

Accredited Drug Shops (ADS) Group Dynamics Training Manual



August 2013



Community Integrated Development Initiatives (CIDI)



Plot 2809, Tank Hill Road

P.O. Box 692, Kampala-Uganda

Telephone: +256-0414-510-358

Email: cidicommunity@gmail.com

Website: www.cidiuganda.org

**Management Sciences for Health
(MSH), Sustainable Drug Seller
Initiatives (SDSI) Project**

Princess Ann Drive, Bugolobi

Kampala, Uganda

TABLE OF CONTENTS

Preface	iv
1. Module One: Group Formation	6
1.1 Introduction	6
1.2 Objective of the learning module	6
1.3 Key concepts.....	6
1.4 Activity one: nature of the groups	7
1.4.1 Materials required.....	7
1.4.2 Content.....	7
1.4.3 Procedure.....	7
1.4.4 Closure.....	8
1.4.5 Tips for facilitators	8
1.5 Activity two: the importance of groups	9
1.5.1 Materials required.....	9
1.5.2 Content.....	9
1.5.3 Procedure	9
1.5.4 Closure.....	10
1.5.5 Tips for facilitators	10
1.6 Group formation and membership.....	11
1.6.1 Materials required.....	11
1.6.2 Content.....	11
1.6.3 Procedure.....	11
1.6.4 Closure.....	12
1.6.5 Tips for facilitators	12
1.7 The stages of group development	12
1.7.1 Materials required.....	12
1.7.2 Content.....	12
1.7.3 Procedure	12
1.7.4 Closure.....	13
1.7.5 Tips for facilitators	13

1.8	Developing group vision, mission, goals, and objectives	13
1.8.1	Materials required.....	13
1.8.2	Content.....	13
1.8.3	Procedure.....	15
1.8.4	Closure.....	15
1.8.5	Tips for the facilitator	15
1.9	How to frame rules and regulations for the group	15
1.9.1	Materials required.....	15
1.9.2	Content.....	16
1.9.3	Procedure	16
1.9.4	Closure.....	17
1.9.5	Tips to the facilitator.....	17
2.	Module Two: Group Leadership	19
2.1	Learning objectives.....	19
2.2	Materials required.....	19
2.3	Content.....	19
2.3.1	Need for leadership.....	19
2.3.2	Why leaders must be changed periodically	20
2.3.3	Qualities of good leadership	20
2.3.4	Conflicts related to leadership	20
2.4	Procedure.....	22
2.5	Closure.....	22
2.6	Tips to the facilitator.....	23
3.	Module Three: Group Motivation	24
3.1	Materials required.....	24
3.2	Content.....	24
3.2.1	Purpose of motivation.....	24
3.2.2	Motivational techniques	24
3.2.3	Procedure.....	25
3.2.4	Closure.....	26
4.	Module Four: Group Management	27
4.1	Materials required.....	27

4.2	Content.....	27
4.3	Management tools.....	28
4.3.1	Communication	28
4.3.2	Group meetings.....	30
4.3.3	Record keeping	32
4.3.4	Factors or conditions necessary for the success of a group	33
4.3.5	Reasons for group failure.....	33
5.	Module Five: Group Ethics and Values.....	35
5.2.1	Meaning of the group values and ethics	35
6.	Module Six: Conflict Resolution	37
6.1	Learning objectives.....	37
6.2	Materials required.....	37
6.3	Content.....	37
6.4	Procedure.....	40
6.5	Closure.....	40

Preface

Organising and supporting Accredited Drug Shops (ADS) to form groups, associations, and subsequently national umbrella organisations is one of the goals of the Sustainable Drug Seller Initiatives (SDSI) under the Managements Science for Health (MSH) programme to sustainably and strongly build the business of ADS in Uganda. Achievement of this outcome is necessary for the project to attain its wider objective of building the capacity of ADS to increase access to essential medicines to rural communities in Uganda.

Most of the business firm–level data (Uganda Business Inquiry of the Uganda Bureau of Statistics, Private Sector Investment Surveys of the Uganda Bureau of Statistics, Bank of Uganda and Uganda Investment Authority and the World Bank RPED studies) show a high rate of establishment of indigenously owned business with an equally high rate (85%) of closure after the first five years of their establishment. Moreover, most of these types of business are small or micro, such as ADS, clinics, and dispensaries, and can be categorised as belonging to the informal sector of small and medium enterprises. These are characterised by insufficient financial muscle to tap into larger domestic and foreign markets for their products as well as access to credit. In addition, the lack of substantive capital also implies that they cannot afford better technology, staff, and other capital goods to benefit from economies of scale. While some indigenous firms are able to provide inputs for non-indigenous firms, many of them have to compete with foreign firms for the same market and inputs.

