

## RELATIONSHIP BETWEEN CHARACTERISTICS OF SHG MEMBERS AND THEIR GROUP DYNAMICS EFFECTIVENESS INDEX

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### ABSTRACT

*Self-Help Group or in-short SHG is now a well-known concept which is now almost two decades old but have a major role in hastening country's economic development by improving socio economic status of the members. SHGs have now evolved as a movement and mainly, members of the SHGs are women. Consequently, participation of women in the SHGs also increasing. This paper presents the results of the study conducted on relationship between the selected personal, social and psychological characteristics of the members of women SHGs and their participation in SHGs in Ahmedabad district of Gujarat. Among the selected personal, social and psychological variables annual income, market facility, social participation, economic motivation, cosmopolitaness, achievement motivation and attitude towards SHG had establish positive and significant relationship with group dynamics effectiveness whereas, age had exerted negative and significantly correlated.*

**Keywords :** SHG member, relationship, characteristics, group dynamics effectiveness index

### INTRODUCTION

The concept of formation of SHGs is the brain child of Gramin Bank of Bangladesh, which was founded by the Prof. Mohammed Yunus of Chittagong University in the year 1975 .In India the first effort on the use of self-help groups (SHG) concept for banking, finance and development was taken up by the National Bank for Agriculture and Rural development (NABARD) in 1986-87 on the pilot basis and then it was implemented by the Reserve Bank of India (RBI) from 1991 onwards . Self-Help Groups is an informal association of individuals who come together voluntarily for promotion of economic and social objectives. “All for all is the principle behind the concept of self-help groups (SHGs). It is mainly concerned with the poor and it is for the people, by the people and of the people. SHG is a mini voluntary agency for self-help at the micro level has been focus on the weaker section particularly women for their social defend. So basically, the concept of SHGs serves the principle “by the women, of the women and for the women”. Through Self-help groups, development of self-confidence has achieved. A common platform is available for dialogue and sharing of views.

It can be observed that aims of formation of SHGs are poverty alleviation and to achieve women empowerment. The extent of participation in decision-making activities

in household reflects the status of women in the family as well as the society and decision making of women is a tool of converting the economic empowerment into social and political empowerment. Group dynamics is not a unique but a complex process involving sequence and thought of action of an individual in a group. Determination of group behavior is governed by various internal and external forces of the group as well as of the individual in the group. Besides the external factors of the group as well as individual in the group some factors viz. personal, social, situational and psychological factors affect the group behavior as some group members react quickly in a given situation than other members because of their difference in personality characters.

### OBJECTIVE

To know the relationship between characteristics of SHG members and their group dynamics effectiveness index

### METHODOLOGY

The present study was conducted in Ahmedabad district of Gujarat state. Out of nine talukas of Ahmedabad, four talukas having higher number of SHGs were selected. From each taluka, three SHGs were randomly selected, out of which ten members were randomly selected from each SHG. As a result, a total of 120 members of SHGs were randomly

selected as respondents. The research design followed in the study was ex-post-facto. A total of thirteen characteristics of the respondents were considered as the independent variables which were age, education, annual income, farm size, mass media exposure, market facility, social participation, extension participation, economic motivation, market orientation, cosmopolitanism, achievement motivation and attitude towards SHG. The primary data for the present study was collected directly from the respondents through personal interview method. The relationship between the selected personal, social and psychological characteristics of the members of women SHGs and their participation in SHG was determined with the help of Karl Pearson's coefficient correlation (r).

## RESULTS AND DISCUSSION

The result and discussion of analysis of correlates of self-help group dynamics effectiveness are depicted in table 1.

