and empathy. These variables were measured through interval scale.

The responses of sampled SHG members were obtained on each of five related statements under each indicator on a 3-point continuum scale based on degree of perception (2-always, 1-sometimes and 0-never for favourable statement and reverse score for unfavourable statement) with the help of an interview schedule.

The indicator-wise total score was calculated by summing the perceived scores of five statements for each SHG member. Thereafter, indicator-wise mean score was derived by averaging scores of sampled members (10) of each selected SHG that might be varied between 0 and 10. Overall dynamics of SHG was judged through the score obtained by adding mean scores of all 10 indicators which might be ranged from 0 to 100. The standard deviation values were calculated in derivation of mean scores showing the variations in perceptions of SHG members.

The effectiveness of SHG was assessed based on satisfaction of the SHG members having membership in SHG. The extent of satisfaction was expressed through perceptions of sampled SHG members on five issues viz. financial assistance, capacity building, empowerment, living condition and social status. These variables were measured with interval scale.

The responses of sampled SHG members were obtained on five statements corresponding to above-mentioned five issues on a 3-point continuum scale based on degree of agreement (2-agree, 1-undecided and 0-disagree) with the help of an interview schedule.

The issue-wise/ statement-wise mean perceived satisfaction score was calculated by averaging scores of sampled members (10) of each selected SHG. Overall satisfaction score was derived by summing the scores of

five statements that might be varied between 0 and 10.

RESULTS AND DISCUSSION

The dynamics of selected SHGs formed under SBLP of NABARD, NRLM, IWMP and ATMA was studied based on the perceptions of sampled SHG members on 10 indicators of group dynamics, while the effectiveness of SHG was assessed based on satisfaction of the SHG members having membership in SHG.

Dynamics and Effectiveness of SHGs under NABARD's SBLP

Table 1 presents dynamics of the SHG as perceived by members of selected three SHGs *viz.* SHG 1, SHG 2 and SHG 3, all of which were formed in 2011 under NABARD's SBLP in Kanker block of Kanker district, Chhattisgarh.

The overall dynamics of all three SHGs is varied from 71.40 (SHG 2) to 78.00 (SHG 1) with overall mean score 75.43 out of 100, which may be interpreted as good. All ten indicators were perceived favourably by sampled SHG members. In case of SHG 1, all the indicators were perceived highly (mean score > 6.0), participation being the best (9.50), followed by fund generation (9.00), norms (8.70) and operation & management functions (8.60). Eight out of 10 indicators were perceived highly with mean score >6.0 in case of SHG 2; however, both decision making and membership feeling were perceived as medium (5.70). Fund generation, norms and participation were the best perceived indicators in SHG 3 with all the indicators having mean perception score > 6.0 resulting to overall dynamics of SHG quite good (76.90).

Table 1: Dynamics of SHG as perceived by members of SHGs under NABARD's SBLP

Indicators of SHG dynamics	SHG 1 (n=10)		SHG 2 (n=10)		SHG 3 (n=10)		Overall (N=30)	
	Mean score	SD	Mean score	SD	Mean score	SD	Mean score	SD
Participation	9.50	0.85	8.40	0.97	8.70	1.25	8.87	1.11
Decision making	7.00	2.31	5.70	0.95	6.60	1.43	6.43	1.70
Operation & management functions	8.60	0.84	7.40	1.43	7.70	1.16	7.90	1.24
Fund generation	9.00	1.56	9.10	1.10	9.50	0.53	9.20	1.13
Group atmosphere	7.20	0.63	6.60	1.17	7.50	1.58	7.10	1.21
Membership feeling	6.40	1.26	5.70	1.57	6.10	1.45	6.07	1.41
Norms	8.70	1.34	7.80	1.81	9.00	1.49	8.50	1.59
Empathy	6.60	1.51	7.00	1.63	6.80	1.62	6.80	1.54
Interpersonal trust	7.90	1.20	6.20	2.20	7.60	1.84	7.23	1.89
Social support	7.10	1.20	7.50	0.85	7.40	0.84	7.33	0.96
Overall	*78.00*	*5.29*	*71.40*	*7.99*	*76.90*	*7.23*	*75.43*	*7.30*

Minimum and maximum possible scores of each indicator are 0 and 10, respectively

Dynamics and Effectiveness of SHGs under NRLM

The dynamics of the SHG as perceived by members of selected three SHGs viz. SHG 4, SHG 5 and SHG 6, which were formed in 2012, 2007 and 2009, respectively, under NRLM in Kanker block is presented in Table 2.

