

# **Group dynamics of self help groups**

**By**

**Sindhu .S .V**

**(15PSW014)**

Thesis submitted to

Avinashilingam Institute for Home Science and Higher Education for Women,

Coimbatore-641043

In partial fulfilment of the requirements for the

**Degree of Master of Social Work**

**April 2017**

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*M. Kasthuri*

**Signature of Head of the Department**


*M. Kasthuri*

**Signature of the Guide**

**Signature of External Examiner**

## CERTIFICATE

This is to certify that the dissertation entitled on "**Group dynamics of self help groups**" submitted to the Avinashilingam Institute For Home Science and Higher Education For Women, Coimbatore-641043, in partial fulfilment of the requirements for the award of the degree of **MASTER OF SOCIAL WORK** is a record of original research work done by **SINDHU .S .V**, during the period of the study in the Department of Home Science Extension Education, Avinashilingam Institute For Home Science and Higher Education For Women, Coimbatore-641043, under my supervision and guidance, has not formed the basis for the award of other university.

  
Signature of the Guide

  
Signature of Head of the Department

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# I. INTRODUCTION

People's participation in the development process is a major factor in determining the destiny of the people in rural areas. Rural development has been redefined as a widely participatory process of rural transformation, intended to bring about social and material advancement including equality and freedom for majority of the people through gaining greater control over their environment. People's participation is a pre-condition for success of rural development programmes which demands active and conscious participation of all the people for whom the project is conceived.

From time immemorial, people have organized themselves at the grass root level for collective advocacy and for searching of solutions to specific problems. In recent years, group approach for poverty alleviation has been gaining recognition in the Asian countries. In India, such mutual help based group is known as Self Help Group (SHG). SHG is conceptualized as a voluntary gathering of 15-20 homogenous people, who share the same type of needs or the same type of problems, which are not being addressed by others **(Sharma, 2001)**.

The Self-Help Groups (SHGs) are viable alternatives in achieving the objectives of women empowerment. Individually poor woman tends to be erratic and uncertain in her behaviour. Participation of woman in SHGs makes a significant impact on their empowerment both in social and economic terms. It helps to bring about awareness among rural women about savings, education health, environment, cleanliness, family welfare etc. and make themselves reliant. SHG is a powerful instrument for lowering risks and cost of lending to the poor particularly women. **(Shete,1999)**.

Self help group is defined as a "self governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose." Self help groups have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the productive and emergent credit needs of members of the group. **(Lalitha and Nagarajan 2014)**.

Self Help Groups provide the benefits of economies in certain areas of production process by undertaking common action programmes like caste effective credit delivery system, generating a forum for- collective learning with rural people, promoting democratic

culture, fostering an entrepreneurial culture, providing a firm base for dialogue and co-operation in programmes with other Institutions, possessing credibility and power to ensure participation and helping to assess the individual member's management capacity.

The self help group is also called as thrift and credit group and it does not function in isolation. They are part of a larger community and organization. The group itself has a distinct set of resources determined by its membership(**Kamaraj and Muralidaran, 2004**).

Retrospectively understanding the nature of group dynamics provides a fundamental premise for exploring the evolving nature and broad framework of group cohesion. An in-depth appraisal of group dynamics analogy can be traced to the pioneer and foundational works of Kurt Lewin, who coined the term 'group dynamics' and Tuckman's group development theory, while the latter summarizes group development process into five stages, namely forming, storming, norming, performing and adjourning stages, the former provides the basic framework of how complex social processes impact members in a group. The stage and life-cycle of groups have a positive or negative correlation with the prevalent form of group cohesion and this must always be taken into cognizance in evaluating the outcomes of group cohesion and performance.

The group performance to a large extent is dependent on the promoting agency the NGO in the initial stages and in the long run on the resources that its members generate and accumulate for the group, size of the group, ability and performance of the group members, group cohesiveness, level of conflict and internal pressure on members to conform to the groups norms. The group has an internal structure that defines rules and norms of members. Determine the interaction pattern and group behaviour.

Informal groups are of two types - friendly groups and interest groups. Interest groups emerge to pursue certain goals and interest self help groups. A group provides a sense of safety and security to women who are both psychological and material. Groups enable the members to share their own views and abilities with each others, subject themselves to group norms and values, surrender a part of their own interests and judgment, shed their prejudices and smoothen their angularities.

The members derive their sense strength from the group which enhances their sense of competence and confidence. Several factors contribute to group cohesiveness, group size, composition, goals, status differentials, age caste, and education etc. of members. Higher the degree of group cohesiveness, greater is the group performance satisfaction and participation. (**Mullen and Copper, 1994**)

In a detailed study of Group Dynamics, have emphasized on helping and hindering roles individuals play in groups such as establishing, aggressive persuading, manipulative, committing, dependent, and attending and avoidance. ( **Hersey and Blanchard 1995**).

The group dynamics (GD) of these SHGs refer to the interaction of forces between the members. It is the internal nature of the groups as to how they are formed, what their structures and processes are, how they function and affect the individual members and the organization (**Lewin et al. 1960**).

Viewed that the Group Dynamics factors as to how the group is organized, the manner in which the group is led, the amount of training in membership and leadership skills, the tasks given to the groups, its prior history of success or failure etc (**Pfeiffer and Jones 1972**).

Group dynamics involve the study and analysis of how people interact and communicate with each other in face-to face small groups. The study of group dynamics provides a vehicle to analyze group communications with the intent of rendering the groups more effective. One of the primary factors in group performance involves group cohesion. The ultimate role of groups is to come together as a unit and perform with professionalism and dedication. A group that can work as a unit, share tasks and recognize the contributions of its members will meet with more success than a group mired in conflict, role ambiguity, and lack of motivation. Group cohesion makes it attractive for members to belong, attracts high performers, and provides opportunities for individual recognition within a group setting. Cohesion may result from internal successes, high social-emotional support, or external threats.

The complexity in group cohesiveness is inherent in the difficulty in ensuring this construct, the methodologies and variables investigated in group cohesion and performance literature (**Cot 1995**).

**Group size** can also affect cohesion. A group that is too large may find that members cannot get the recognition they are looking for. This can lead to the formation of subgroups or cliques which further causes members to withdraw or withhold input. It is an act of protest because he or she may feel that their achievement is being used to raise the credibility of the whole group, or because there is a feeling that members are not pulling their weight. As we have seen earlier, this Self-interest approach distracts from group performance and cohesion.

Group cohesion as the attractiveness of the group to its members'. Cohesion involves the willingness of members to accept group decisions and whether group activities are

grounded on commitment to a common goal or on likes and dislikes of persons for each other. Cohesiveness is the degree to which members are attracted to the group. Ideally, a group should work together while members maintain their individuality (**Lipitt and Seashore, 1980, Davies and Newstrom 1985**).

The degree of cohesiveness will determine the successfulness of cooperatives' activities such as in the economy, social and culture aspects theoretically; group cohesiveness has come to play an important role in the study of group dynamics (**Sapran, 2010**).

## II. REVIEW OF LITERATURE

The literature pertaining to the entitled “Group Dynamics of Self Help Groups is reviewed under the following heads:

- A. Significance of self help groups**
- B. Group dynamics and self help group**
- C. Trust areas**

### **A. Significance of self help groups:**

The emergence of SHGs can be seen as a response to industrialization, the breakdown of the kinship system and the decline of the community although alternative views see it as a reflection of an ineffective, inefficient and dehumanizing formal system of care. Currently, the increasing interest in providing services that are family centered was also considered as contributing factors to the increased number of SHGs are growing at an unprecedented speed worldwide. In the United States, SHG participation amount seven to ten million in 1996 and it was recently noted that more Americans try to change their health behavior through self-help than through all other forms of professional programmes combined The self-help group concept is not new to India. While the term ‘Self- Help Group’ or SHG can be used to describe a wide range of financial and non-financial associations, in India it has come to refer to a form of Accumulating Saving and Credit Association (ASCA) promoted by government agencies, Non-Governmental Organizations (NGOs) or banks. These groups manage and lend their accumulated savings and externally leveraged funds to their members. Several SHGs have been carved out of larger groups, formed under pre-existing NGO programmes for thrift and credit or more broad-based activities. Some have been promoted by NGO within the parameters of the bank linkage scheme but as part of an integrated development programme. Others have been promoted by banks and the District Rural Development Agencies (DRDAs). Still others have been formed as a component of various physical and social infrastructure projects. **(Katz and Bender 1976 Homes1997 and Kessler et al 1997, Gartner and Riesman, 1977,Rosenbaum et al., 1998, Davison et al., 2000,Bouman, 1995).**

**According to Chawla and Patel (1987)** self-help organization is an entity, set up and run by the local people, who are also the beneficiaries of the programmes. It has a close organizational structure, but strong commitment and a sense of purpose. NABARD (1992) while documenting the mechanism of organization of SHG as a sub system in primary

agricultural co-operative societies has defined SHG as “a group or association of individuals with common economic needs, who undertake a systematic economic activity pertaining directly to decision-making and sharing benefits on an equitable basis”.

**Rappaport (1987)** viewed that SHGs, which offer the venue for shared experience, emotional support and social learning, can help constitute a social identity. Yalom (1995) contended that SHGs provide unique opportunity for growth, social experimentation and change. NABARD (1995) opined, “A self-help organization denotes an institutional framework for individual or households who have agreed to co-operate on a continuing basis to pursue one or more objectives. It is further observed that self-help organization is a Membership organization, which implies that its risks, costs and benefits are shared among its members on an inevitable basis and that its leadership for their deed”.

**Ramesh (1993)** while studying SHGs concludes that members share common perception on needs and belong to almost same economic and social status. And also from inculcating socially desirable habit and ethics amongst the members, the four-in-one rule of SHGs are a money lender (advantage only), a development bank (without cumbersome procedures), a co-operative (without external interference and inflexibility) and a voluntary agency (help, awareness, education and overall development).

**Fernandez (1995)** reiterated that the basis of the SHG exists prior to any interventions. The SHG concept is not new to India. The traditional Indian society functioned mainly on the basis of self-help and mutual aid. Moreover, many have practiced self-help, since time immemorial in many ways. The basis of the SHG exists prior to any interventions. A common bond like castes, sub-castes, blood kinship, community and place links the members. Governments or banks must have the experience to identify these natural groups which are commonly called ‘Affinity Groups’ – what links together the group members, therefore is not primarily the need for credit, but a ‘capital stock’ of relationships built on mutual trust and confidence, degree of social and economic homogeneity and on the gut feeling of its members that the group offers the best opportunity to realize their talent and supposed aspirations to develop economically and socially without creating social tensions locally, with which they cannot cope.

SHGs are small informal associations created for the purpose of enabling members to reap economic benefits out of mutual help, solidarity and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities. The group based approach not only enables the poor to accumulate capital by way of small

savings but also help them to have access to formal credit facilities. These groups by way of joint liability enable the poor to overcome the problem of collateral security and thus free them from the clutches of money lenders. Besides, some of the basic characteristics of SHGs like small size of membership and homogeneity of composition will bring about cohesiveness and effective participation of members in the functioning of the group. In general, the SHGs created on the above line of functioning have been able to effectively reach the poor, especially the women, help them obtain easy access to facilities like savings and credit and in the long run in alleviating poverty by empowering them (**Shylendra, 1999, Stiglitz, 1993, Fernandez, 1994, National Bank, 1995**).

**Carr and Chen (1996)** envisaged that the self-help concept is common in the context of both rural and urban development. In the rural agricultural scenario, it is often considered as a group of farmers coming together to achieve any specific objective, which will lead to better livelihood conditions and a higher income. It serves as an effective mechanism for mobilizing and organizing farmers and villagers to achieve development objectives. Self-supporting income generation is the key to rural development, which will benefit a substantial number of poor farmers in rural communities.

