

## The Relationship Between Group Dynamics with Socio-Economic and Socio-Psychological Characteristics of Women Self-Help Groups in Debre Birhan, Ethiopia

Nebeyu Yohannes Wassie<sup>1\*</sup>, Daniel Tefera Abebe (Ph.D.)<sup>2</sup>

<sup>1</sup>Ph.D. Candidate, School of Psychology, Addis Ababa University, Ethiopia

<sup>2</sup>Assistant Professor, School of Psychology, College of Education and Behavioral Studies, Addis Ababa University, Ethiopia

\* Correspondance author: Nebeyu Yohannes Wassie

---

---

### Abstract

**Problem:** Self Help Group (SHG) is a small voluntary association established by 15-20 disadvantaged women from the same socioeconomic background to solve their common socioeconomic problems. Like other groups, the formation, development, operations, structures, and processes of SHGs are the function of group dynamics. Group Dynamics Effectiveness (GDE) of self-help groups is relatively well explored in Asian countries, mainly in India. In Ethiopia, studies on self-help groups are mainly on the challenges of self-help groups and their role in women's empowerment. Hence, there is no available research and literature in the Ethiopian context that informs self-help group dynamics. To that effect, this study aimed to address the critical research gap in understanding self-help group dynamics; whether there is a relationship between members' socio-economic, extension contact, social participation, and attitude with group dynamics and the extent to which these variables predict self-help group dynamics in the Ethiopian context. **Methods:** a correlational design was applied. A total of 372 SHG members were selected through simple random sampling. Correlation coefficient and multiple regression were the main data analysis methods. Normality, outliers, and multicollinearity assumptions were assessed and met. **Findings:** The four predictors (attitude, social participation, socioeconomic profile, and extension contact) significantly predicted and explained 59.3% of the variance in self-help group dynamics effectiveness. Attitude was the strongest predictor ( $\beta = .512, p < .001$ ) & uniquely explained 18.5% of the variance in group dynamics effectiveness, while socioeconomic profile of self-help group members was the least predictor ( $\beta = .106, P < .005$ ) with 0.5% of unique contribution in the explanation of group dynamics effectiveness. **Conclusion:** The majority of respondents perceived the group dynamics of their self-help group as moderately to highly effective. This suggests that the SHGs were generally functioning well, but there could be room for improvement in group dynamics effectiveness. A proactive attitude towards the self-help group and its members on the one hand and the degree and frequency of exposure of SHG members to extension contacts have significantly contributed to the effectiveness of self-help group dynamics. The study's findings indicate that the function and potential universalities of self-help group dynamics may extend beyond regional borders, with similarities found in studies in Asia, specifically Indian studies.

**Keywords:** Self Help Group, Group Dynamics Effectiveness, Attitude, Extension Contact, Socio-Economic, and Social Participation.

---

---

### Introduction

Self Help Group (SHG) is a global phenomenon practiced for more than four decades in different countries [1]. It is a small voluntary association of poor women from

the same socioeconomic background who come together to solve their common socioeconomic problems and empower women [2] or to execute a certain objective on their own [3]. Objectives might be to solve members' common problems [2], voice collectively, overcome obstacles, attain social change [4], bring about personal and socioeconomic change for its members [5]), or access collateral-free loans [6]. The SHG approach as a women's economic institution was introduced by Mohammed Yunus in 1975 [7, 8]. In Ethiopia, according to the Consortium of Self-Help Group Promoters (CoSAP), the SHG model was introduced in 2002 in Debre Birhan town by Non-Governmental Organizations (NGOs). Since then, many Non-Governmental organizations (NGOs) in Ethiopia have considered this approach the core part of their development programs [9]. The number of SHGs in the country is 15,171 SHGs, with 276,512 women members who accumulated over 5.3 million USD capital [10]. According to the CoSAP guideline, the group size of SHGs in Ethiopia should be between 15-20 members [11].