This training manual has been designed as a tool for the persons forming and nurturing ADS into groups, associations, savings and credit societies (SACCOs), and subsequently national umbrella organisations to build their capacity to develop into strong organisations and ensure financial sustainability. The manual will enable these persons to train ADS attendants and owners in the concepts, processes, and procedures of group functioning. It has been written in very simple language for easy understanding by grassroots-level functionaries.

The manual is divided into six modules. The first two modules are devoted to explaining the concept of group formation, principles of group functioning, and points that need to be attended to while forming groups. The field worker can use these modules at the stage of group formation. The following modules cover different topics that a group should understand for management of the collective effort. The field worker can use each of these modules when attending the group meetings. Each training module would take about one to two hours. It is obligatory for the field worker (be it the grassroots consultant) to be present as an observer in each of the group meetings for the first six months.

While developing this manual, we have drawn liberally upon material developed by other organisations. These include publications and materials of the Haryana Community Forestry Project of the Haryana Forest Department, the Ministry of Livestock Development, the Government of Kenya and IFAD, the Smallholder Dairy Commercialization Programme, and the Canada Nepal Gender in Organizations Project /Canadian International Development Agency.

It is hoped that this training manual can be of help to the field workers engaged in ADS group formation. The manual should also help the project staff develop a good understanding of the approach to be adopted in implementing this important project sub-component.

Dennis Nabembezi
Community Integrated Development Initiative

MODULE ONE: GROUP FORMATION

1. Module One: Group Formation

1.1 Introduction

The purpose of this module is to familiarise participants with ways in which people can come together, form a group, and work productively for a common purpose. A group is an entry point for development, and the dynamics of a group are extremely important in determining whether the group will be successful. Members must be flexible, creative, and cohesive so that the group can sustain itself within a complex environment. This module is designed to introduce participants to the concept of group dynamics, and to help them incorporate effective dynamics into their organisations.

1.2 Objective of the learning module

The module's objective is to help participants gain the understanding and skills to develop strong, effective groups. At the end of this module, participants will share a common understanding of the following:

- The concept of groups
- The characteristics of a good group
- Why groups are needed
- What role groups play in meeting the objectives of the group members

1.3 Key concepts

Group: In its simplest form, a group is a number of persons or things that are classed together on the basis of one or more common characteristics. The characteristics may be broad or narrow. This module focuses on specific types of groups: those that are defined by a common purpose, goal, or task and that interact and work together for the achievement of that purpose, goal, or task. An entire organisation can be referred to as a "group". Alternatively, groups can be important resources within an organisation.

Group dynamics: The term "group dynamics" refers to the structures and processes by which groups form and function. The study of the dynamics of a group includes questions such as: How is the group formed? Why is the group formed? How is the group structured? How does the group operate? How does the group affect individual members, other groups and the organisation?

Healthy and confident group dynamics require the participation of group members, participatory leadership, motivation, effective communication, and productive conflict resolution. Groups must be managed and maintained. Managing the group should be undertaken by the group, and be a normal part of group activities.

1.4 Activity one: nature of the groups

1.4.1 Materials required

Thermocol board/flannel board, chart paper, sketch pens, markers, index cards, drawings of different collections of people (e.g. children in a classroom, a crowd at the temple festival, a family), masking tape

Methodology: Brainstorming and discussion, group work, and discussion in plenary

Time: 2 hours

1.4.2 Content

This set of activities is intended to introduce participants to the concept of groups and group dynamics. Key sub-activities include characteristics of a group, importance of groups, group membership, and stages of group development.

1.4.3 Procedure

Part A

- a) Open the session by highlighting the title of the module: **GROUP DYNAMICS**. Explain that the first task is for the participants to reach a common understanding about what the term “group” means. What kinds of groups are we talking about?
- b) Invite participants to brainstorm what the word “group” means.
- c) List points on flip chart paper.
- d) Based on participants’ input, extract a definition of group that includes at least the following elements:
 - People rather than things
 - Size—i.e. two or more persons
 - Purpose—members have a common goal or purpose
 - Interdependence—i.e. members interact and come together to pursue the goal of the group
- e) Arrive at the following conclusions: “A group consists of people, sharing a common interest, working together to achieve a common goal, knowing each other by face, and having intimate interaction with each other”.
- f) Write definition on flip chart paper and display prominently.
- g) Now ask the participants to use this definition to identify types of groups that exist in their community. Give participants a few minutes to think about this. Then call on participants and write responses on flipchart paper. (Examples of groups might

include community-based organisations, nongovernmental organisations (NGOs), savings and credit groups, work units within organisations, etc.).