**Srinivasan (1996)** found out that SHGs offer means by which the poor could have access to resources in their own right, without waiting for anyone and not by another person's mercy. This makes the people confident that by saving small amount over a period of time, they could master resources to hold each other in a big way. This gives a feeling of being in charge of their own lives. They feel emboldened to conduct themselves and take a share of resources as a matter of right.

The concept of SHGs gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy made a quiet revolution in Bangladesh in poverty eradication 'by empowering the poor women (**CIRDAP Digest, 2000**).

**Ranjan et al. (2002)** envisaged that the concept of SHG is very crucial for sustainable development of human resource as well as livelihood. Besides many other advantages, it provides a unique opportunity to replace subsidy-oriented development with revolving fund-oriented development.

**Rao (2002)** maintain that a review of the genesis and development of SHGs in India reveals that the existing formal financial institutions have failed to provide finance to landless, marginalized and disadvantaged groups. The origin of the SHGs could be linked to mutual aid

in Indian village community. SHGs encourage savings and promote income generating activities through small loans. The experience available in the country and elsewhere suggests that SHGs are sustainable to have reliability, stimulate savings and in the process help borrower to come out of vicious circle of poverty.

**According to Rajmohan (2003)** “SHG is a media for the development of saving habit among the women”. In the opinion of Jain et al. (2003), “SHGs Enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life”.

**Santhanam (2004)** has observed that SHGs are transforming the face of Tamil Nadu and strengthening the gender equality. Economic independence and managerial training have empowered them. Socio-economic empowerment and capacity building are achieved through a series of training programmes.

**Kumar (2009)** observes that the concept of SHG is the most exciting discovery in the context of micro finance. He further points out that SHGs are usually informal groups whose members have a common perception of need and importance towards collective action. These groups promote savings among members and use pooled resources to meet the emergent needs of their members. It is expected that, within the group, there should be true democratic culture in which all the members must participate actively in the decision-making process by taking part in debate. Though the cohesiveness among the members would be increased due to the homogeneity of groups in terms of education, occupation, income distributions, sex composition, but in the long term, stability of SHGs depends on the members’ loyalty to it and the growing needs of the members. Thus, according to Kumar (2009), collective work, leadership with fixed tenure, mutual trust and co-operative philosophy are the driving force for SHGs.

To sum up, the SHGs are informal groups of persons joining together in order to share common concerns or programmes. These groups are formed voluntarily and managed democratically. In most cases their membership consists of homogenous individuals. Their common aim is to foster the welfare of all the members in their group.

## **B. Group dynamics and self help group**

A Group can be defined as several individuals who come together to accomplish a particular task or goal. Group dynamics refers to the attitudinal and behavioral characteristics of a group. Group dynamics concern how groups form their structure and process, and

process, and how they function. Group dynamics are relevant in both formal and informal groups of all types.

## **Group development**

Group development as applied to group development group dynamics is concerned with why and how groups develop .There are several theories as to why groups develop. A classic theory, developed by George homans, suggests that groups develop based on activities. Interactions and sentiments. Basically, the theory means that when individuals have common activities they will have more interaction and will develop attitudes (positive or negative) toward each others. The major element in this the ore is the interaction of the individuals involved.

According to **Tuckman's** theory there five stages of group development: forming, storming, norming, performing, and adjourning. During these stages group members must address several issues and the way in which these issues are resolved determines whether the group will succeed in accomplishing its tasks.

## **Forming**

Forming this stage is usually characterized by some confusion and uncertainty. The major goals of the group have not been established. The nature of the task or leadership of the group has not been determined thus forming is an orientation period when members get to know one another and share expectations about the group. Members learn the purpose of the group as well as the rules to be followed. The forming stage should not be rushed because trust and openness must be developed. These feelings strengthen in later stages of development. Individuals are often confused during this stage because roles are not clear and there may not be a strong leader. (Luthans2005)

## **Storming**

Storming the group is likely to see the highest level of disagreement and conflict. Members often challenge group goals and struggle for power. Individuals often challenge group goals and struggle for power. Individuals often vie for the leadership position during this stage of development. This can be a positive experience for all groups if members can achieve cohesiveness through resolution. Members often voice concern and criticism in this phase. If members are not able to resolve the conflict. Then the group will often disband or continue in existence but will remain ineffective and never advance to the other stages.

## **Norming**

Norming is characterized by the recognition of individual differences and shared expectations hopefully; at this stage the group members will begin to develop a feeling of group cohesion and identity. Cooperative effort should begin to yield results. Responsibilities are divided among members and the group decides how it will evaluate Progress.

## **Performing**

Performing occurs when the group has matured and attains a feeling of cohesiveness. During this stage of development. Individuals accept one another and conflict is resolved through group discussion. Members of the group make decisions through a rational process that is focused on relevant goals rather than emotional issues.

## **Adjourning**

Adjourning not all groups experience this stage of development because it is characterized by the disbandment of the group. Some groups are relatively permanent reasons

that groups disband vary with common reasons being the Accomplishment of the task or individuals deciding to go their own ways members of the group often experience feelings of closure and sadness as they prepare to leave. (Luthans, 2005)

## **Group types.**

Group types classify group is by whether they are formal or informal in nature. Formal work groups are established by on organization to achieve organizational goals. Formal groups may take the form of command groups, task group and functional groups.

### **Command group**

Command group are specified by the organizational chat and often consist of supervision and the subordinates that report to that supervisor.

### **Task groups**

Task groups consist of people who work together to achieve a common task. Members are brought together to accomplish a narrow range of goals within a specified time period. Task group are also commonly referred to as task forces. The organization appoints members and assigns the goals and tasks to be accomplished.

### **Functional groups**

Functional group is created by the organization to accomplish specific goals within an unspecified time frame .Functional groups remain in existence after achievement of current goals and objectives. In contrast to formal group informal groups are formed naturally and in response to the common interests and shared values of individuals. They are created for purposes other than the accomplishment of organizational goals and do not have a specified time frame.

### **Interest groups**

Interest groups usually continue over time and may last longer than general informal groups.

### **Friendship groups**

Friendship groups are formed by members who enjoy similar social activities, political beliefs, religious values, or other common bonds. Members enjoy each other's company and often meet after work to participate in these activities.

## **Reference group**

Reference group is a type of group that people use to evaluate themselves. according to cherrington ,the main purposes of reference groups are social validation and social comparison social validation allows individuals to justify their attitudes and values while social comparison helps individuals evaluate their own actions by comparing themselves to others. Reference groups have a strong influence on member's behavior.

## **Group structure**

Group structure is a pattern of relationships among members that hold the group together and help it achieve assigned goals. Structure can be described in a variety of ways. Among the more common considerations are group size, group roles, group norms, and group cohesiveness.

## **Group size**

Group size can vary from two people to a very large number of people. Small groups of two to ten are thought to be more effective because each member has ample opportunity to participate and become actively involved in the group. Large groups may waste time by deciding on processes and trying to decide who should participate next. Group size will affect not only participation but satisfaction as well. Evidence supports the notion that as the size of the group increases, satisfaction increases up to a certain point. In others words, a group of six members has twice as many opportunities for interaction and participation as a group of three people. Beyond ten and 12 members increasing the size of the group results in decreased satisfaction. It is increasingly difficult for members of large group to identify with one another and experience cohesion.

## **Group roles**

Group roles in formal groups, roles are usually predetermined and assigned to members. Each role will have specific responsibilities and duties. Work roles are task-oriented activities that involve accomplishing the group's goals. They involve a variety of specific roles such as initiator, informer, clarifier, summarizer, and reality involve tester. The initiator defines problems. Proposes action, and suggests procedures.

## **Group cohesiveness**

Group cohesiveness refers to the bonding of group members and their desire to remain part of the group. Many factors influence the amount of group cohesiveness. Generally speaking, the more difficult it is to obtain group membership the more cohesive the group. Groups also tend to become cohesive when they are in intense competition with other groups or face a serious external threat to survival. Smaller group and those and those who spend considerable time together also tend to be more cohesive. Cohesive groups have relatively few members. The members have similar interest and background the members have degree of status in the group. Group leader exhibits co-operative behavior. The group are threatened or pressurized by some common outside force. Peer group pressure achieves certain goals like repayment group production.

**Singh (2003)** has indicated that most of the SHGs have come up due to the dynamic leadership of certain individuals within a group or through the catalytic role played by the NGOs in developing such groups. One such NGO is the MYRADA whose mission is building of people's institutions. The building of appropriate people's institutions to manage and control resources was an essential component for sustainability and for the confidence and self reliance which was necessary to cope with external threats. He has also pointed out that the focus on institution building goes against the prevalent culture of patronage where benefits flow to individuals with the right contacts. MYRADA has over 1006 groups of women with focus on women's rights and access to and control of resources, which they require to ensure a sustainable livelihood.

**Chakrabarti (2004) and Moyle et al. (2006)** have assessed more specific issues such as the role of SHG federations in the sustainability of SHGs and the economic and personal empowerment of women, as well as the role of micro finance in poverty eradication. The major findings of these studies are that SHG federations play a critical role in improving the sustainability of SHGs through financial and organizational support. Besides promotion of savings among SHG members in general and savings for education, housing, marriage, and festivals in particular, they also provide loans to SHGs at low interest rates. As far as organizational support was concerned, federations employ their own resources in promoting new SHGs and have been able to reduce the cost of promotion of SHGs as compared to other agencies such as banks and NGOs.

**Kabir (2005)** in her study on micro finance has assessed the impact of micro finance on women's empowerment. The findings suggest that there was need for action in talking about

the impact of micro finance in general. It offers an important and effective means to achieving change on a number of different fronts, economic, social and political.

### **C. Trust areas**

**(Guru moorthy 2000)** in his article 'Self Help Groups for Rural Women' indicates that SHGs enhance the equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. He observed that SHGs encourage women to take active part in socio-economic progress of our nation

**Singh (2001)** in his study in Uttar Pradesh highlighted that the SHGs was now functioning in the place of money lenders because loan could be taken at any time as and when needed for any purpose. There was no formality involved and the transaction cost was low. The study recommended bank and other financial institutions and State government to come forward to help the rural poor through the SHGs and provide liberalized credit facilities at cheaper rates of interest.

**(Datta and Raman 2001)** try to find out whether heterogeneity and social cohesion co-exist in self-help groups and also examine the determinants of the performance of SHGs in terms of savings mobilization, lending operations and debt recovery. The study concluded that heterogeneity and social cohesion can co-exist and still give a better performance. On the other hand, they found that lesser dependence of the SHGs on external resources, higher education of members, higher loans provided in the current year, lower SHG expenditure, and stronger ties among their members contribute to higher SHG net income. Their analysis also shows that the increase in distance between the residences of SHG members results in higher SHG net income per member.

**A study by Ahlin and Townsend (2003)** contrasted the presence of joint liability loans versus individual loans on the basis of data gathered from Thailand. Their study showed that the wealth level showed a 'U' shaped relationship with group loans and it was found that the lower the probability of success of the project, higher was the likelihood of taking a group loan.

**Clarke and Smith's (2003)** study found difficulties that occurred for individuals in groups as well as exploring difficulties for groups. They found that an issue for almost half of the women in their research was 'worrying about others'. The women found they were effected by other people's distress within the group and this would be triggered by someone not coming to the group for a couple of weeks or by their distress during a meeting. At the

symposium it was stated that it is problematic in a group if everyone is distressed at the same time. In both Clarke and Smith's (2003) research and at the symposium 'fitting into a group' was mentioned as a problem for some individuals since not everyone will find the group they attend suits them. It was mentioned also that group can be cliquey.

**Richardson's (2003)** research on self-help groups, 'Subjectivity in Therapeutic Space – the social dynamics of mental health self-help groups' states that within the groups that she studied there was little evaluation and feedback, and limitations as well as benefits were evident. Problems occurred in groups that were long standing, as they might sometimes be described as stagnant and in fact in groups where there were difficulties and challenges there was least movement towards possible change. In addition, the research raises a question about how far a self-help group can go towards providing support to an individual if a group is meeting only on a monthly basis.