SHG as a group approach for development, the internal nature of the group and the significant forces that contribute to its performance can be studied by analyzing the dynamics of the group. Many previous studies have pointed out that the effectiveness of group dynamics contributes to the success of SHGs [7, 8, 12]. Theoretical frameworks like System Theory and Social Identity Theory (SIT) offer valuable lenses through which to understand the SHG dynamics. The input, process, and output of the system theory model provide a model for understanding group processes [13]. In the context of SHGs, for example, inputs would include factors such as the profile of the SHG members (socioeconomic, extension contact, social participation, and attitude) and group-level factors including sub-dimensions of group dynamics (participation, teamwork, group atmosphere, cohesiveness, decision making, communication, interpersonal trust, empathy). These processes combine to transform inputs into outputs, which include aspects of the group's performance or GDE. Social Identity Theory (SIT), by Tajfel and Turner [14], offers a valuable lens to explore and understand group dynamics. This theory posits that individuals derive a part of their self-identity from their membership in social groups and strive to keep a positive social identity by associating with groups and influencing the group's characteristics [14]. By viewing SHG membership as a source of social identity, it can influence individual behaviour within the group. A strong belief in the SHG's purpose can lead to active participation, resulting in improved group cohesion and goal achievement while negative attitudes can generate distrust, conflict, and decreased participation, hindering group dynamics [15].

The internal nature of the group dynamic between the members of any SHG significantly contributes to its effectiveness; in other words, members' behaviour in a group directly or indirectly affects SHG's dynamic effectiveness [16]. Literature and past studies in Asian countries also pointed out that a range of factors were responsible for the effectiveness of group dynamics. These studies also examined the relationship between the socioeconomic, and socio-psychological characteristics with SHG dynamic effectiveness.

GDE of SHG is relatively well explored in Asian countries such as India, Pakistan, and Bangladesh. Despite the increasing importance of self-help groups in Ethiopia and their potential to promote socio-economic development, there is a lack of research that examines the GDE of SHGs. In earlier research studies (e.g., 5, 7, 17, 18, 19, 21, etc.), socio-economic status, extension contact, social participation, and attitude of group members were found positive relationship with GDE. In Ethiopia, the available studies are qualitative in their approach and focused on describing the challenges of SHGs concerning women's empowerment. In the Ethiopian context, there exists a

critical research gap in understanding the GDE of SHGs. To the best knowledge of the researchers, the relationship between socioeconomic and socio-psychological variables with GDE of SHGs has not been studied in Ethiopia. i.e., whether there is a relationship between members' extension contact, social participation, attitude, and socio-economic profile with GDE and to what extent GDE is explained by these variables.

In this study, GDE is conceptualized as the function, interaction, and interpersonal relationships between members of SHG as measured by the sum of scores of nine GDE sub-dimensions. Higher GDE scores imply more effective group dynamics, characterized by greater participation, teamwork, empathy, and interpersonal trust among members, a positive group atmosphere, adherence to norms, cohesiveness, open communication, and decision-making procedures that guide the group's functioning and effectiveness.

The socioeconomic profile of SHG members was one of the independent variables, which is the position a woman occupies in the community owing to her education, occupation, income, and savings. Literature indicates that enhancing the socioeconomic status of women ultimately results in a higher GDE of SHGs [17]. Research conducted in India showed that socioeconomic status had a significant direct effect on the GDE of SHGs [8]. Among the components of members' socioeconomic profiles, for example, education and occupation were found to have a significant positive relationship with the GDE of SHGs [12, 17].

