

Exploring Socio-Economic and Socio-Psychological Factors as A Predictor of Self-Help Groups Dynamics Effectiveness in Debre Birhan, Ethiopia

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Abstract

The study intended to address a knowledge gap by examining the group dynamics effectiveness of Self Help Groups in the Ethiopian context. A correlational design was applied and 372 Self Help Groups members were selected from 60 SHGs through simple random sampling. The main data analysis methods used were Pearson's product-moment correlation and multiple regression. The result indicated that the attitude ($r=.667$, $p<001$), extension contact ($r=.534$, $p<001$), socioeconomic profile ($r=.593$, $p<001$), and social participation ($r=.400$, $p<001$) of SHG members had a statistically significant positive relationship with the group's performance. The model (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 the 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. The findings further revealed striking similarities with studies in Asia, suggesting that the potential universalities and the function of self-help group dynamics may transcend regional boundaries.

Keywords: group dynamics; self-help group; socio-economic; socio-psychological

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Introduction

A Self Help Group (SHG) approach as a women's economic institution was introduced by Mohammed Yunus in 1975 (Ganguly, 2005 and Vipinkumar, 1998). SHG is a small voluntary association of poor women from the same socioeconomic background who come together to solve members' common problems, voice collectively, overcome obstacles, attain social change (Brody et al., 2016), bring about personal and socioeconomic change for its members (Chandrashekar, & Lokesh, 2009), 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 (CoSAP, 2013). According to the CoSAP guideline, the group size of SHGs in Ethiopia should be between 15-20 members (CoSAP, 2013, Kindernothilfe, 2014).

SHGs, as a group approach to development, involve studying the internal dynamics and significant forces contributing to performance. Many previous studies have pointed out that the effectiveness of group dynamics contributes to the success of SHGs (Ganguly, 2005; Vipinkumar, 1998; and Sujata, et al., 2016). 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 (Forsyth, 2010). 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 & Turner, 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 (Tajfel & Turner, 1979). 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 (Krueger, 2000).

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 by Chandrashekar, & Lokesh, 2009; Ganguly,

2005; Chandravadia, et al., 2017; Vipinkumar & Asokan, 2014; and Patil, 2020, 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 (Chandravadia et al., 2017). Research conducted in India showed that socioeconomic status had a significant direct effect on the GDE of SHGs (Vipinkumar, 1998). 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 (Sujata et al., 2016; Chandravadia et al., 2017).

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 (Ganguly, 2005; Vipinkumar, 1998; Vipinkumar & Asokan, 2014) and significantly

predicted GDE (Vipinkumar, 1998), in contrast, other studies also showed that extension contact did non-significantly contribute to GDE (Ganguly, 2005). 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 (Ganguly, 2005; Vipinkumar, 1998; Chandravadia et al., 2017) 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 (2005) found a non-significant effect on GDE, while Vipinkumar's (1998) 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 .

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 (Tajfel, and Turner, 1979). Studies indicated that the attitudes of SHG members towards SHG, and its members were positively and significantly related to GDE (Ganguly, 2005; Vipinkumar & Asokan, 2014; Parmar, & Jadeja, 2015; Chandravadia et al., 2017), and attitude towards SHG had a direct positive effect on the GDE of SHGs (Patil et al., 2020).

Taking the group dynamics as one of the factors to improve the effectiveness of SHGs in improving members' empowerment which in turn would be affected by members' socio-economic and socio-psychological profile, studying the GDE of SHGs has practical implications for SHGs, promoting organizations, and different group-based development

approaches. Moreover, it is a step forward to fill the knowledge gap as to how the SHG dynamics are explained by different group dynamics factors.

Overall, earlier research studies, (by Chandrashekar, & Lokesh, 2009; Ganguly, 2005; Chandravadia, et al., 2017; Vipinkumar, & Asokan, 2014; Patil, 2020), indicated that socioeconomic status, extension contact, social participation, and attitude of group members found a positive relationship with GDE. This study, is therefore, intended to address the research gap on the Group Dynamic Effectiveness of Self-Help Groups in Ethiopia. It seeks to explore how extension contacts, social participation, attitude, and the socio-economic profile of SHG members relate to GDE, and to what extent these variables can predict GDE in the Ethiopian context.