**Kumar and Kaptan (2004)**, point out that the members of SHG, with their local identity can easily predict the demand. The members, being a part of rural community can be a good source of information. They can serve markets with required information regarding the behaviors of rural customers. They can also help in designing the behavioural models that facilitate the marketers. They have also highlighted that the member's local identity, their knowledge of the local market, their entrepreneurial spirits and cohesiveness in the group are great strengths.

**Mohammed (2004)**, observed in his article that women are contributing significantly to modern business and commercial world in their own way. Working women can be classified into different professionals, employees in the organized private and public sectors and women workers in unorganized sector. He urged that transforming the prevailing social discrimination against women must become the top priority and must happen concurrently with increased direct action to rapidly improve the social and economic status of women. The success of micro finance organizations in building up the organizational capacity of poor women provides the basis for their social mobilization that many other development interventions have not been able to achieve.

**Purushotham (2004)**, in his study has indicated that the SHG was characterized by heterogeneity and diversity. Yet, across a broad range of settings, field evidence suggests that with appropriate market support strategies, the members of SHGs could be effectively assisted to identify and build micro enterprises as a source of their employment and income. He observed that no market development strategy was static and enjoys universal reliability.

These have to be identified, appraised and evolved continuously to suit the local condition and activities. Further, to be relevant, the development functionaries should be innovative in their modes of development support.

**Bhagat (2004)**, in her work has expressed that there has been a sea of change in the attitude of men towards women's groups and micro finance. She has also stated that in the last 10 years, the banker's attitude has changed substantially and there was a remarkable difference in the way they look at these women's groups.

**Shashi Vashisht, Kumud Khanna, Renu Arora and Nirmala Yadav (2008)** had conducted a study on "Dimensions of Group Dynamics Effectiveness of Self Help Groups of Rural Women in Haryana" The findings revealed that all the members had good level of participation in group meetings/discussions in both the regions. Majority of the respondents reported that members were able to influence each other in a desirable way. the respondents were, highly satisfied with decision-making procedures in both the regions. The procedure followed for task-functions by most of the members enabled them to achieve the targets set. Maintenance functions were highly taken care of by all in both the regions. All the beneficiaries reported that group atmosphere was highly congenial. Majority of the members felt themselves as a part of the group and had a high level of concern for the feelings of other members. Nearly all the members in both the regions were found following the norms for participation and standards that control the behaviour of group members. The high performance level of groups might be because of cohesiveness and trust between the members, which are highly required for the groups to be effective.

**Kumararaja (2009)** in his article entitled "Performance of SHG in Tamil Nadu", made an attempt to evaluate the performance of SHGs in Tamil Nadu. The study highlighted the progress of SHGs in India and in Tamil Nadu. It revealed that there has been a steady progress in the number of SHGs and amount of loan sanctioned. The study concluded that a timely and regular check of the micro credit through SHGs will contribute to a healthy progress and to the overall development of rural women.

### **III. RESEARCH METHODOLOGY**

#### **A. Introduction:**

Research methodology is a way to systematically solve the research problem. It gives an idea about various steps adopted by the researcher in a systematic manner with an objective to determine various manners.

#### **B. Title of the study:**

Title of the study is “Group Dynamics of Self Help Groups”.

#### **C. Objectives of the study: To**

- Study the socio-economic profile of women.
- Analysis the performance of women in self help group.
- Assess the group cohesiveness.

#### **D. Source of data:**

##### **Primary data**

The data were collected directly from the Self Help Groups women, madhukari block Coimbatore.

##### **Secondary data:**

The data was collected though various sources as books, journals, and internet.

#### **E. Research design:**

A research design is considered as the framework or plan for a study that guides as well as helps the data collection and analysis of data. The descriptive research design is adopted.

#### **F. Sample size:**

The study sample constitutes 60 Women from Self Help Group.

## **G. Sampling Area:**

The women of Self Help Group were selected for the study from madhukari block, Coimbatore District. Hundred Self Help Groups were organized under westic NGO, out of which 10 Self Help Groups were selected randomly for the present study.

## **H. Sampling design:**

Sampling is concerned with the selection of a subset of individuals from within a statistical population to estimate characteristics of the whole population. Two advantages of sampling are that the cost is lower and data collection is faster (miller, 2009) Sixty women Self help Group members were randomly selected from the selected 10 Self Help Groups for the present study.

## **I. Collection of data:**

Primary data refers to the collection of data, using methods such as interviews and questionnaires (corbetta, 2008). The required information was collected by interview schedule. Socio-economic background of the member's .In order to measure the performance of women and the group cohesiveness of women self Help Group13 and17 statements respectively were prepared and administered to get required information.

## **J. Data analysis and interpretation:**

The data thus collected were consolidated, tabulated and analyzed with appropriate statistical tools such as:

Frequency and percentage

### **Frequency and simple percentage**

- To calculate the simple percentage method, the following formula was used.

$$\text{Simple percentage} = (\text{number of respondents} / \text{total number of sample}) * 100$$

## **K. Obtaining ethical clearance of the study:**

The application form explaining the design and the protocols used in the research study was subjected to the institution Human Ethics Committee and Ethical Clearance was obtained (annexure II).

## **CHAPTERIZATION OF THE STUDY:**

### **Chapter-I**

These chapters' deals with introduction to the study statement, description related to the study.

### **Chapter-II**

This chapter deal with review of literature was taken as a source for doing study, for any research study of literature is important. Theoretical input lies in concepts and different studies are presented form published books and journals.

### **Chapter-III**

This chapter deal with research methodology consists of title of the study, objectives of the study, research design, sampling procedure, tools used for data collection, Data analysis and interpretation used.

### **Chapter-IV**

This chapter deal with the analysis and interpretation of data, generalization, particularly the objectives could be achieved only by analyzing the data and interpreting on the basis of literature.

### **Chapter-V**

This chapter includes the various findings, suggestions and conclusion of the study.

## **IV . TABULATION, ANALYSIS AND INTERPRETATION**

## **Introduction:**

Tabulation is the process of representing data in to tabular format. Analysis means, a critical examination of the process of the assembled the grouped data for studying the characteristics of the object under the study determining the relationship among the variables related to it. It is a process of looking at summarizing data with the intent to extract useful information and develop conclusions.

Interpretation is the process of combining the results of the data analysis with value statements criteria and standards in order to produce it for discussion, suggestion and conclusion.

**TABLE - I****SOCIO- ECONOMIC PROFILE OF WOMEN**

<b>S.NO</b>	<b>DETAILS</b>	<b>RESOPENDENTS (NO:60)</b>
1.	Age 25-30 30-45 45 and Above	Percent 18 32 50
2.	Literacy level Primary High school Higher secondary Illiterate	22 43 6 29
3.	Marital status Married Un married Widow	87 10 3
4.	Types of family Nuclear Joint	83 17
5.	Community BC SC/ST OC	70 16 14
6.	Religion Hindu Muslim Christian	95 3 2

The above table describes the socio economic background of women such as age, education, marital status, types of family, community and religion.

Regarding the age-wise distribution 18 percentage of women belonged to the age group of 25-30 and 32 percentage of women belonged to the age group of 34-45, and 50 percentage of women belonged to the age group 45 and above.

Regarding the educational status 22 percentage of women had primary education, Forty three percentage of women had High school education, six percentage of women had Higher secondary, and 29 percentage of women were illiterates.

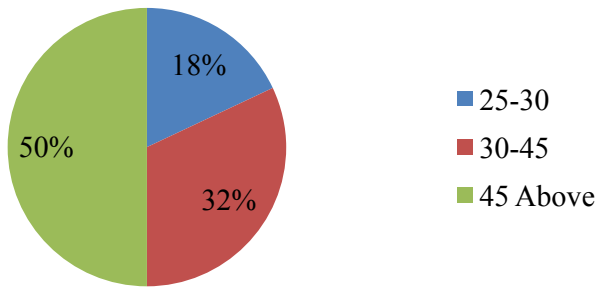
Eighty seven percentage of women are married, and 10 percentage are un married, and the remaining three percentage of women are widows.

Eighty three percentage of women belonged to nuclear family while 17 percentage of women belonged to joint family.

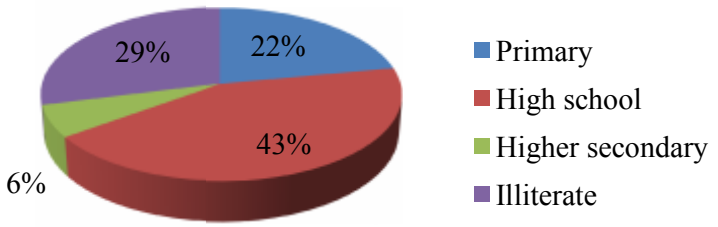
Regarding the community wise distribution 70 percentage of women belonged to the Backward community and 16 percentage of women belonged to SC/ST, and the remaining 14 percentage of women belonged to Other Caste.

Ninety five percentage of women are the followers of Hinduism and three percentage of women are the followers of Islam remaining two percentage of women are the followers of Christianity.

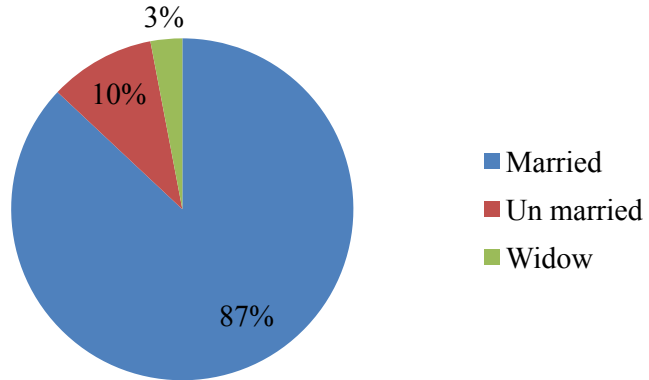
### Age

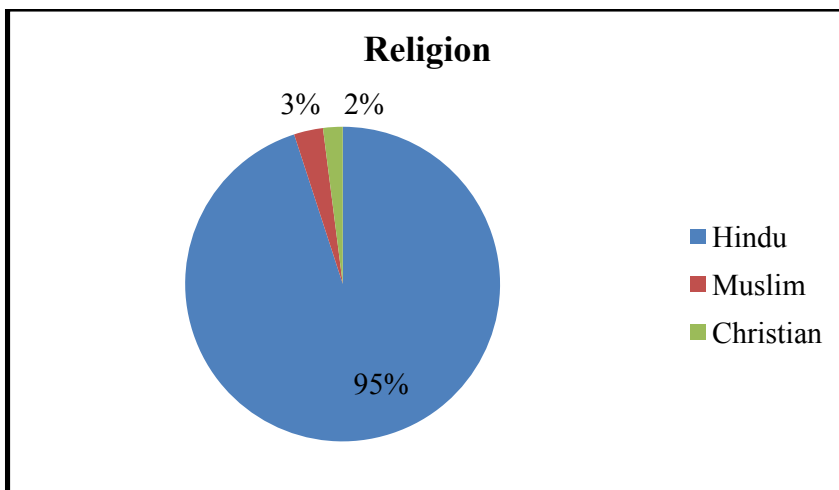
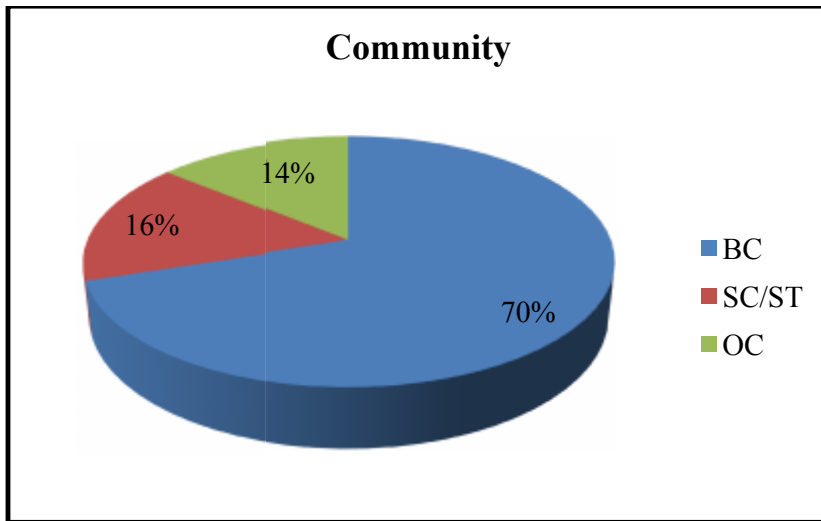
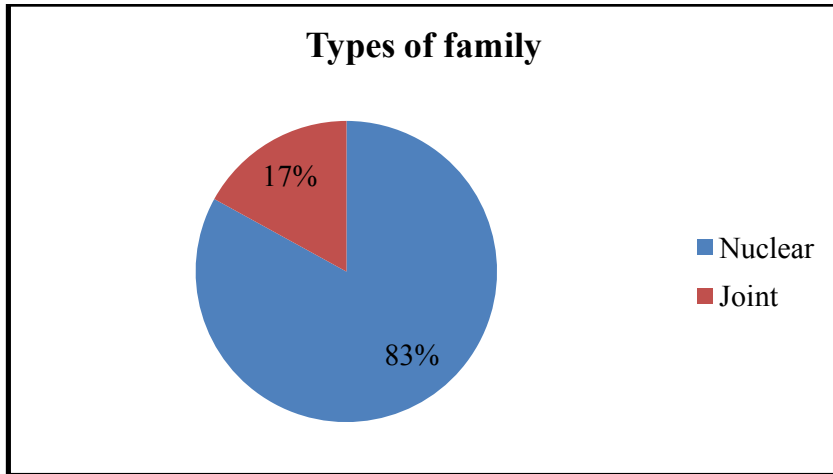