Previous studies also indicate that socio-psychological characteristics of SHG members including the extent of extension contact, social participation, and attitude towards SHGs and its members have been associated with GDE while the extent of these variables' contribution and prediction of GDE has varied in some studies. For example, studies found that extension contact was significantly positively correlated with the GDE of SHGs [7, 8, 18, 19] and significantly predicted GDE [8], in contrast, other studies also showed that extension contact did non-significantly contribute to GDE [7]. Extension contact, in this study, is operationalized as the extent of contact of the SHG members with community facilitators, SHG committee members, NGOs, Government office bearers, and their degree of participation in SHG-related training, experience sharing, etc. On the other hand, social participation is the extent of membership and involvement of a woman in any formal or informal traditional people's association within the community. For example, membership and frequency of participation in village committees, "Iddir" or traditional insurance, where members periodically meet and support members during tough times. "Equb" or periodic saving, and "Mahiber", which is formed by neighbours, friends, or persons who have similar interests who periodically meet to maintain and strengthen their social bonds. Past studies in India [7, 8, 17] revealed a positive significant relationship between social participation and GDE. However, the contribution of social participation to GDE has been different in different studies. Ganguly found a non-significant effect on GDE [7], while Vipinkumar's finding indicated that it had a positive direct effect on GDE, and in another study, social participation had a significant direct effect on SHG dynamics effectiveness [8].

Attitude is also one of the predictor variables in this study which is conceptualized in this study as the degree of a woman's positive or negative evaluation of SHG and other members within the SHG. According to STI theory members with positive attitudes towards a group and its goals are more likely to identify strongly with the group and exhibit behaviour that contributes to its success [14]. Studies indicated that the attitudes of SHG members towards SHG, and its members were positively and significantly related to GDE [7, 17- 20], and attitude towards SHG had a direct positive effect on the GDE of SHGs [21].

As mentioned, while there are available study findings and literature on GDE in the Asian context, there are no research findings and literature on the GDE of SHGs in Ethiopia. Therefore, this study aimed to fill this critical research gap by exploring the extent to which extension contacts, social participation, attitude, and socio-economic profile of SHG members predicted GDE in the Ethiopian context.

## **Research Methods**

### **Research design**

The overall approach of this study was quantitative and correlational design. This design was preferred to other designs as it allowed the researcher to describe the extent of socioeconomic, extension contact, social participation, and attitude of SHG members associated with the GDE. As to Creswell, correlational design provides an opportunity to measure the relationship among variables [22]. It is helpful to yield measures of association and influence of a variable on another variable [23].

### **Population and sampling techniques of the study**

The geographical scope of the study was limited to SHGs in the town of Debre Birhan in Ethiopia. Debre Birhan town is a pioneer in implementing the SHG approach in Ethiopia. The study population of the study was women SHG members in Debre Birhan.

According to CoSAP, the total number of SHG members in Debre Birhan was 2,000 or 100 SHGs. The sample size was determined using the formula developed by Krejcie and Morgan [24]. A total of 372 SHG members took part in this study. Research participants were selected using simple random sampling. First, simple random sampling was employed to select SHGs. Second, after the SHGs were selected, simple random sampling was used to select SHG members from the sampled SHGs.

### **Instrument**

A structured questionnaire was used to collect data. Group Dynamics Effectiveness Index (GDEI) was adopted with a reference to the GDEI developed by Purnima (2004). The GDEI was reviewed by experts and further refined in the SHG context of Ethiopia. According to Creswell [22], one of the criteria in choosing an instrument is whether the instrument was widely cited by other authors as this may provide evidence of whether the items in the instrument provide good and consistent measures. Purnima's GDEI was developed in the context of SHGs and has been used by many researchers [7-8, 25-27]. The Group Attitude Scale (GAS) used in this study was developed by Evans & Jarvis, which is a 20-item self-report measure [28]. Both the GDEI and GAS items were rated on a 5-point Likert scale. On the other hand, items used to measure participants' socioeconomic profile, extension contact, and social participation were adopted from different literatures, and past research, based on the context of SHGs in Ethiopia. Accordingly, Cronbach's alpha coefficient was tested to determine the reliability of the variables. The alpha of variables was between .73 and .91. i.e., Cronbach's Alpha of socioeconomic (.75), extension contact (.80), social participation (.75), and attitude (.73) while the GDEI Cronbach's Alpha was .91.