**Table 1: Relationship between selected characteristics of the respondents and their group dynamics effectiveness index (n = 120)**

Sr. No.	Characteristics	Correlation coefficient ('r' value)
X <sub>1</sub>	Age	- 0.194 *
X <sub>2</sub>	Education	-0.029
X <sub>3</sub>	Annual income	0.389 **
X <sub>4</sub>	Farm size	0.004
X <sub>5</sub>	Mass media exposure	-0.145
X <sub>6</sub>	Market facility	0.321 **
X <sub>7</sub>	Social participation	0.222 *
X <sub>8</sub>	Extension participation	-0.068
X <sub>9</sub>	Economic motivation	0.332 **
X <sub>10</sub>	Market orientation	0.145
X <sub>11</sub>	Cosmopolitanism	0.188 *
X <sub>12</sub>	Achievement motivation	0.223 **
X <sub>13</sub>	Attitude towards SHG	0.609**

\* Significant at 0.05 per cent level of probability

\*\* Significant at 0.01 per cent level of probability

### Age and group dynamics effectiveness

Age of the SHGs members had negative and significant (r = -0.194 \*) relationship with their group dynamics effectiveness which implies that age of the SHGs members was important factor in determination of group dynamics effectiveness. Thus, it can be said that young SHGs members had high level of group dynamics effectiveness than old aged members as young members are dynamic, energetic, enthusiastic, result oriented, prompt and pragmatic decision

maker, believer in managing resources with collective efforts for betterment of life which in turn reflected in development of high level of group dynamics effectiveness among them and on other hand the old age members were skeptical and orthodox in nature which make them to be recessive in maintain good relationship amongst the group members. This might be the possible explanation of this type of result. This finding is supported by Darji (2018), Parmar (2014), Bhatt (2010) and Ganguly (2005).

### Education and group dynamics effectiveness

Education of the SHGs members had shown negative and non-significant correlation (r = - 0.029) with their group dynamics effectiveness. Thus, it could be concluded that with the increase or decrease in level of education of SHGs members, their group dynamics effectiveness remains the same. Hence, education level of SHGs members is a trivial factor in determination of their group dynamics effectiveness.

### Annual income and group dynamics effectiveness

Annual income of SHGs members was positively and significantly (r = 0.389 \*\*) correlated with their group dynamics effectiveness. It means that group dynamics effectiveness was found higher among those SHG members having higher annual income and vice versa. From the above said discussion it can be concluded that annual income of SHGs members had great influence in determination of their group dynamics effectiveness as earning more income is a mental virus of an individual and which always motivate an individual to perform better in the groups. This finding is supported by Parmar (2014), Bhatt (2010), Ganguly (2005) and Purnima (2005).

### Farm size and group dynamics effectiveness

Farm size of SHG members had established positive and non-significant relationship (r = 0.004) with their group dynamics effectiveness. The results indicate that level group dynamics effectiveness was observed similar among the different categories of farm size available with the SHGs members. Thus, it can be concluded that there was no any influence of farm size of the SHGs members on their group dynamics effectiveness.

### Mass media exposure and group dynamics effectiveness

Mass media exposure of SHGs members had established negative and non-significant correlation (r = -0.145) with their group dynamics effectiveness. From above result it can be concluded that irrespective of different level of mass media exposure of the SHGs members, the group dynamics effectiveness is alike and hence SHGs member having more or less mass media exposure, the group

dynamics effectiveness remains the same. Thus, mass media exposure of the SHGs members is an inconsequential factor for deciding group dynamics effectiveness.

#### **Market facilities and group dynamics effectiveness**

Market facilities available with the SHGs members had established positive and significant relationship ( $r = 0.321^{**}$ ) with their group dynamics effectiveness. The results indicate that level of group dynamics effectiveness was observed different among the different categories of market facilities available with the SHGs members.

Access to market is the crucial factor which affects the sustainability of SHGs under any project or programme. The groups which had better market information, exposure to different market and support agency had enough strength to explore for development of novel product as per the market demand. Which leads the members of SHG to be united and work for the group for better earning and this process helps to have better performance. So, it can be concluded that there was influence of market facilities available with the SHGs members on their group dynamics effectiveness. This finding is supported by Nidhi *et al.*, (2020), Bhatt (2010) and Purnima (2005).

#### **Social participation and group dynamics effectiveness**

Social participation of the members of SHGs had positive and significant ( $r = 0.222^*$ ) correlation their group dynamics effectiveness. It means that group dynamics effectiveness was found higher among those SHG members having higher social participation and vice versa.