The overall dynamics of SHGs was found high varying from 77.20 in SHG 6, 74.10 in SHG 4 and 71.40 in SHG 5 with overall mean score 75.43 out of 100. All ten indicators were perceived favourably by sampled SHG members. In case of SHG 4, all the indicators were perceived highly (mean score > 6.0), fund generation being the best (8.80), followed by interpersonal trust (8.30) and social support (8.20). Decision making was perceived as medium (5.40) in case of SHG 5, while rest nine 10 indicators were perceived highly, fund generation being the best (9.00) followed by norms (7.70). In SHG 6, fund generation (8.90), group atmosphere (8.30), empathy (8.20) and membership feeling (8.10) were the best perceived indicators resulting to overall dynamics of SHG 6 highest (77.20).

Table 2: Dynamics of SHG as perceived by members of SHGs under NRLM

Indicators of SHG dynamics	SHG 4 (n=10)		SHG 5 (n=10)		SHG 6 (n=10)		Overall (N=30)	
	Mean score	SD	Mean score	SD	Mean score	SD	Mean score	SD
Participation	7.80	1.99	6.90	0.99	6.90	0.88	7.20	1.40
Decision making	7.10	1.10	5.40	1.43	7.30	1.06	6.60	1.45
Operation & management functions	7.20	1.14	7.20	1.62	7.20	1.62	7.20	1.42
Fund generation	8.80	1.23	9.00	0.94	8.90	0.74	8.90	0.96
Group atmosphere	6.80	1.14	6.90	1.66	8.30	0.95	7.33	1.42
Membership feeling	6.40	1.65	7.10	1.91	8.10	1.52	7.20	1.79
Norms	7.50	2.84	7.70	1.25	7.60	1.51	7.60	1.92
Empathy	6.00	2.62	7.10	1.66	8.20	1.23	7.10	2.07
Interpersonal trust	8.30	1.06	7.00	1.83	7.80	1.62	7.70	1.58
Social support	8.20	1.03	7.10	0.99	6.90	1.52	7.40	1.30
Overall	*74.10*	*8.44*	*71.40*	*5.23*	*77.20*	*6.21*	*74.23*	*6.96*

Minimum and maximum possible scores of each indicator are 0 and 10, respectively

Dynamics and Effectiveness of SHGs under IWMP

Table 3 indicates the dynamics of SHG as perceived by members of selected three SHGs viz. SHG 7, SHG 8 and SHG 9, which were formed in 2009, 2002 and 2006 respectively, under IWMP in Kanker block of Kanker district, Chhattisgarh. SHG 7 was male SHG, while SHG 8 and SHG 9 were female SHG.

The overall dynamics of SHGs was varied albeit perceived high with overall mean perception score 75.00. It is found highest (83.50) in SHG 8 (female SHG and oldest - since 2002); however, it was relatively low (70.10) in case of another female SHG i.e. SHG 9. The

male SHG (SHG 7) showed overall dynamics score 71.40, where decision making and interpersonal trust were perceived medium (mean score <6.0), rest eight indicators being at high level (>6.0). The perceptions of members of SHG 8 for all ten indicators were quite high, norms (9.50), fund generation (9.30) and participation (9.20) being perceived most favourably. The SHG 9 seemed to be suffering from social support (mean perception score 5.60), while other indicators were perceived favourably, fund generation being the highest (9.20) followed by participation (7.90) and operation & management functions (7.90).