### **Procedures of data collection and ethical considerations**

The original data collection instrument was in English. It later was translated into the local language (Amharic) for convenience in the data collection processes. The translation was made by a language expert (Ph.D. in Folklore), and an assistant professor in the Amharic language at DireDawa University. A total of 10 data collectors took part with an educational background of a minimum of secondary school

completion. Before data collection, these data collectors were trained on the instrument, and data was collected through a face-to-face administration of the questionnaires. All potential ethical issues were addressed throughout this study. Before and during the data collection, each participant was informed about the purpose of the study and was asked for consent to take part in the study.

#### **Data analysis techniques**

Data from the structured questionnaire was quantitatively analyzed through Statistical Package for Social Sciences (IBM SPSS) version 23. Descriptive statistics (percentage, frequencies, mean, and standard deviation), correlation coefficients, and multiple regression were used. A preliminary analysis was conducted to check the assumptions of multiple regression. Accordingly, normality, outliers, and multicollinearity tests were performed, and all these assumptions were met.

#### **Findings**

##### **Demographic characteristics of study participants**

The Mean age of the women was 46 years with a standard deviation of 12.56. The majority (58.6 %) were in middle adulthood, followed by early and late adulthood. The educational status of the respondents showed that 67% of them attended formal education (primary and secondary education), very few of them (3%) had vocational training or completed secondary education, and the remaining 30% were either illiterate or functionally literate. In terms of occupation, most respondents (45%) engaged in a small petty business including selling Injera “Ethiopian thin pancake-like flatbread”, vegetables, fruits, etc., and 37% were housewives. Besides, 32% of the respondents were not only SHG members, but also in charge of extra roles in the SHG including serving as chairperson, secretary, and/or bookkeeper of SHGs and/or committees.

##### **Levels or categories of SHG members on the dependent and predictor variables**

Since there is no cutoff point, SHG members' level of GDE, extension contact, social participation, socio-economic, and attitude was described and categorized based on the Mean and SD ( $M \pm 1SD$ ) scores. Accordingly, the scores of respondents on GDE ranged from 169 to 331 with a Mean of 249.55 ( $SD=31.41$ ). It was found that more than half of the respondents (65.3%) were in a medium category of GDE while the remaining respondents fell under low and high GDE categories. Meaning that most of the SHGs were characterized by a medium level of group functioning and effectiveness as measured by GDE dimensions including participation, teamwork, empathy and interpersonal trust among members, group atmosphere, norms, cohesiveness, communication, and decision-making procedures.

Similarly, more than half of the respondents had a medium level of extension contact, social participation, socio-economic, and attitude. The Mean attitude score of SHG members was 80.93 ( $SD=6.53$ ) and the majority of the respondents exhibited a medium (64.0%) to positive (18.5%) attitude towards their group and its members. SHG members' extent of contact with community facilitators, health extension workers, NGOs/Government office bearers, as well as exposure to SHG-focused trainings, experience sharing, SHG meetings, etc., were assessed and the Mean of extension contact was 25 ( $SD=6.08$ ). The result further showed that a significant number of respondents (70.7%) were in the medium category of extension contact followed by low (15.3%) and high (14.0%) levels of extension contact. The extent of SHG member's social participation in different formal and traditional peoples' associations indicated that ( $M=18.90$ ,  $SD=3.48$ ) most of the respondents (71.8%) had a medium level of social participation and the remaining respondents were either high or low social participation.

Similar to the other indicators more than half of the respondents (63.2%) fell into the medium socioeconomic category with a Mean score of 9.54 (SD=4.35). Table 1 below shows the description.

**Table 1: Categories of Respondents on the Variables (N372) based on M+/- SD.**

Variables	MEAN and SD	Low (<M-SD)	Medium (M-/+SD)	High (>M+SD)
GDE	M=249.55	17.5%	65.3%	17.2%
	SD=31.41			
Attitude	M=80.93	17.5%	64.0%	18.5%
	SD=6.53			
Extension Contact	M=25.	15.3%	70.7%	14.0%
	SD=6.08			
Social Participation	M=18.90	14.8%	71.8%	13.4%
	SD=3.48			
Socioeconomic	M=9.54 SD=4.35	19%	63.2%	17.7%

**Predictor variables prediction and unique contribution to GDE**

Multiple regression was computed to analyze and examine the extent of variance in the criterion (GDE) that was explained by the model using the predictor variables of attitude, social participation, socioeconomic profile, and extension contact. Since no prior hypotheses had been made to determine the order of entry of the predictor variables, a direct enter method was used for the multiple linear regression analysis. The result of multiple regression analysis shows that the model used these predictor variables to explain 59.3% of the variance in group dynamics effectiveness.