Method

The study primarily used a quantitative and correlational design. This approach was chosen because it enabled the researcher to assess the relationships between the extent of socioeconomic status, 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 (Creswell, 2012). It is helpful to yield measures of association and influence of a variable on another variable (Cohen, et al., 2005).

The geographical scope of the study was limited to women SHGs in the town of Debre Birhan in Ethiopia. Debre Birhan town was a pioneer in implementing the SHG approach in 2002 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 & Morgan (1970). A total of 372 SHG members took part in this study, which was more than the minimum sample size (323). 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. Thus, a total of 372 SHG members have taken part in the study in November 2023.

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 (2012), 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 [Ganguly, 2005, Vipinkumar, 1998; Garai, Mazumder, and Maiti, 2013; Saikumar, Bharamappanavara, & Jose, 2015; Sujata et al., 2026). The Group Attitude Scale (GAS) used in this study was developed by Evans & Jarvis, which is a 20-item self-report measure (Evans, & Jarvis, 1986). 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 literature, and past research, based on the context of SHGs in Ethiopia.

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. Finally, the data was collected through a face-to-face administration of the questionnaire and a total of 372 questionnaires were collected from SHG members, all women.

Data from the structured questionnaire was quantitatively analyzed through Statistical Package for Social Sciences (IBM SPSS) version 23. Correlation coefficients and multiple regression were used as a main data analysis method. 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.

This study used Cronbach's alpha as a measure to assess the reliability of the variables. The higher the reliability the higher the stability and internal consistency; the alpha values of each variable in this study ranged between .73 and .91 as shown in Table 1. The results indicated that all variables fell within the range of respectable and very good reliability. According to, DeVellis's (2003) comfort ranges for research scales are as follows: below .60, unacceptable; between .60 and .65, undesirable; between .65 and .70, minimally

acceptable; between .70 and .80, respectable; between .80 and .90, very good; and much above .90.

Table 1. Reliability Analysis

Variables	Number of items	Alpha value
Socioeconomic profile	6	.75
Extension Contact	9	.80
Social Participation	6	.75
Attitude	20	.73
Group Dynamics Effectiveness Index (GDEI)	68	.91
GDEI sub-dimensions		
Participation	9	.78
Teamwork	6	.82
Group atmosphere	8	.77
Decision-making procedure	9	.82
Group cohesiveness	7	.80
Group Communication	7	.83
Interpersonal trust	7	.83
Empathy	8	.78
Confrontation to group Norms	7	.77

Results and Discussion

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 (36-60 years old), followed by early (25%) and late adulthood (17%). 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., 37% were housewives and 15% were casual or daily labourers. 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.

The Relationship between Demographic and Predictor Variables with GDE

The relationship between the predictors (attitude, social participation, socioeconomic profile, and extension contact) and group dynamics effectiveness (as measured by the GDEI Scale) was investigated. The analysis revealed that all the predictor variables have a statistically significant positive correlation with GDE. The correlation between GDE and attitude is $r = 0.667$ ($p < .01$), GDE and extension contact is $r = 0.534$ ($p < .01$), GDE and the socioeconomic profile of the respondents is $r = 0.593$ ($p < .01$), and between group dynamics effectiveness and social participation is $r = 0.400$ ($p < .01$).

In addition to the four predictive variables, the relationships between GDE and other demographic variables were also assessed. The result indicated that age was the only variable that negatively and significantly correlated with GDE ($r = -0.143$, $p < .01$). On the other hand, SHG members' occupation, level of education, and SHG members' position in SHG were found to have a statistically significant positive correlation with GDE.

Table 2. Relationship between Demographic and Predictor Variables with GDE

Variables	1	2	3	4	5	6	7	8	9
1. GDEI	-	.667**	.534**	.400**	.593**	-.143**	.487**	.242**	.215**
2. Attitude		-	.289**	.175**	.549**	-.115*	.513**	.228**	.161**
3. Extension Contact			-	.527**	.580**	-.188**	.264**	.327**	.186**
4. Social Participation				-	.444**	.016	.097	.367**	.187**
5. Socioeconomic					-	-.158**	.549**	.498**	.186**
6. Age						-	-.336**	-.091	-.030
7. Education							-	.052	.212**
8. Occupation								-	.307**
9 Position in SHG									-

** $P < 0.01$.

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 3. Summary of Regression Model

R	R Square	Adjusted Square	R Std. Error of the Estimate	Durbin-Watson
.770 ^a	.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 4 presents the summary of the analysis.