Table 3: Dynamics of SHG as perceived by members of SHGs under IWMP

Indicators of SHG dynamics	SHG 7 (n=10)		SHG 8 (n=10)		SHG 9 (n=10)		Overall (N=30)	
	Mean score	SD	Mean score	SD	Mean score	SD	Mean score	SD
Participation	8.00	1.25	9.20	0.79	7.90	1.66	8.37	1.38
Decision making	5.30	0.95	7.00	1.41	6.00	0.67	6.10	1.24
Operation & management functions	8.70	0.82	8.20	1.03	7.90	1.10	8.27	1.01
Fund generation	8.80	1.14	9.30	0.48	9.20	0.79	9.10	0.84
Group atmosphere	7.00	1.33	7.70	0.82	6.70	1.25	7.13	1.20
Membership feeling	6.30	1.77	7.90	0.88	6.60	1.65	6.93	1.60
Norms	7.70	0.95	9.50	0.53	6.70	1.83	7.97	1.67
Empathy	6.80	1.32	8.10	1.29	7.50	2.01	7.47	1.61
Interpersonal trust	5.90	1.52	8.40	0.70	6.00	1.25	6.77	1.65
Social support	6.90	1.20	8.20	1.14	5.60	0.97	6.90	1.52
Overall	*71.40*	*4.60*	*83.50*	*5.91*	*70.10*	*3.78*	*75.00*	*7.71*

Minimum and maximum possible scores of each indicator are 0 and 10, respectively

Dynamics and Effectiveness of SHGs under ATMA

The dynamics of the SHG as perceived by members of selected three SHGs viz. SHG 10, SHG 11 and SHG 12, which were formed in 2011, 2011 and 2012, respectively, under ATMA in Kanker block is presented in Table 6.16. All the members of SHG 10 were male; where as members of both SHG 11 and SHG 12 were female.

Although all the three SHGs showed high level of dynamics, mean perception score varied viz. 70.40 in case of SHG 10, 74.60 in SHG 11, 73.70 in SHG 12 indicating that the women SHGs were marginally better than the men SHG formed under ATMA. The members of SHG 10 perceived medium level of participation (5.90), while rest nine indicators were perceived highly (>6.0). In contrast, participation (8.10) was perceived highly by the members of both SHG 11 and SHG 12; other indicators perceived relatively highly were fund generation and norms. However, the members of SHG 12 perceived medium level (5.60) of membership feeling within their group (Table 4).

Table 4: Dynamics of SHG as perceived by members of SHGs under ATMA

Indicators of SHG dynamics	SHG 10 (n=10)		SHG 11 (n=10)		SHG 12 (n=10)		Overall (N=30)	
	Mean score	SD	Mean score	SD	Mean score	SD	Mean score	SD
Participation	5.90	1.20	8.10	1.66	9.10	1.29	7.70	1.91
Decision making	6.50	1.72	7.10	0.88	6.50	1.27	6.70	1.32
Operation & management functions	7.60	0.52	7.50	0.97	7.50	1.35	7.53	0.97
Fund generation	7.10	1.20	8.20	1.03	9.00	1.25	8.10	1.37
Group atmosphere	6.30	0.67	7.50	0.97	6.90	1.37	6.90	1.12
Membership feeling	6.10	1.29	6.20	1.32	5.60	2.07	5.97	1.56
Norms	8.10	1.66	8.40	1.78	7.80	1.87	8.10	1.73
Empathy	8.30	1.06	6.40	1.17	7.10	1.20	7.27	1.36
Interpersonal trust	6.80	1.32	8.20	1.32	6.70	2.26	7.23	1.77
Social support	7.70	0.95	7.00	0.67	7.50	0.85	7.40	0.86
Overall	*70.40*	*2.41*	*74.60*	*3.20*	*73.70*	*8.10*	*72.90*	*5.36*

Minimum and maximum possible scores of each indicator are 0 and 10, respectively

Overall, the dynamics of SHGs was not much varied (overall score ranged from 72.90 to 75.43). SHGs under ATMA showed relatively lesser values for most of the indicators resulting relatively low dynamics as compared to the SHGs under NABARD's SBLP, IWMP and ATMA (Fig. 1).The overall dynamics of SHGs studied based on 10 different indicators showed that fund generation, participation and norms were three most effective indicators while decision making, membership feeling and group atmosphere were relatively less effective. Vipinkumar and Singh (2001) and Ghosh et al. (2010) also reported similar observations in their respective studies on SHGs in Kerala and water user groups in Odisha, respectively. Higher group dynamics was also reported by Vipinkumar and Singh (2002) in their study at Kerala; while, Garai *et al.* (2013) reported medium level of group dynamics in their study at West Bengal.