**Table 2: Summary of Regression Model <sup>b</sup>**

R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
.770 <sup>a</sup>	.593	.588	20.15342	1.680

As shown in Table 3, the model explains 59.3% of the variance in the dependent variable while nearly 41% of the variations in group dynamics effectiveness are explained by variables other than those included in the model. The researcher further analyzed the data to determine the statistical significance of the amount of variations in the dependent variable explained by the combined effect of the independent variables. In other words, the analysis focused on testing whether the regression model has correctly predicted the outcome variable in the population from the independent variables included in the model using one-way ANOVA. Table 3 presents the summary of the analysis.

**Table 3. ANOVA<sup>a</sup> Summary Table**

Model	Sum of Square	df	Mean Square	F	Sig.
Regression	217113.061	4	54278.265	133.638	.000 <sup>b</sup>
Residual	149060.863	367	406.160		
Total	366173.925	371			

a. Predictors: Attitude, Social participation, Socioeconomic, & Extension Contact

b. Dependent Variable: GDE

The ANOVA reveals that the model has made a statistically significant prediction of group dynamics effectiveness from a group of predictor variables. The prediction is beyond chance factor and the independent variables truly predict the outcome variable - group dynamics effectiveness. Additionally, the coefficients were further assessed to ascertain the relative importance of each of the factors on GDE, and squared part correlations were determined to examine the unique contribution of each predictor variable. Accordingly, it was found that attitude ( $\beta = 0.512, p < .001$ ), extension contact ( $\beta = 0.257, p < .001$ ), social participation ( $\beta = 0.128, p < .005$ ), and socioeconomic profile ( $\beta = .106, p < .05$ ) significantly predicted GDE in their order of importance. The most important predictor was the attitude, and the least important predictor was the socioeconomic profile of the respondents.

Moreover, attitude made the largest unique contribution to explaining GDE followed by extension contact while social participation and socio-economic profile predictors made relatively lower or less unique contributions. Furthermore, taking the squared part correlation coefficient, the attitude has the largest unique contribution (18.5%) to the explanation of variance in GDE followed by extension contact (3.8%). The social participation and the socio-economic profile of the respondents have 1.1% and 0.5% unique contributions respectively, to the explanation of variance in GDE.

**Table 4: Summary of Regression Analyses for Variables Predicting GDE**

Predictor Variables	Criterion Variable: Group Dynamics Effectiveness (GDE)				
	B	SE.B	$\beta$	Sig.	Part
Attitude	2.465	.193	.512	.000	.426
Extension Contact	1.328	.227	.257	.000	.195
Social Participation	1.151	.362	.128	.002	.106
Socioeconomic Profile	.763	.346	.106	.028	.073

## Discussion

The research finding of this study indicated a positive significant relationship between the socio-economic and socio-psychological profiles of SHG members with GDE. Positive attitudes and shared values may contribute to SHG performance, while negative attitudes can lead to less participation, poor shared identity, and conflict. Regular extension contact provides training and information opportunities that further promote shared learning experiences, and shared goals, ultimately strengthening the shared social identity of SHGs. Similarly, social participation in different formal and informal institutions provides opportunities for interaction and knowledge exchange. Thus, SHG members' positive attitude, frequent contact, and participation in SHG-related activities, and formal & informal social associations will promote teamwork, group decision-making, communication, interpersonal trust, etc., and are likely to bring more effective group dynamics.