It is natural that a member with high social contact and participation may establish better contacts with other people, other groups and other agencies in acquiring new information and skills useful to the group. It could also be understood that social participation increased the knowledge about different techniques in addition to increase group interaction resulting in higher group dynamics effectiveness of the member so it can be concluded that there was significant influence of social participation of the SHGs members on their group dynamics effectiveness. This finding is supported by Parmar (2014), Bhatt (2010), Ganguly (2005) and Purnima (2005).

#### **Extension participation and group dynamics effectiveness**

Extension participation of the members of SHGs had negative and non-significant correlation ( $r = -0.068$ ) between level of extension participation of the SHGs members had their group dynamics effectiveness which implies that group dynamics effectiveness of the SHGs members was found to be uniform irrespective of different level of extension participation.

Hence, it can be said that SHGs members of different level of extension participation, had similar level of group dynamics effectiveness and extension participation had no role to play in shaping their group dynamics effectiveness.

#### **Economic motivation and group dynamics effectiveness**

Economic motivation of the SHGs members had positive and highly significant relationship ( $r = 0.332^{**}$ ) with their group dynamics effectiveness. From the findings, it can be summarized that economic motivation is the basic character upon which other motives and drives are built. When one develops higher level of economic motivation and wants to achieve it, he would strive hard and get internalize himself about different aspects of profit maximization. Operating motive of earning higher income is a mental virus which naturally activates the individual in the direction of rational decision making to performed better task in organizational way by team work which in turn contributing in significant influence in group dynamics effectiveness. The findings is supported by Darji (2018), Vinaya *et al.*, (2013), Bhatt (2010), Ganguly (2005) and Purnima (2005).

#### **Market orientation and group dynamics effectiveness**

Market orientation of SHGs members had established positive and non-significant correlation ( $r = 0.145$ ) with their level of group dynamics effectiveness. It can be said that level of group dynamics effectiveness was observed unchanged among the members of SHGs having higher or lower levels of market orientation and vice versa. It can be said that market orientation of SHGs members show no influence in shaping their group dynamics effectiveness.

#### **Cosmopolitaness and group dynamics effectiveness**

Cosmopolitaness of the SHGs members had positive and significant ( $r = 0.188^*$ ) relationship with their group dynamics effectiveness which implies that cosmopolitaness of the SHGs members was an important factor in determination of group dynamics effectiveness.

From the above finding it can be inferred that group dynamics effectiveness is influenced by the fact that the people who interact with others during their visit to the nearest town or market place receive more information from them and communicate it to other members of the group. Since they act as personal localize sources, others in accept their information without hesitation to bring about group in action so, here it can be concluded that there was influence of cosmopolitaness of the SHGs members on their group dynamics effectiveness. This finding is supported by Patel *et al.*, (2020), Bhatt (2010) and Purnima (2005).

#### **Achievement motivation and group dynamics effectiveness**

Achievement motivation had exerted positive and significant ( $r = 0.223^{**}$ ) correlation with their group dynamics effectiveness which implies that group dynamics effectiveness is higher among those members having higher achievement motivation. This might be due to the fact that higher valued members of SHGs had greater drives to excel effective group functioning related dimensions to reach a sense of personal accomplishment. Concluding the finding it can be stated that achievement motivation of members of SHGs play key role in deciding the group dynamics effectiveness. This finding is supported by Darji (2018), Bhatt (2010) and Purnima (2005).

#### Attitude towards SHG and group dynamics effectiveness

Attitude towards SHG of SHGs members had positive and highly significant ( $r = 0.609^{**}$ ) correlation with their group dynamics effectiveness which implies that positive disposition towards SHG lead them to exploits available resources in rational manners as higher economic gain which ultimately resulted in to development of other group dynamics characteristics like task performance, team work, group cohesiveness, group democracy etc. This finding is supported by Kavitha *et al.* (2011).

#### CONCLUSION

It could be concluded from the above results that amongst the thirteen selected variables of the of SHGs members in the study, seven variables had established positive and one had negative and significantly correlated with their group dynamics effectiveness. Those independent variables that had exerted positive and significant relationship were annual income, market facility, social participation, economic motivation, cosmopolitaness, achievement motivation, attitude towards SHG and age of SHGs members was found to be negatively and significantly correlated. Rest variables viz. education, farm size, mass media exposure, extension participation, market orientation of SHGs members failed to show any significant relationship with their group dynamics effectiveness.

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