1.4.4 Closure

Ask one of the participants to review the definition of a group that will be used throughout this module. Emphasise that at the core of a group is its specific purpose, goal, or task. Groups may be formed for a variety of purposes, goals, or tasks.

1.4.5 Tips for facilitators

- a) The facilitator should adapt the activity to the local context, remind participants that they are already part of a group, and suggest that they use this training module to think about their ADS group, SACCO, and association.
- b) A group of interest (ADS) should have the following characteristics:
 - The size of the group is in the range of 10–20.
 - The members share similar characteristics such as same sex, caste, occupation, economic attributes, etc. (homogeneity).
 - Members are bound by trust, mutual respect, and affection (affinity).
 - Though informal, the group follows sound organisational management principles such as agreed rules and regulations, frequent meetings, maintenance of accounts, etc.
 - Mutual help (**one for all and all for one**) is the guiding principle of the group.
 - Members are guided by the principle of self-help rather than dependence on external help.
 - Members are bound together by the collective goal of improving their income and social status primarily through the organisational strength of working together.
 - As the first step towards the above, members make small savings every month.
 - From the common pool thus created, they meet the small credit needs of members who otherwise would have to approach a moneylender. Interest is charged on this small loan, which helps the group to build up its common pool. Members decide the rates of interest and loan repayment instalments.
 - The group opens a savings bank account in a financial institution (bank, cooperative society) in which all cash balances, except those that are needed for day-to-day expenses, are deposited.
 - On the strength of its common fund (including savings, outstanding internal loans, and interest collections) the group accesses credit from the bank. The group can withdraw money from this credit line as and when its members need credit to start income-generating ventures.

- During its meetings, the group also discusses other common issues and takes up collective action to solve problems of their own members as well as of the community.
- The group also becomes capable to access support from ongoing development programmes sponsored by government and NGOs.

1.5 Activity two: the importance of groups

1.5.1 Materials required

Flip chart, flip chart paper, markers, masking tape, a bundle of sticks (about 10 sticks of about 3 feet each), glass and water

Time: 1.5 hours

Methodology: Game and group discussion, picture interpretation, group work, and discussion in plenary

1.5.2 Content

The activity is aimed at making participants realise the importance of working in groups.

1.5.3 Procedure

Part A

- Invite four participants to come to the front of the training hall to take part in a game.
- Place a glass of water on a small stool in front of the four participants. Ask them to lift the glass of water using only their index finger. If the four are not successful in lifting the glass, suggest that they try to work together. If they still are not successful ask all four to use their index fingers at the same time to lift the glass.
- The rest of the participants should observe the game.
- Ask participants what this demonstration shows about the advantages of working as a group. Are there other advantages to working as a group? Write responses on flip chart.

Part B

- Collect a few sticks about a foot long and 5 mm thick.
- Hand over one stick to a participant and ask him/her to break it.
- Give three sticks to another participant and ask him/her to break them.
- Give nine sticks to another participant and let him/her try to break them.
- As the number of sticks increase, it becomes more difficult to break them.

- f) Ask the participants what benefit members of successful group that they know of have had from the group. Was there anything that they could not achieve before, which they can achieve now? Have they been exposed to any new opportunity? What is the contribution of members to the group?

Part C

Ask the participants to narrate incidents from their experience that indicate that the rural poor could not avail benefits from ongoing government programmes **due to the absence of collective action, unity, and self-initiative**.

For example, millions of the poor were given loans and subsidy under NAADS, Bonabagawale, Entandikwa, etc., to improve on their incomes, but many could not increase their incomes due to several factors as (probe the reasons):

- Being cheated by politicians
- Having to pay bribe
- Getting poor-quality assets
- Having insufficient working capital and skills for managing the enterprise
- Not having the right attitude and skills for managing the enterprise

Thus we see that all programmes for which people did not feel they had ownership and for which collective action, unity, and self-help were not the guiding principles, failed to meet their objective of social and economic development.

Now, what is the relevance of forming ADS groups?

The ultimate objective of ADS group formation is initiating a process of self-directed development, in which different ADS players come together to support each other to enjoy the benefits of economies of scale, purchasing power, and lobbying and advocating for issues that affect the operation of the ADS in Uganda.

1.5.4 Closure

- Conclude **that unity is strength** and this is one reason why groups are formed—for, united, even the poor can break the barriers to their development. “Nine at a time.”
- Summarise that groups are often more effective than individuals in accomplishing tasks.
- Emphasise the importance of gender balance in groups for community development.