### literacy level



### Marital status





**Fig.1 Socio- Economic Profile of Women**

**TABLE -II**

S.NO	STATEMENT	Agree	Undecided	Disagree
		NO=60	NO=60	NO=60
		%	%	%
1	Group has a clear vision on its function.	90	2	8
2	Everyone in the group has a vital function	95	3	2
3	Group has a good communication.	85	5	10
4	Group meeting are attended by all the group members.	100	-	-
5	The group provide training For the members.	75	-	25
6	Group members communicate well with one another.	90	-	10
7	Group support in income generating activities.	80	-	20
8	Group has a positive impact.	90	-	10
9	participating in discussion and group decisions	85	5	10
10	Able to go to bank alone.	85	5	10
11	Able to get bank loan.	85	5	10
12	Group helped in distribution of loan.	90	5	5
13	Able to settle loans.	90	5	5

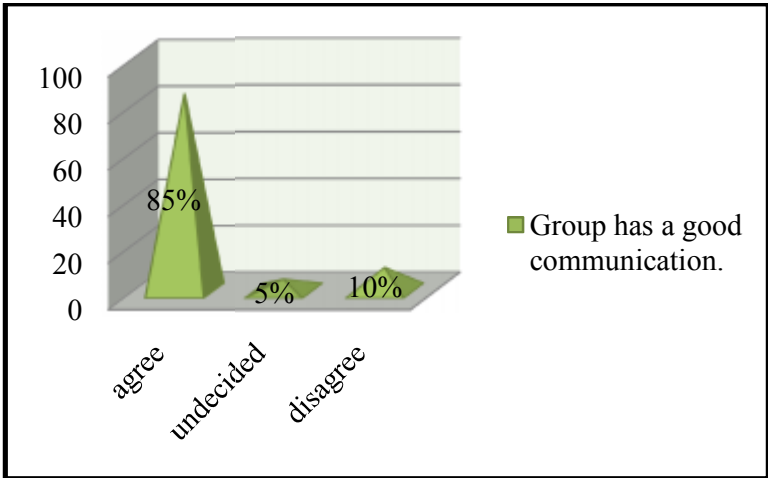
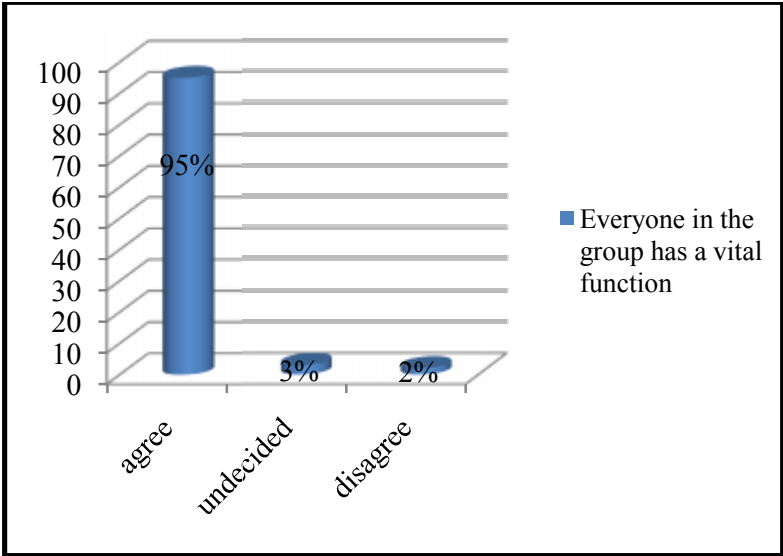
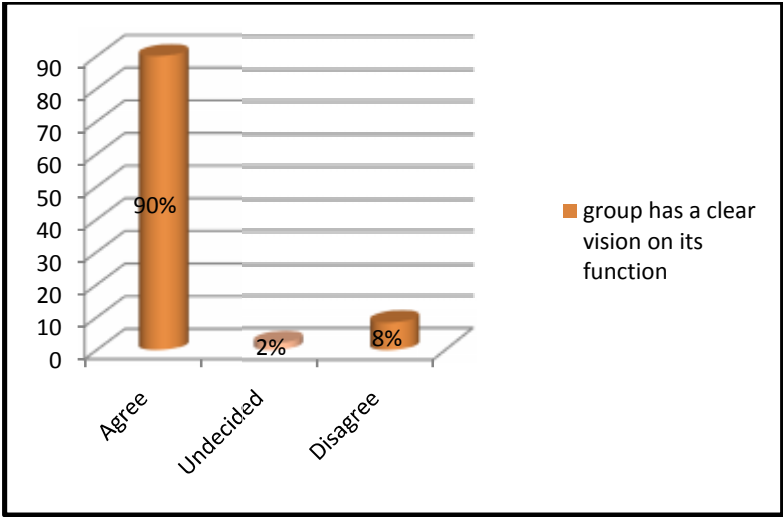
A key ingredient of a thrift and credit group is its ability to bind its members together by instilling in them a feeling of mutual trust and confidence. Group members are expected to develop the habit of appreciating each other's point of view. Group enable the members to share their own views and abilities with each others , subject themselves to group norms and values, surrender a part of their own interests and judgment, shed their prejudices and smoothen their angularities. The members derive their strength from the group which enhances their sense of competence and confidence. Women become more social and open in their approach. And they able to perform well in all the activities.

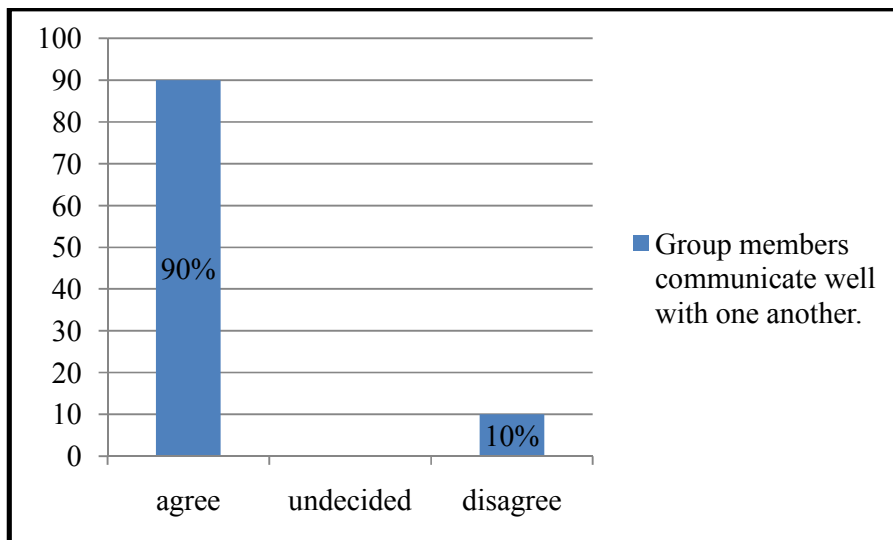
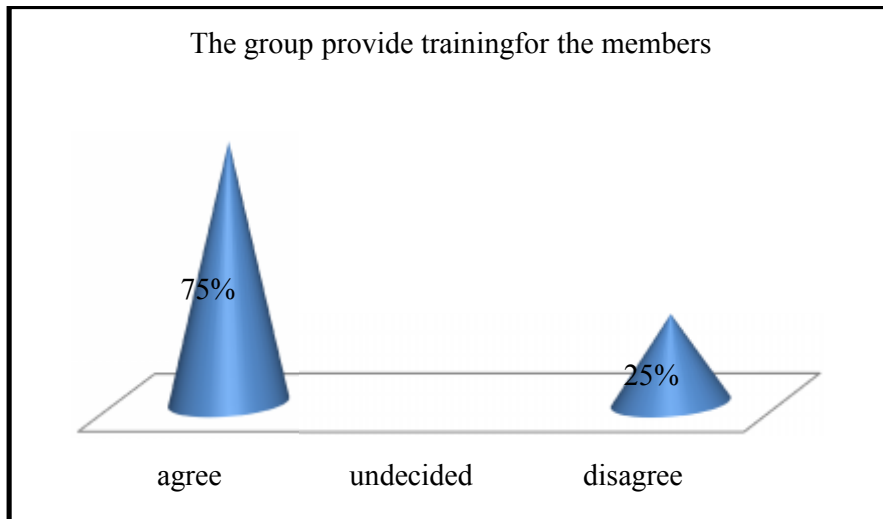
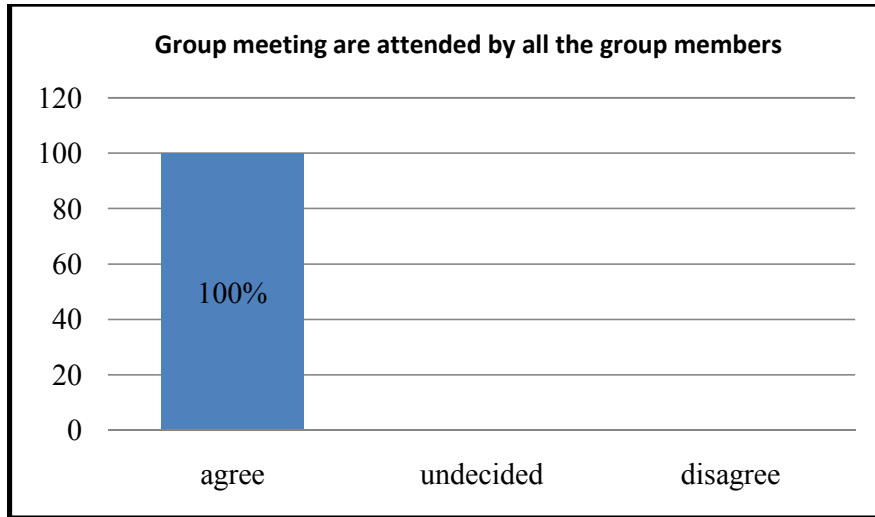
The above table explains that the group has a clear vision on its function (90percentage), every women in the group has vital function(95percentage), the group members able to communicate their views and share the views of others(85 percentage), all the women attending the meeting regularly (100 percentage), training were imparted to