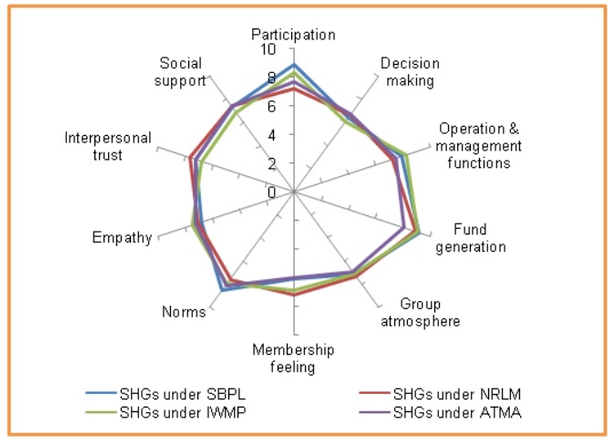

Fig. 1 Comparison of dynamics of SHGs under NABARD's SBLP, NRLM, IWMP and ATMA on different indicators

t-test was done to test difference between perception of the respective members regarding dynamics of SHGs formed under four different programmes viz. NABARD's SBLP, NRLM, IWMP and ATMA (Table 5).

The calculated values of t were less than the table value at 5 per cent level of significance and hence the null hypothesis hold true. Therefore, there were no significant differences between perceptions of members of SHGs formed under four different programmes with respect to self-help group dynamics.

Table 5: Matrix of t-statistic testing difference between perception of members on dynamics of SHGs formed under different programmes

	t- statistic obtained through t-test			
	SHGs under SBLP	SHGs under NRLM	SHGs under IWMP	SHGs under ATMA
SHGs under SBLP	--	0.517	0.824	0.132
SHGs under NRLM	0.517	--	0.688	0.409
SHGs under IWMP	0.824	0.688	--	0.226
SHGs under ATMA	0.132	0.409	0.226	--

For the test of independence, also known as the test of homogeneity, 'Chi-square (x^2) test' was conducted. The chi-squared statistic was found as 62.22 that was less than the table value at the 0.05 critical point; therefore, the null hypothesis was accepted.

It interprets that the dynamics of SHGs perceived by the members was independent of their SHGs formed under different programmes viz. NABARD's SBLP, NRLM, IWMP and ATMA. Contrastingly, Vipinkumar and Asokan (2014) reported the variations in group dynamics in their study in Kerala and most important dimensions were participation, group atmosphere and achievements of SHG.

Association between Dynamics of SHG and Members' Characteristics

Association between dynamics of SHG as dependent variable and independent variables like socio-personal, socio-economic, communicational characteristics of SHG members, and satisfaction of SHG members being part of SHG was assessed through correlation analyses (Table 6).

Table 6: Correlation of dynamics of SHG with SHG members' characteristics

SHG members' profile/ characteristics	Correlation Coefficient				
	SHGs under SBLP (n=30)	SHGs under NRLM (n=30)	SHGs under IWMP (n=30)	SHGs under ATMA (n=30)	Overall (N=120)
1. Age	-0.486**	-0.405*	-0.437*	-0.510**	-0.501**
2. Sex	--	--	0.102	0.426*	0.259**
3. Caste	-0.480**	-0.466**	-0.383*	-0.487**	-0.368**
4. Education	0.651**	0.596**	0.022	0.564**	0.475**
5. Economic status	-0.698**	-0.696**	-0.388*	-0.484**	-0.483**
6. Type of family	0.135	-0.408*	-0.019	-0.003	-0.049
7. Occupation of main earner in member's family	0.213	-0.076	-0.417*	-0.372*	-0.092
8. Annual income of member	0.412*	0.058	-0.063	0.675**	0.076
9. Annual family income	0.360*	0.026	0.040	0.398*	0.007
10. Family land holding	-0.422*	-0.389*	-0.421*	-0.541**	-0.264**
11. Use of personal localite communication source	0.859**	0.785**	0.583**	0.506**	0.690**
12. Use of personal cosmopolite communication source	0.360*	0.163	0.054	0.199	0.218*
13. Use of mass media communication source	0.608**	0.638**	0.475**	0.390*	0.505**
14. Communication/ information use pattern	0.725**	0.669**	0.511**	0.493**	0.597**
15. Satisfaction of member being part of her/ his SHG	0.686**	0.568**	0.516**	0.570**	0.558**