Attitude had the strongest correlation with GDE. SHG members with positive attitudes towards the group and its goals are more likely to actively participate, contribute valuable insights, and support other members and the group's goal. The descriptive statistics of this study also indicated that over 82.5% of them had a medium to positive attitude. A positive attitude towards SHG seems to be one factor that brings women to establish SHG, thereby associated with SHG dynamics. This result also aligned with other findings that SHG members' attitude were significantly and positively related to the GDE of SHGs [7, 17-20, 29]. Moreover, the multiple regression results of the present study revealed that attitude has significantly and positively predicted GDE and is the strongest predictor of GDE of all other predictors. SHG members' positive attitude towards their group and group members may further improve communication, empathy, participation, interpersonal trust, teamwork, and group cohesiveness, among SHG members. On the other hand, a negative attitude can lead to low commitment, and low participation in SHG activities, making it more difficult for SHG members to work together

and may negatively affect GDE. The unique contribution of attitude towards GDE of SHGs was also consistent with findings of different past research. Past studies indicated that attitude towards SHG had a positively predicted and direct effect on GDE [8]. Taking personal and socio-psychological characteristics of SHG members, previous studies revealed that attitude secured a first rank among the total indirect effect of variables on GDE, while it was second rank in its direct effect on GDE [29]. Attitude towards SHG would certainly have inter-personal interaction and effective group dynamics and similarity in social background characteristics of SHG members leads to better interactions and effective group dynamics [8].

Extension contacts of the SHG member with community facilitators, SHG committee members, NGOs, and Government office bearers, and participation in SHG-related activities was found to be significantly associated with GDE. Extension contact is a key in SHG that allows SHG members to get updated information from SHG facilitators, other members, training, experience sharing, etc. which in turn may improve GDE. Extension contact with others and exposure to different SHG activities could benefit SHG members to improve their communication, and decision-making skills and contribute to teamwork and achievement of SHG. As to Vipinkumar, people who have high extension orientation can easily get information and use this information to contribute to their SHGs, which enhances their status and fosters positive group dynamics. This increased collaboration leads to better performance in the SHG [8]. Das also concluded that the degree of exposure of the members to various extension workers contributes to the proper growth and development of SHG [31]. The present study also found a strong significant positive relationship between extension contact and GDE. This result was consistent with previous findings [7,8]. Furthermore, the multiple regression results of the present study found that next to attitude, extension contact was the second strongest predictor of GDE. Other research in the past also revealed the same result; extension contact was a positive and significant predictor of GDE [18,19]. Extension contact was one of the factors that influenced the GDE of SHG members [30]. Extension contact was also an important variable significantly contributing to GDE owing to its significant correlation coefficient, regression coefficient, and high direct effect on GDE [8].

Another variable investigated in this study was social participation. Historically, in the quest for mutual support, Ethiopians have the tradition of supporting each other through traditional people's associations/indigenous groups, which have had a long-standing history and dynamism. These include 'Iddir' 'Equb' and 'Mahiber.' Through Iddirs or burial associations, members periodically and regularly meet and contribute money, which would be used to support members during hard times. Equb, on the other hand, is a kind of saving where all members contribute the same amount of money, and everyone takes the sum turn by turn while Mahiber, which is formed by neighbours, friends, families, or persons who have similar interests who periodically meet to maintain and strengthen their social bonds. This study found that social participation was significantly associated with GDE. Research conducted in the past in Asia also confirmed similar findings. Findings of past studies [7,8,17] indicated that social participation was positively and significantly related to GDE. The multiple regression results of the present study also indicated that social participation has significantly predicted the GDE of SHGs, which was similar to another finding that the social participation of SHG members significantly contributed to GDE with both direct and indirect effects on the GDE [16]. Social participation and active engagement in community activities and networks can foster trust, cooperation, and leadership skills and enhance collective action [32]. Thus, participating in formal and informal associations and institutions outside of their SHG can provide women with diverse perspectives and experiences, helping them develop their communication, leadership, and decision-making skills, which in turn is likely to contribute to the group dynamics and effectiveness of their SHG.