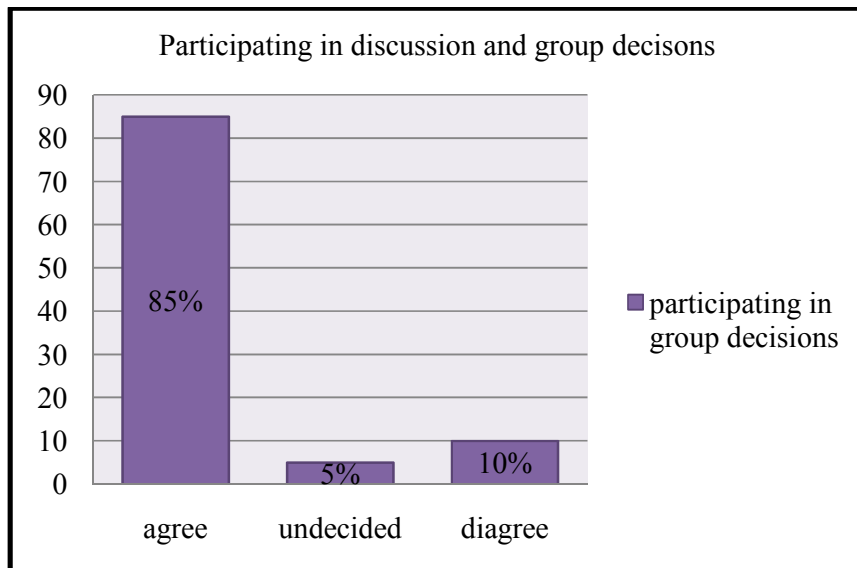
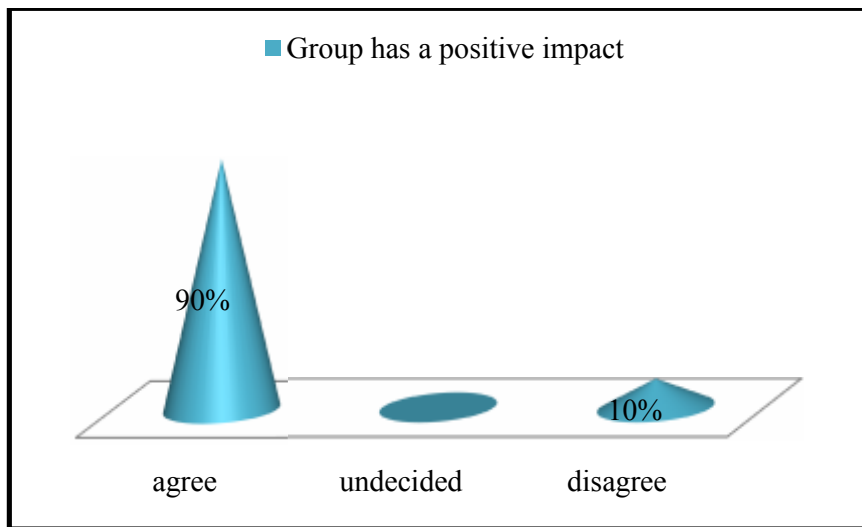
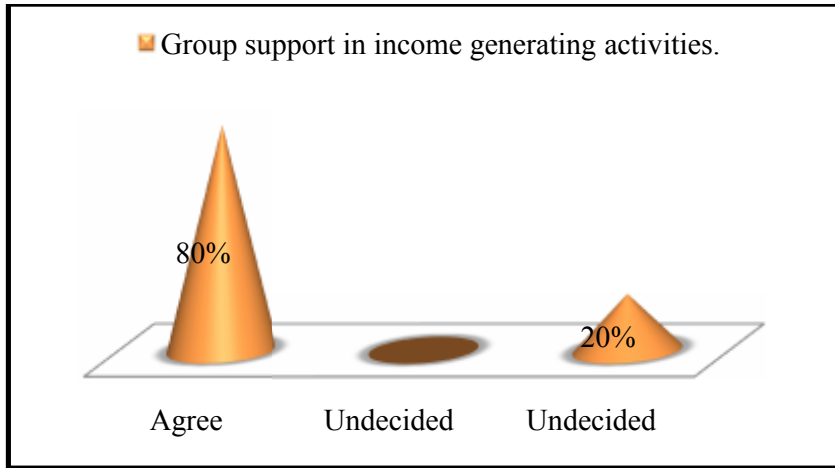
women (75 percentage), group shows the viability to its members to start the income generation activities (80 percentage), all the women participate in group discussion and decisions (85 percentage), women can able to go to the bank and transaction of money by herself(85 percentage), and get bank loans (85 percentage),apart from bank loan, the needy women can get loan from the group (90 percentage) and they have the habit of repay the loan regularly(90 percentage).

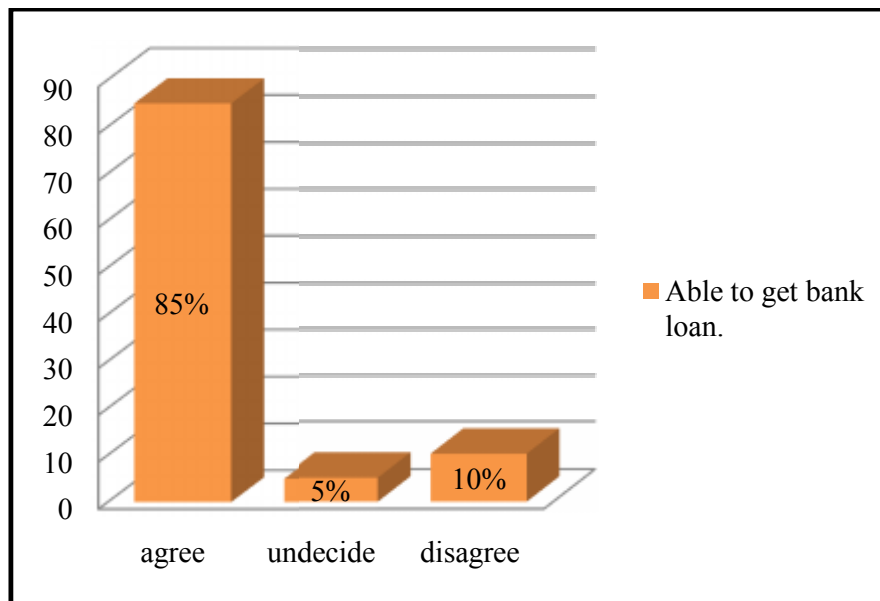
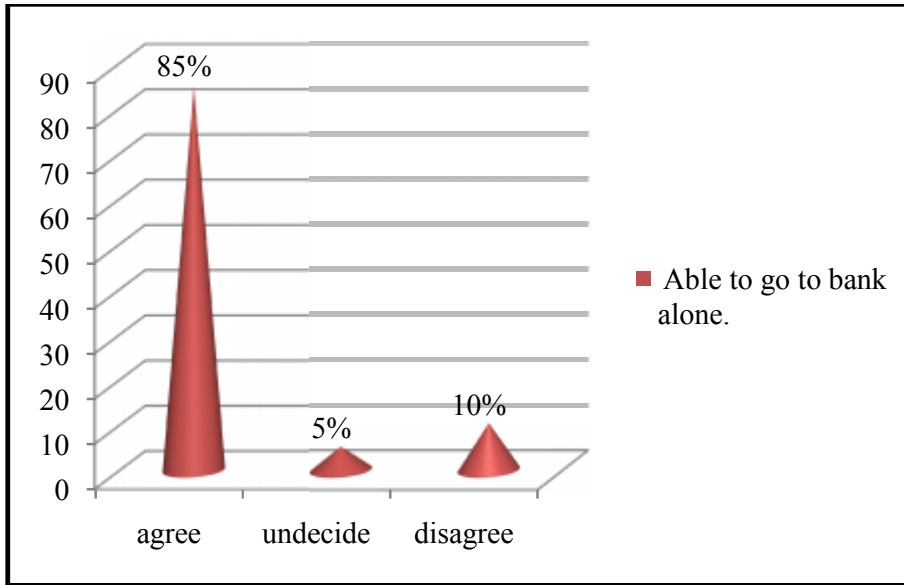
The performance of Self Help Group differs depending on the influence of structural and functional characteristics of the group. The functional characteristics includes transparency in administration and management, record keeping and leadership. The functional characteristics that influence the performance of the Self Help Groups are frequency of group meetings, timely action on training, support and service delivery.

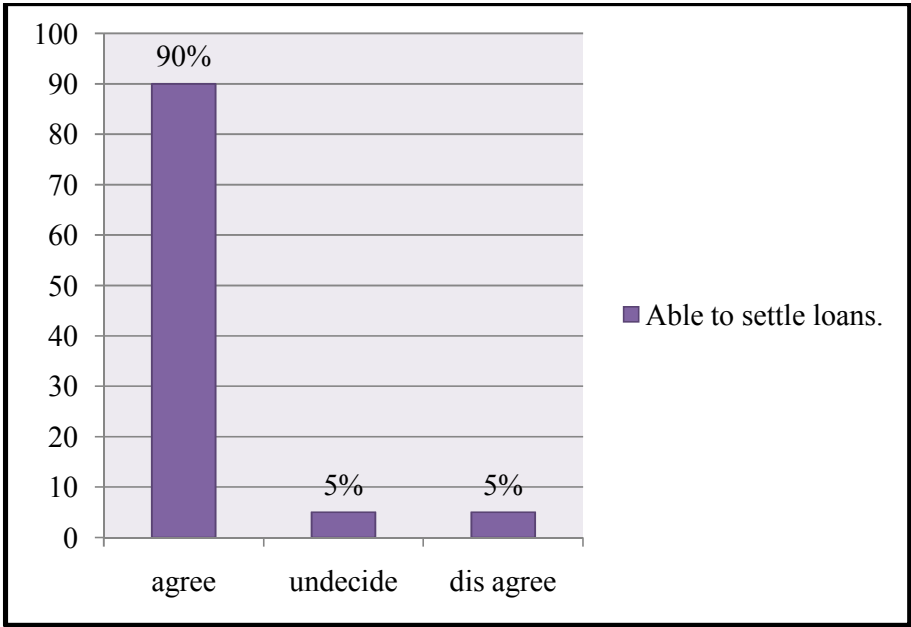
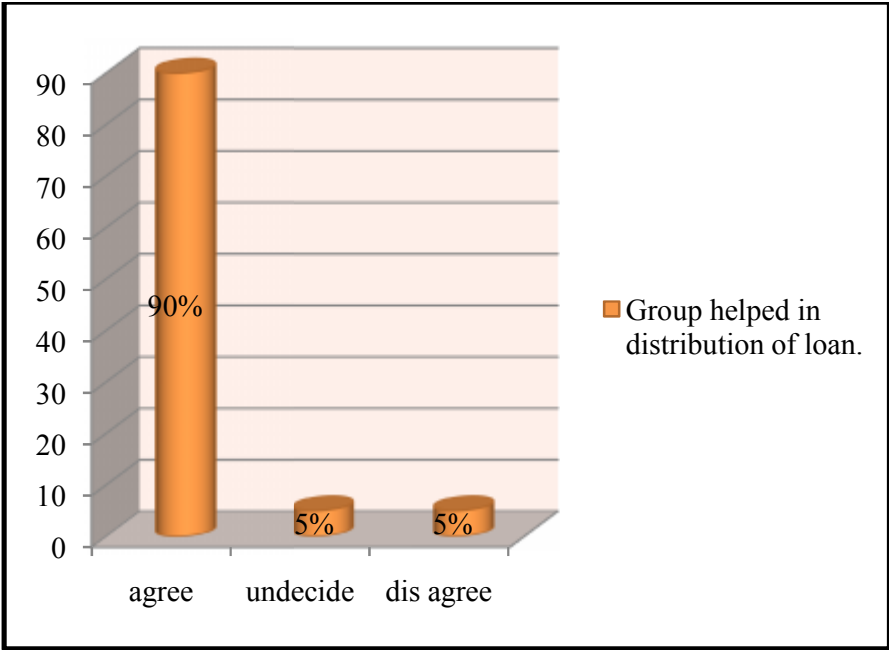
The performance of the Self Help Groups depending on the influence of structural and functional characteristics of the group the present study proceed it.