Table 4. ANOVA^a Summary Table

Model	Sum of Square	df	Mean Square	F	Sig.
Regression	217113.061	4	54278.265	133.638	.000 ^b
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, as indicated in Table 6 below, 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 5: Summary of Regression Analyses for Variables Predicting GDE

Predictor Variables	Criterion Variable: Group Dynamics Effectiveness (GDE)				
	B	SE.B	β	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

The study found a strong positive relationship between the socio-economic and socio-psychological profiles of SHG members and GDE. The results of the multiple regression analysis indicate that the four predictor variables combined account for 59.3% of the variance in GDE. This means that the model can account for a large proportion of the

variation in GDE scores and these predictor variables collectively contribute to understanding and explaining a substantial portion of the variability in GDE within SHGs, suggesting that these predictor variables are important factors to consider when studying or promoting effective SHGs.

The beta coefficients for each predictor variable indicate the relative importance of each variable in predicting GDE. The beta coefficients range from 0.106 to 0.512, with attitude having the largest beta coefficient and socioeconomic profile having the smallest. Therefore, in order of importance of the predictors in explaining GDE, attitude has the strongest impact, followed by extension contact, social participation, and socioeconomic profile. 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, as well as formal and informal social associations, are likely to promote teamwork, group decision-making, communication, and interpersonal trust, and are likely to bring about more effective group dynamics.

The strongest correlation was found between attitude and GDE. SHG members who have 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 goals. 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 appears to be a factor that attracts women to establish SHGs and is 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 (Ganguly, 2005; Chandravadia, 2017; Vipinkumar & Asokan, 2014; Vipinkumar, et al., 2015; Parmar, & Jadeja, 2015; Parmar et al., 2016)

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 (Vipinkumar, 1998). 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 (Parmar et al., 2016). Attitude towards SHG would certainly have interpersonal interaction and effective group dynamics and similarity in social background characteristics of SHG members leads to better interactions and effective group dynamics (Vipinkumar, 1988).

The frequency of contact between SHG members and community facilitators, SHG committee members, NGOs, and Government office bearers, as well as participation in SHG-related activities, was found to be significantly associated with GDE. Regular contact is crucial within SHGs as it enables members to receive updated information from facilitators, share experiences, undergo training, and more, all of which can improve GDE. Interacting with others and participating in various SHG activities can help members improve their communication and decision-making skills, as well as contribute to teamwork and the overall success of the SHG. As to Vipinkumar (1998), 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. Das also concluded that the degree of exposure of the members to various extension workers contributes to the proper growth and development of SHG (Brown, & Williams, 1984). The present study also found a strong significant positive relationship between extension contact and GDE. This result was consistent with previous findings (Ganguly, 2005; Vipinkumar 1998). 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 (Vipinkumar & Asokan, 2014; Vipinkumar et al., 2015).

In this study, social participation was examined as a variable. Ethiopians have a tradition of mutual support through traditional people's associations and indigenous groups such as 'Iddir', 'Equb', and 'Mahiber'. 'Iddirs' or burial associations involve members meeting and contributing money to support each other during difficult times. 'Equb' is a savings system where members contribute equally and take turns receiving the sum. 'Mahiber' is formed by neighbors, friends, or individuals with similar interests who meet to maintain and strengthen social bonds. The study revealed a significant association between social participation and GDE. Research conducted in the past in Asia also confirmed similar findings. Findings of past studies (Ganguly, 2005; Vipinkumar, 1998; Chandravadia et al, 2017) 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 (Sujata, et al., 2016). Social participation and active engagement in community activities and networks can foster trust, cooperation, and leadership skills and enhance collective action (Narayanaswamy, et al., 2016). 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 (Brown & Williams, 1984). This research finding was consistent with other past research that revealed SHG members socioeconomic status had a positive significant relationship with GDE (Sujata

et al., 2016; Vipinkumar & Asokan, 2014; Chandravadia et al, 2017; and Vipinkumar et al., 2015). 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 (Vipinkumar, 1998). SHG members with better socio-economic backgrounds may have greater resources and access to opportunities, potentially enhancing group performance (Narayanaswamy, et al., 2016). 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 (Saikumar, et al., 2015).

Conclusion

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. Of all other predictors, 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.

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