Of all the predictor variables, the socioeconomic profile of SHG members was the least predictor of GDE though it is significantly associated with GDE. One of the purposes of SHG is the socioeconomic empowerment of SHG members through regular saving, budgeting, and engagement of income-generating activities. According to the SIT, shared background and experiences or members with similar socioeconomic backgrounds may find it easier to relate to each other's aspirations, fostering cohesion and solidarity. This can lead to increased



participation, trust, and willingness to cooperate within the group [31]. This research finding was consistent with other past research that revealed SHG members socioeconomic status had a positive significant relationship with GDE [12, 17-19]. The multiple regression result of the present study also revealed that the socioeconomic profile of women significantly predicted the GDE of SHGs, which was also supported by a previous study that socioeconomic status predicted GDE and had the highest direct effect on GDE [8]. SHG members with better socio-economic backgrounds may have greater resources and access to opportunities, potentially enhancing group performance [33]. Very low economic status had an adverse negative significant effect on participation in SHGs and had a negative significant association with the performance of SHGs that hindered the SHG's performance [26].

### **Conclusion and Implications**

The findings of this study are similar to most of the previous studies conducted in Asian countries. i.e., all the predictor variables (attitude, extension contact, social participation, and socioeconomic profile of SHG members) had a positive and significant relationship with GDE that explained 59.3% of the variance in GDE. Attitude was the best and strongest predictor of GDE, while the socioeconomic profile of SHG members was the lowest predictor of GDE. The finding will play a pivotal role for SHG-promoting organizations to consider group dynamics and associated factors in the formation and development of SHGs and their development of SHG manuals, guidelines, and capacity development training. Furthermore, the analysis of the interplay between socioeconomic and sociopsychological characteristics of SHG members and group dynamics yielded outcomes that echoed findings from Asian research in certain aspects, implying potential universalities of the predictor variables' relationship with the GDE of SHGs, regardless of regional context.

### **References**

1. Saravanan, M. (2016). The impact of self-help groups on the socio-economic development of rural household women in Tamilnadu. *International Journal of Research*, 4(7), 22-31.
2. Das, R. (2015). Emergence and activities of self-help group: a great effort and implementation for women's empowerment as well as rural development. A study on Khejuri blocks in Purba Medinipur, West Bengal. *Journal of Humanities and Social Science*, 20(1), 28-39
3. Dahal, S. (2014). A study of women's self-help groups and the impact of SHG participation on women empowerment and livelihoods in Lamachaur village of Nepal (Master's thesis). Norwegian University of Life Sciences.
4. Brody, C, De Hoop, T, Vojtkova, M, Warnock, R, Dunbar, M, Murthy, P & Dworkin, SL, (2016). Economic self-help group programmes for improving women's empowerment: a systematic review, *3ie Systematic Review 23*. London: International Initiative for Impact Evaluation.
5. Chandrashekar, H.M., & Lokesh, M. U. (2009). Role of SHGs in socioeconomic change of vulnerable Poor. *International NGO Journal*, 4 (4), 127-131.
6. Patel. S. (2013). Empowerment of women through self-help groups: a comparative study of tribal and non-tribal districts in Orissa (Dissertation). University of Delhi.
7. Ganguly, S. (2005). A study of women self-help group dynamics in dairying (Master's thesis). National Dairy Research Institute, Deemed University. Haryana, India.
8. Vipinkumar, V. P., (1998). Self-help group dynamics of Kerala horticulture development programme (Doctoral dissertation). Division of Agricultural Extension; Indian Agricultural Research Institute, New Delhi.
9. Consortium of Self Help Group Promoters. (2013). A best practice document on self-help group approach in Ethiopia. CoSAP, Addis Ababa, Ethiopia.
10. CoSAP (2022). Annual Report. Consortium of Self Help Group Approach Promoters, Addis Ababa
11. Sujata, P., Deshmukh, G., & Jadeja, R.M. (2016). Women SHGs' amelioration through