**Fig.2 Performance of women in the self help group**

**TABLE –III**  
**GROUP COHESIVENESS**

Sl. No.	STATEMENT	Agree NO=60	Undecided NO=60	Disagree NO=60
		%	%	%
1.	Co-operative relationship among the group members.	100	-	-
2.	The group members are less informative due to absence of inter-communication among the members.	5	-	95
3	Group decisions are taken by the office bearers only.	5	-	95
4	Group binds itself for beneficiary selection.	95	-	5
5	The members are submissive to leaders.	5	-	95
6	Responsibility of the group is not equally shared by all the members.	5	-	95
7	Democratic atmosphere prevails in group meeting.	5	-	95
8	There is absence of strong we feeling among the group members.	5	-	95
9	Members exhibit mutual trust among themselves.	95	-	5
10	Peer group pressure leads to prompt repayment.	95	-	5
11	Members feel shy to express their views.	5	-	95
12	Caste conflicts disturb group action.	-	-	100
13	Cold relationship prevails between leader and members.	-	-	100
14	Transparency of dealings promotes group cohesiveness.	95	-	5
15	Group conflict is resolved by group discussion.	100	-	-
16	Group action promotes collective mobilization of resources.	95	-	5
17	Members express sense of satisfaction with regard to their achievements.	95	-	5

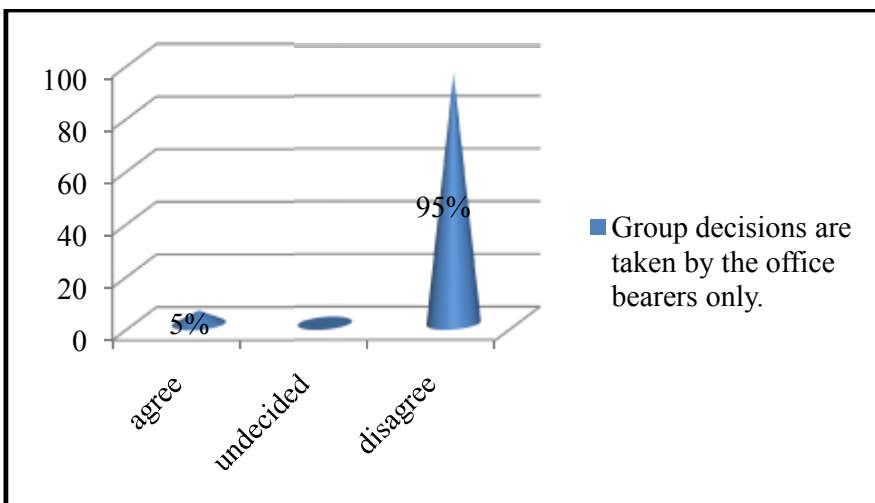
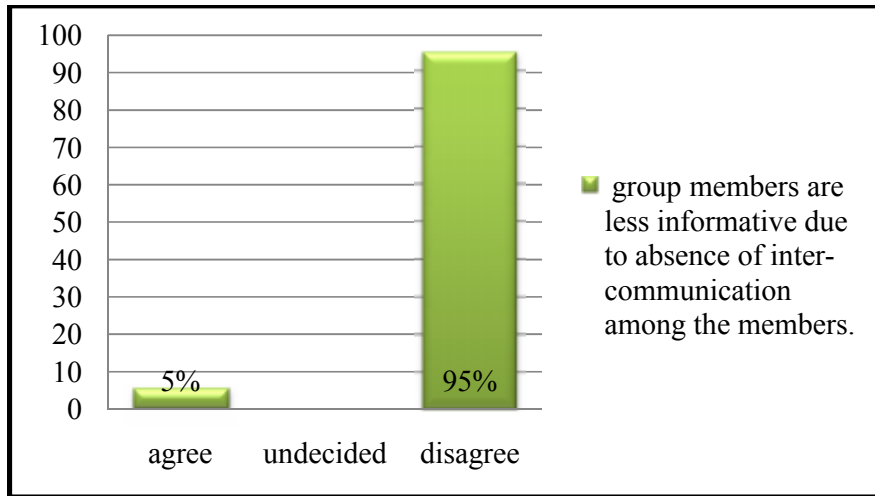
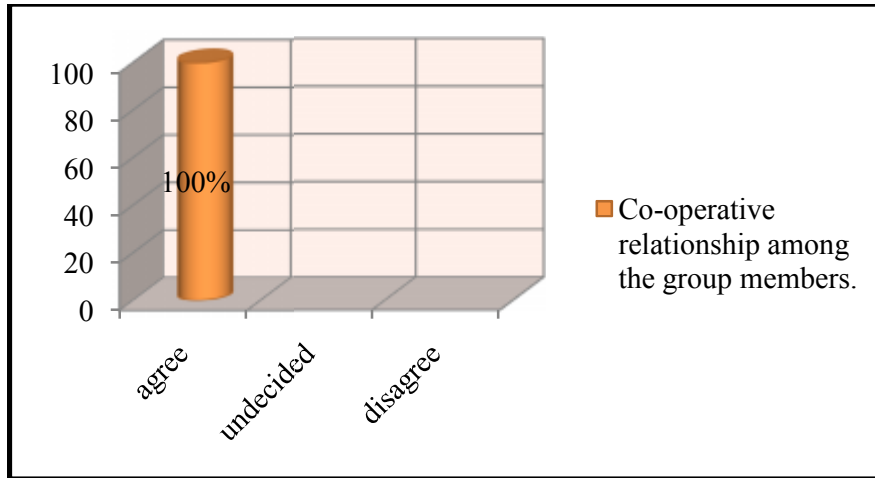
Groups differ in the degree of cohesiveness. The extent to which members are knit together depends on strength of interpersonal attachment and communication. Several factors contribute to group cohesiveness, group size, composition, goals, status differentials, age, caste, and education etc. of members. Higher the degree of group cohesiveness, greater is the group performance satisfaction and participation. Group cohesiveness is an important indicator of how much influence the group as a whole has over the individual members. It is defined as the degree to which members are attracted to one another and share the group's goals. Cohesiveness causes more harmonious behaviour in group members.

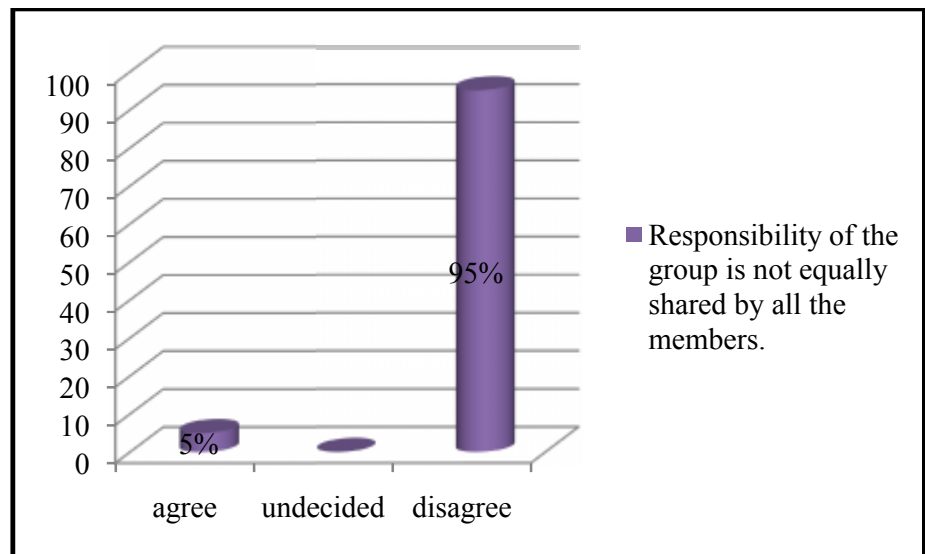
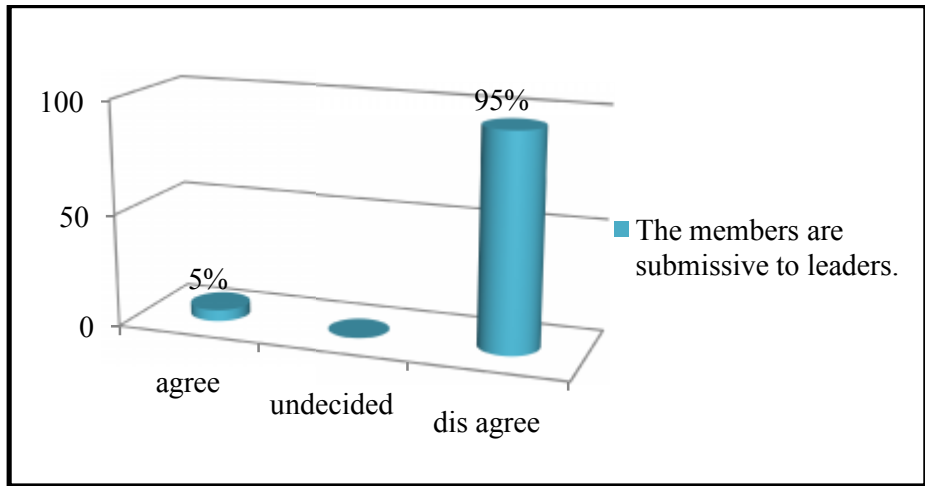
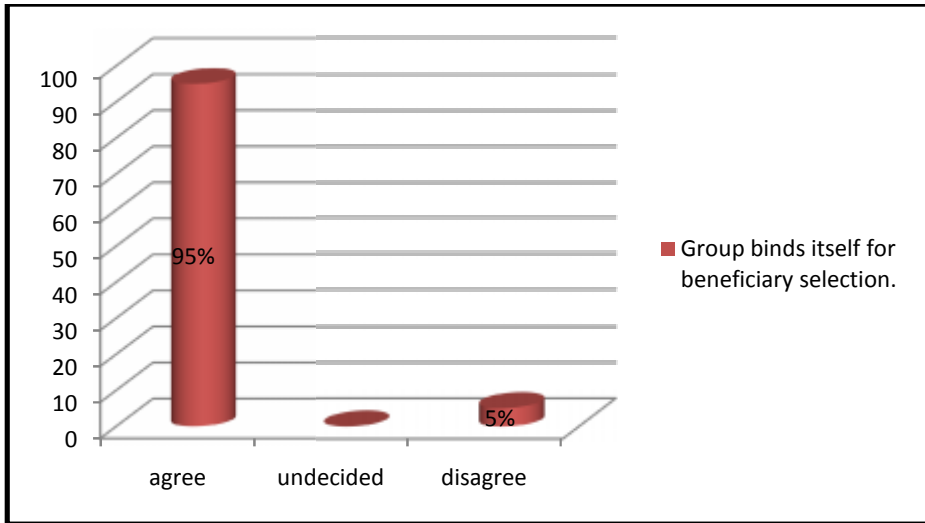
To assess the group Cohesiveness among the selected Self help Group women, 17 statements were framed and collected the required information. The women revealed that they have a co-operative relationship(100percentage),they were well informed about the activities of the group due to proper communication (95 percentage),the group members together make the decision on the proper functioning of the group(95 percentage),women enjoyed freedom of selecting the beneficiaries(95percentage),they are sharing the group responsibilities (95percentage),they had developed a we feeling (95 percentage),and had mutual trust among themselves(95 percentage).