* Significant at 5 per cent level; ** Significant at 1 per cent level; SHGs both under SBLP and NRLM are female SHGs

`It is evident that age, caste, economic status and family land holding were significantly and negatively correlated with dynamics of SHGs under SBLP, NRLM, IWMP and ATMA as well as overall inclusive of all SHGs, which means group dynamics would be more with members of younger age, ST/SC/OBC caste, low economic status (BPL) and no/ low land holding. On the other hand, use of personal localite communication sources, use of mass media sources, communication/ information use pattern and satisfaction of SHG member being part of her/ his SHG were significantly and positively correlated with dynamics of SHGs under each category as well as overall, which indicates betterment of these independent variables would result in higher group dynamics.

Sex of SHG member in term of female showed overall significant and positive relationship with group dynamics and also the same was evident in case of SHGs under ATMA but not in SHGs under IWMP. All the SHGs both under SBLP and NRLM were female SHGs, thus correlation analyses were not applicable. Education showed significant and positive correlation with dynamics of all SHGs barring the SHGs under IWMP. Overall, correlation coefficient of education was highly significant. Type of family did not show significant association with group dynamics except for the SHGs under NRLM showing negative and significant relationship. Negative and significant relationship of

occupation of main earner in family with group dynamics in case of SHGs under both IWMP and ATMA revealed that lower occupational categories such as labourers, marginal and small farmers as the main earner of SHG member's family made the dynamics of her/ his group higher. Annual income of member as well as her/ his family showed positive and significant relationship with dynamics of SHGs both under SBLP and ATMA. Overall correlation coefficients with respect to occupation of main earner in SHG member's family, annual income of SHG member and annual income of SHG member's family were not significant. Similar types of association between group dynamics and characteristics of members were reported by Garai *et al.* (2013) and Vipinkumar and Asokan (2014) in their respective studies in West Bengal and Kerala. As 11 out of 15 independent variables showed overall correlation coefficients significant, those were considered as independent variables and dynamics of SHG as dependent variable in step-wise regression analyses to find out the functional relationship (Table 7). The insignificant variables were dropped from the analyses in step-wise manner; starting from the least significant variable. Ultimately, at the end of the analyses, the regression model retained the independent variables having significant coefficients up to 5 per cent level of significance. It is revealed that eight out of 11 variables (independent variables) pertaining to characteristics of SHG members were retained in the regression model, viz. use of personal localite communication source, economic status, age, sex, satisfaction of member being part of her/ his SHG, use of mass media communication source, caste, and family land holding, having significant t values and in order of their importance in explaining variations in dynamics of SHG (dependent variable). These eight variables together explained about 73 per cent variations (R2= 0.728) in dynamics of SHG. Almost similar relationship was also observed by Garai et al. (2013).

Table 7: Regression analyses (step-wise) showing relationship between dynamics of SHG (dependent variable) with SHG members' characteristics (independent variables)

Independent variables	b value	Standard error	t value	F value	R^2
Constant	55.987	5.512	10.158	37.19**	0.728
Use of personal localite communication source	0.737	0.137	5.375**		
Economic status	-2.966	0.914	-3.245**		
Age	-0.189	0.056	-3.366**		
Sex	4.204	0.951	4.422**		
Satisfaction of member being part of her/ his SHG	1.040	0.388	2.683**		
Use of mass media communication source	0.204	0.075	2.720**		
Caste	-0.884	0.426	-2.074*		
Family land holding	-0.209	0.103	-2.017*		

* Significant at 5 per cent level; ** Significant at 1 per cent level

CONCLUSION

It made no difference for rural poor including women that what programme have been supporting them to form their SHG. But they were satisfied being part of their SHGs and there were no significant differences between perceptions of members of SHGs formed under four different programmes with respect to self-help group dynamics.

Overall, the dynamics of SHGs was quite good and also not much varied. The overall dynamics of SHGs studied based on 10 different indicators showed that fund generation, participation and norms were three most effective indicators while decision making, membership feeling and group atmosphere were relatively less effective.

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