- group dynamic effectiveness in Gujarat. *Indian Res. J. Ext. Edu.* 16 (2), 47-50
12. Tajfel, H., & Turner, J. C. (1979). *An integrative theory of intergroup conflict. The social psychology of intergroup relations.* Monterey, CA: Brooks/Cole
  13. Krueger, A. (2000). New challenges for human resource management in the 21st century. *Human Resource Management Review*, 10 (2), 211-251.
  14. Sujata, P., Jadeja, R.M., & Bariya, M. (2015). Collective action; key element for rural women empowerment. *International Journal of Applied and Natural Sciences (IJANS)*, 4(4), 57-63.
  15. Chandravadia, K., Parmar, S.J., & Bariya M.K. (2017). Dynamic profile of the SHGs women and their association towards group dynamics effectiveness. *International Journal of Research in Applied, Natural and Social Sciences*, 5(3), 151-156.
  16. Vipinkumar.V.P. and Asokan.P.K. (2014). A study of self-help group dynamics of women in Malabar fisheries sector. *Indian Res. J. Ext. Edu.* 14 (2), 25-30.
  17. Vipinkumar, V. P., Asokan, P.K., Mohamed, K. S., Kripa, V., Sasikumar, G., Vidya, R., et al., (2015). Gender perspective and effectiveness of group dynamics in women empowerment: a study on self-help group initiative in Mussel farming along the Malabar Coast, Southern India. *Discovery International Journal*, 49(226), 1-27.
  18. Parmar, S., & Jadeja, R.M. (2015). Quintessence of group dimensions in relation to self-help group's development in Gujarat. *International Journal of Agricultural Science and Research (IJASR)*, 5(2), 59-66. TJPRC Pvt. Ltd.
  19. Patil, C., Patel, J., Gattupalli, N., Bellagi, R., & Manunayaka, G. (2020). Direct and Indirect Effect between the Antecedent Characteristics of Women Self-help Groups of Gujarat and their Group Dynamics. *Asian Journal of Agricultural Extension, Economics & Sociology* 38 (4): 38-42.
  20. Creswell, J. W. (2012). *Educational research; planning, conducting, and evaluating quantitative and qualitative research* (Ed.). Edwards Brothers, Inc.
  21. Cohen, L., Manion, L., & Morrison, K. (2005). *Research methods in education* (Ed). Taylor & Francis e- Library.
  22. Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30(3), 607-610.
  23. Garai, S., Mazumder, G. & Maiti, S. (2013). Group dynamics effectiveness among self-help groups –in West Bengal. *Indian Res. J. Ext. Edu.* 13(1), 68-71.
  24. Saikumar, C., Bharamappanavara, & Jose, M. (2015). Group dynamics and collective performance of self-help groups under different microcredit delivery models in Karnataka. *Agricultural Economics Research Review*, 28 (1), 127-138.
  25. Sujata, P., Makvana, B., & Kanani, P. (2016). Women SHGs' upliftment through group dynamic effectiveness in Gujarat. *International Journal of Agriculture Sciences*, 8 (22), 1440-1442.
  26. Evans, N. & Jarvis, P. (1986). *The Group Attitude Scale: A Measure of Attraction to Group.* *Small Group Behavior*, 17 (2), 203-216. Sage Publications, Inc.
  27. Parmar, S., Deshmukh, G., & Jadeja, R.M. (2016). Women SHGs' amelioration through group dynamic effectiveness in Gujarat. *Indian Res. J. Ext. Edu.* 16 (2), 47- 50.
  28. Behera, B., Behera, C., & Behera, A. (2015). Information-seeking behavior and group dynamics of WSHG's in Puri district of Odisha. *International Journal of Agricultural Science and Research TJPRC Pvt. Ltd.*, 5(5), 433-438.
  29. Brown, R., & Williams, R. (1984). Group self-esteem and levels of individual self-esteem: Does self-esteem equality in groups create equal self-esteem among their members? *Journal of Personality and Social Psychology*, 47(6), 1294-1304.
  30. Narayanaswamy, B., Narayana, K., & Nagaraja, M. (2016). Group dynamics and collective performance of self-help groups under different microcredit delivery models in Karnataka. *Indian Journal of Agricultural Economics*, 64(4), 604-617.