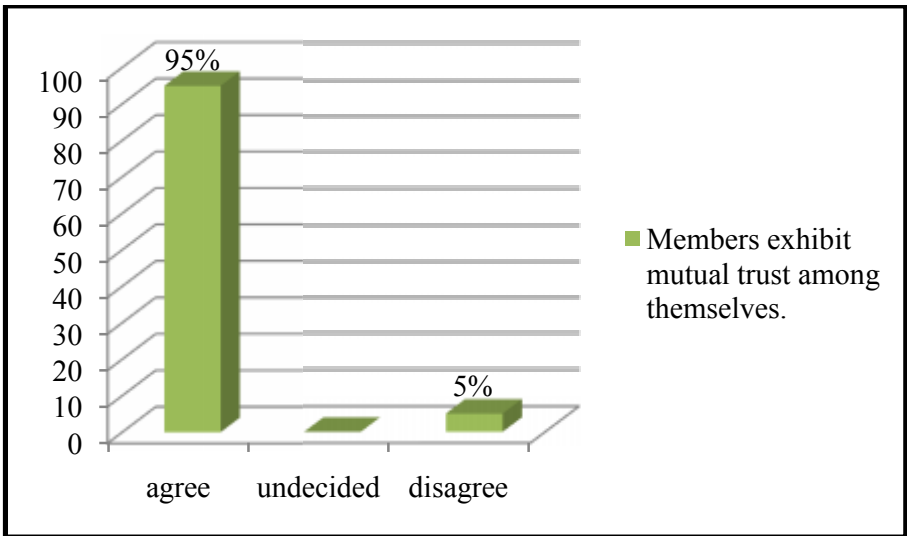
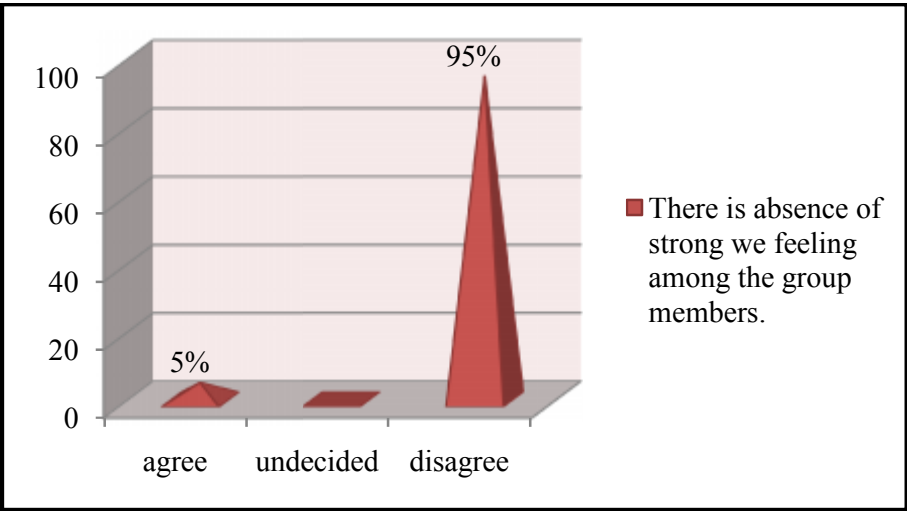
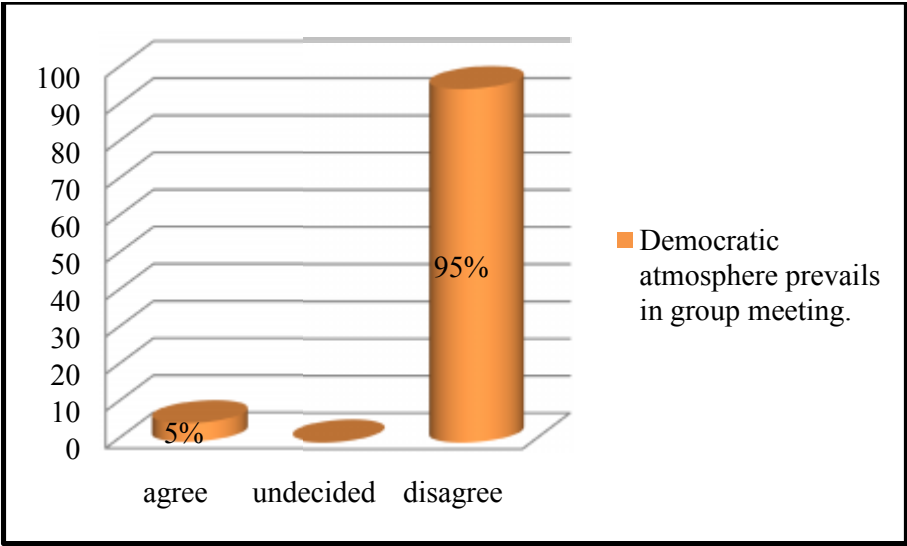
The women developed the habit of regular repayment of loans (95 percentage), they have freedom to express their views (95 percentage), absence of caste conflicts (100 percentage) and harmonious relationships prevails among the leader and the members (100 percentage) It leads to collective action.

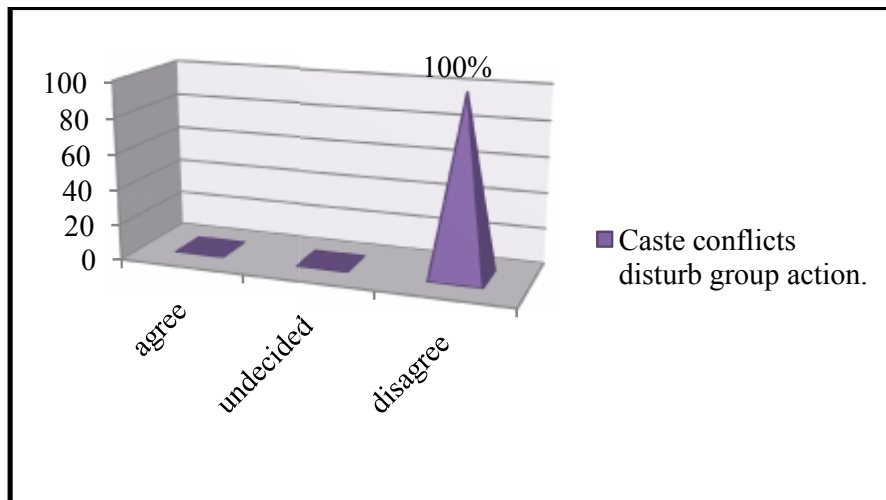
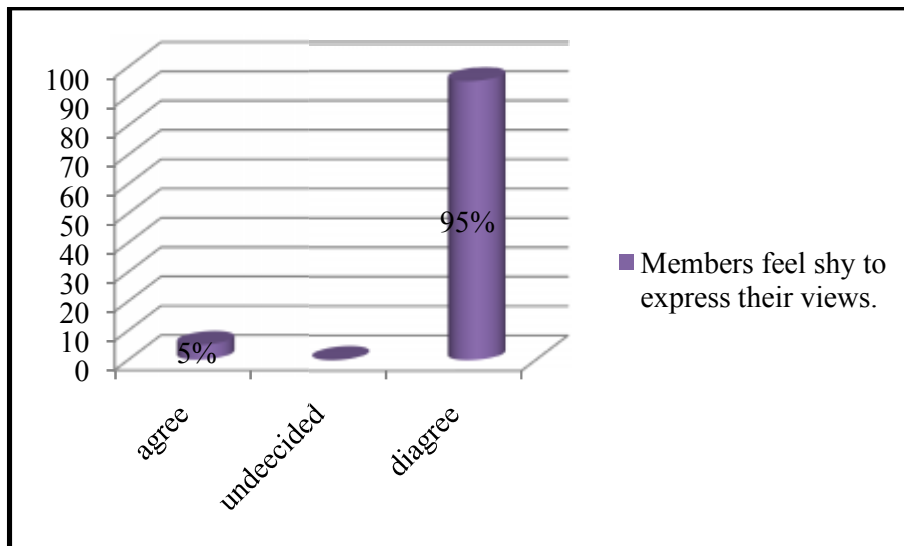
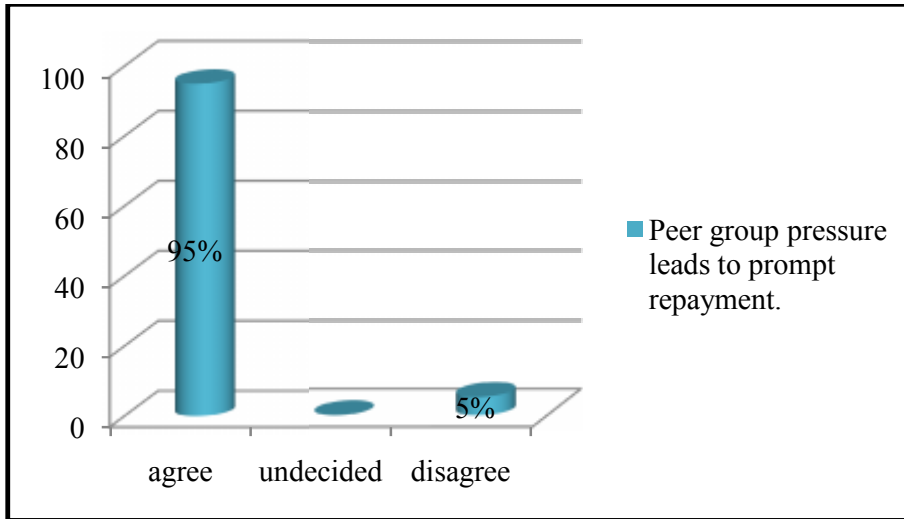
Group action leads to collective mobilization of resources (95 percentage) and members expressed the sense of satisfaction with regard to their achievements. This shows that the group solidarity and Cohesiveness is found among the selected women Self Help Groups.

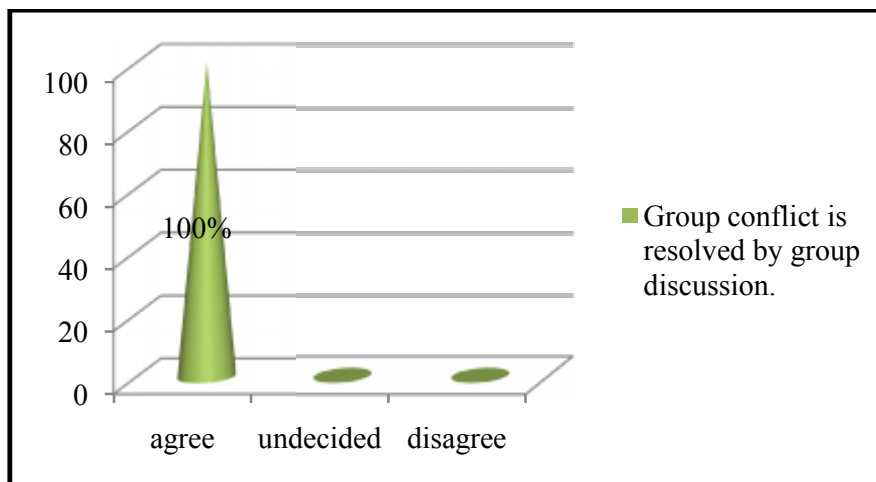
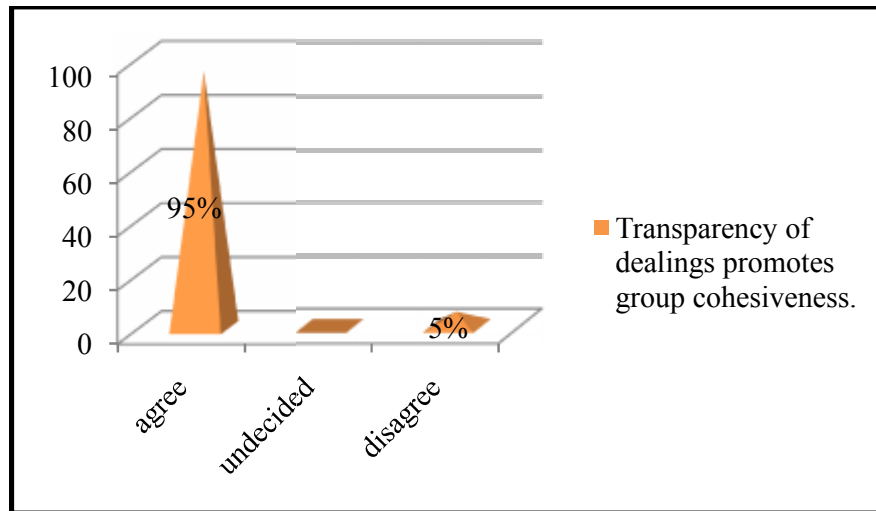
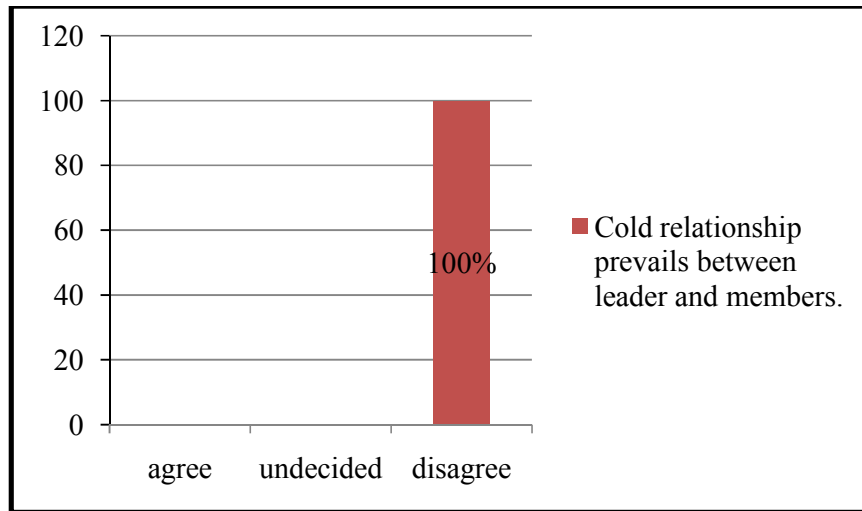
To sum up Group Cohesiveness play an important role and it influence its members, so they have a harmonious relations among themselves which in turn helps the group to function smoothly and achieve their goal.

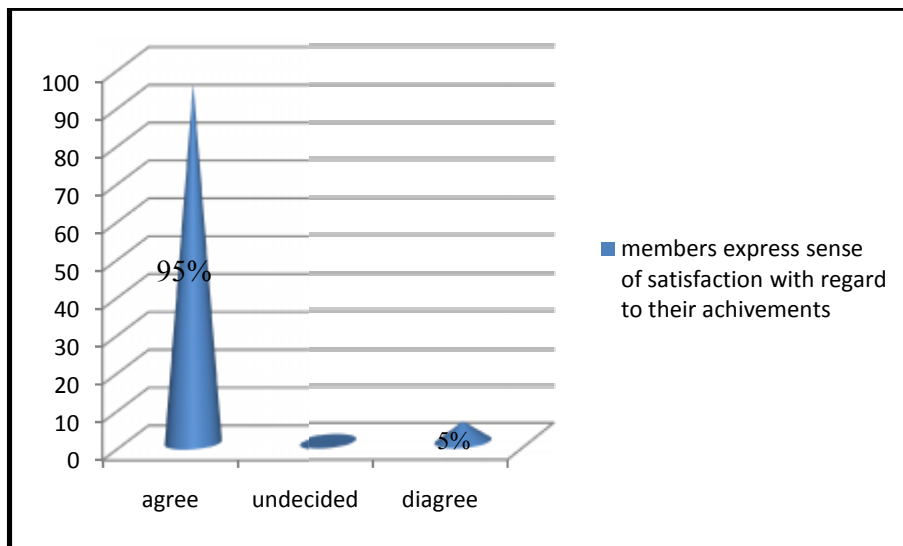
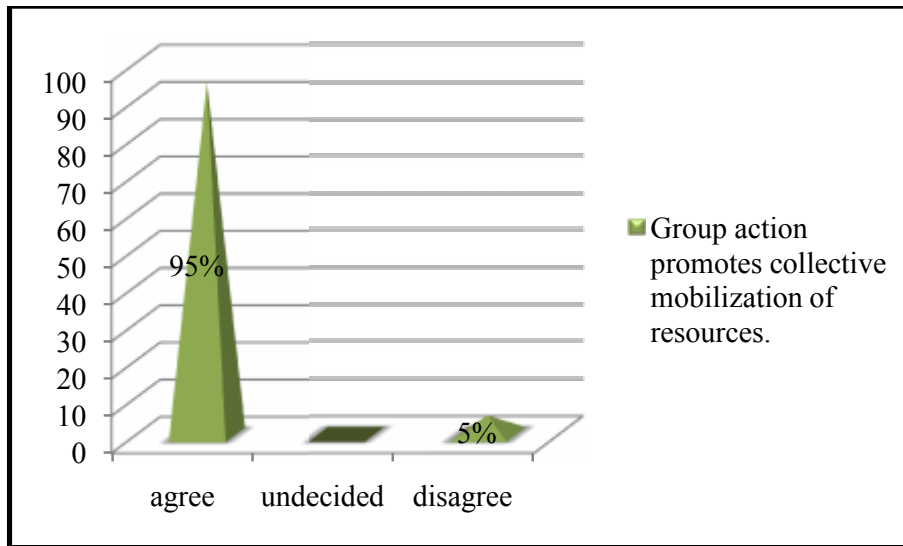












**Fig .3 Group Cohesiveness**

## V. FINDINGS, SUGGESTIONS AND CONCLUSION

The study on “Group Dynamics of Self Help Groups” was under taken with the

- Study the socio-economic profile of women.
- Analysis the performance of women in self help group.
- Assess the group cohesiveness.

The sample drawn for the study was 60, using simple random sampling method. Interview schedule method was the tool used for collecting data for the study

**The findings of the study are summarized under the following heads:**

- A. Socio- economic profile of women.
- B. Analysis the performance of women in the self help group.
- C. Asses the group cohesiveness.

**A. Socio- economic profile of women**

- Regarding the age-wise distribution 18 percent of women belonged to the age group of 25-30 and 32 percent of women belonged to the age group of 34-45, and 50 percent of women belonged to the age group 45 and above.
- Regarding the educational status 22 percent of women had primary education, Forty three percent of women had High school education, six percent of women had Higher secondary, and 29 percent of women were illiterates.
- Eighty seven percent of women are married, and 10 percent are un married, and the remaining three percent of women are widows.
- Eighty three percentage of women belonged to nuclear family while 17 percent of women belonged to joint family.
- Regarding the community wise distribution 70 percent of women belonged to the Backward community and 16 percent of women belonged to SC/ST, and the remaining 14 percent of women belonged to Other caste.
- Ninety five percent of women are the followers of Hinduism and three percent of women are the followers of Islam remaining two percent of women are the followers of Christianity.

**B. Performance of women in self help group**

- The group has a clear vision on its function (90percent), every women in the group has vital function(95percent), the group members able to communicate their views and share the views of others(85 percent), all the women attending the meeting regularly (100 percent), training were imparted to women (75 percent), group shows the viability to its members to start the income generation activities (80 percent), all the

women participate in group discussion and decisions (85 percent), women can able to go to the bank and transaction of money by herself(85 percent), and get bank loans (85 percent),apart from bank loan, the needy women can get loan from the group (90 percent) and they have the habit of repay the loan regularly(90 percent).

### **C. Group cohesiveness**

- To assess the group Cohesiveness among the selected Self help Group women, 17 statements were framed and collected the required information. The women revealed that they have a co-operative relationship (100percent),they were well informed about the activities of the group due to proper communication (95 percent),the group members together make the decision on the proper functioning of the group (95percent),women enjoyed freedom of selecting the beneficiaries (95percent),they are sharing the group responsibilities (95percent),they had developed a we feeling (95 percent),and had mutual trust among themselves(95 percent).
- The women developed the habit of regular repayment of loans (95 percent), they have freedom to express their views (95 percent), absence of caste conflicts (100 percent) and harmonious relationships prevails among the leader and the members (100 percent) it leads to collective action.
- Group action leads to collective mobilization of resources (95 percent) and members expressed the sense of satisfaction with regard to their achievements. This shows that the group solidarity and Cohesiveness is found among the selected women Self Help Groups.

### **D. SUGGESTIONS:**

- The group members should be made insight that self-help group are not only means of taking loan or credit rather it provides the opportunity to improve their socio-economic conditions.
- There should be regular evaluation and monitoring of SHGs through different agencies like government, bankers, NGOs, etc.
- All members of SHGs need to be imparted a leadership training and eventually there has to be rotation in leadership to ensure functioning of SHGs on more Democratic basis.

## **D. CONCLUSION:**

The social development is based upon the active participation of women in developmental activities. In this regard the Self-Help Group (SHGs) can play a vital role in the socio-economic upliftment of women. The Self-Help Group (SHGs) is viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. They enhance the equality of status of women as participants, decision maker and beneficiaries in the democratic, economic, social and cultural spheres of life. Since long the Self-Help Group (SHGs) has played a major role in the awareness creating and economic upliftment of women.

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## APPENDIX - 1

### Interview Schedule on Group Dynamics of Self Help Groups and Attitude Scale

#### I.SOCIAL ECONOMIC STATUS

1. Name :
2. Literacy level : Primary  High School   
Higher Secondary  Illiterate
3. Marital Status : Single  Married   
Unmarried  Widow
4. Types of family : Nuclear  Joint
5. Community : BC  SC/ST  OC
6. Religion : Hindu  Muslim  Christian

## PERFORMANCE OF WOMEN IN THE SELF HELP GROUP

S.NO	STATEMENT	Agree	Undecided	Disagree
1	Group has a clear vision on its function.			
2	Everyone in the group has a vital function			
3	Group has a good communication.			
4	Group meeting are attended by all the group members.			
5	The group provides training For the members.			
6	Group members communicate well with one another.			
7	Group support in income generating activities.			
8	Group has a positive impact.			
9	participating in discussion and group decisions			
10	Able to go to bank alone.			
11	Able to get bank loan.			
12	Group helped in distribution of loan.			
13	Able to settle loans.			

## GROUP COHESIVENESS

Sl. No.	STATEMENT	Agree	Undecided	Disagree
1.	Co-operative relationship among the group members.			
2.	The group members are less informative due to absence of inter-communication among the members.			
3	Group decisions are taken by the office bearers only.			
4	Group binds itself for beneficiary selection.			
5	The members are submissive to leaders.			
6	Responsibility of the group is not equally shared by all the members.			
7	Democratic atmosphere prevails in group meeting.			
8	There is absence of strong we feeling among the group members.			
9	Members exhibit mutual trust among themselves.			
10	Peer group pressure leads to prompt repayment.			
11	Members feel shy to express their views.			
12	Caste conflicts disturb group action.			
13	Cold relationship prevails between leader and members.			
14	Transparency of dealings promotes group cohesiveness.			
15	Group conflict is resolved by group discussion.			
16	Group action promotes collective mobilization of resources.			
17	Members express sense of satisfaction with regard to their achievements.			

## INSTITUTIONAL HUMAN ETHICS COMMITTEE



*Avinashilingam*

Institute for Home Science and Higher Education for Women

*University*

(Estd. U.S. 9 of UGC Act 1956)

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3<sup>rd</sup> February 2017

To  
Ms. Sindhu S.V  
Department of Master of Social Work  
Avinashilingam Institute for Home Science and  
Higher Education for Women  
Coimbatore - 641 043


Dear Madam,

Ref: Your proposal No. IHEC/16-17/MSW-01 entitled "Group dynamics of self help groups" submitted for approval of the IHEC

The Institutional Human Ethics Committee of our University hereby grants approval to your research proposal No. IHEC/16-17/MSW-01 entitled "Group dynamics of self help groups" submitted by you. The Approval number for the same is AUW/IHEC/MSW-16-17/XM1-01.

We wish you all the best in your research endeavours.

Regards,

  
Dr. P.R. Padma  
Member Secretary