1.5.5 Tips for facilitators

- Check whether or not points offered by participants emphasise the composition of group members from a gender perspective.
- Parts A and B of this activity focus on the advantages of forming groups. Facilitators can choose just one of these activities, or can include both, depending on the needs of the group.

1.6 Group formation and membership

1.6.1 Materials required

Flip chart paper, markers, masking tape

Time: 2 hours

Methodology: Group work, reports, and discussions in plenary

1.6.2 Content

Participants will be able to describe some of the things to consider when deciding whom to ask to participate in the group.

The members should have or be willing to develop good interpersonal relationships.

As the group has to be a self-selected entity formed on the basis of shared interests and affinity, it would be better to help people evolve their own criteria of selection. A wealth-ranking exercise and a social linkage diagram can be useful tools for this purpose.

1.6.3 Procedure

Part A

- a) Now ask the participants to do a wealth-ranking exercise. The first step is to lay down the criteria.
- b) Note that previous activities and discussions (e.g. the water-glass demonstration) have shown that it is important for the members of a group to be able to work together to achieve a common goal. In this activity we will be looking at some things that should be considered when forming a group.
- c) Divide participants into small groups. Each small group has a purpose or cause and would like to invite others to join the group. Each group is to discuss the following questions in relation to the purpose (related to ADS business) of the group:
 - What kinds of people would you ask to join your group?
 - Would you include both men and women?
 - Would you include a variety of classes, castes, and ethnic groups?
 - How large would you try to make your group?
 - Would it be important for members of your group to live nearby?
- d) Allow groups about 30 minutes to discuss questions and develop their answers and reasons. Then call groups into plenary and ask a spokesperson from each group to report. Encourage the other participants to ask questions.
- e) Now allow each group to invite members and decide criteria for joining an ADS group in their community and register all members in that group.
- f) After the membership is identified, the members should meet at a common place, in the presence of the field worker, and decide on a name, objectives, and activities. In

the next two to three meetings (at this stage the meetings should be weekly—this may be for about a month) —the group should frame its by-laws, savings amount and frequency, leaders, etc.

1.6.4 Closure

Indicate that when forming a group, and inviting new members to join, there are many things to consider—i.e. the motivation and interests of potential members, gender, class, type of business, caste and ethnic group, size of the group, and geographic location.

1.6.5 Tips for facilitators

The facilitator should choose topics for the “purpose” groups that are suitable for the participants and the geographic area in which they live and work. For example, the purpose should relate to AIDS work, including challenges and opportunities of forming groups

1.7 The stages of group development

1.7.1 Materials required

Flip chart paper, markers, picture: growth of groups (stages of development for a person)

Methodology: Facilitator-led discussion, picture interpretation, small-group work, presentations and discussion in plenary

Time: 1.5 hours

1.7.2 Content

- Participants will be able to explain the stages of group development.
- In preparation, the facilitator should become familiar with the stages of group development described in the reference section. If appropriate for the level of the group, this sheet can be prepared as a hand-out.

1.7.3 Procedure

Part A

- a) Explain to participants that, just as a person goes through various cycles in her lifetime, so does a group. Ask participants to discuss the stages of growth and relate them to the development of a group.
- b) Give an overview of the stages of group development from the reference section about the development of a group.
- c) Split participants into four groups to discuss the following questions:

- What stage of development applies to your group or your business of ADS?
 - Who holds leadership positions? Who is involved in decision making? Do some people dominate others, or are power structures equitable?
 - What action can you take to assist your group, and to encourage the group to function smoothly?
- d) Allow groups about 30 minutes to discuss these questions. Then ask a spokesperson from each group to present the group work in plenary.
- e) Discuss and then present additional points which are not covered by the participants.

1.7.4 Closure

- Highlight that a group should keep enough flexibility, creativity, and strength so that the group can sustain itself even in a complex environment.
- Summarise the crucial aspects which have to be considered for group development and emphasise the relationship between the topic and the name of the training itself.

1.7.5 Tips for facilitators

The facilitator should explain that the life cycle of a human or plant is different from the life cycle of a group. Though death is certain in a human life cycle, a group does not necessarily die if group members focus on effective group dynamics, and make adjustments that prevent the group falling into mourning.

1.8 Developing group vision, mission, goals, and objectives

1.8.1 Materials required

Flip chart paper, markers, masking tape

Methodology: Open discussion, group work, and plenary

Time: 1.5 hours

1.8.2 Content

- a) A vision is a mental picture of the organisation's ideal future that is shared by the majority of its members. In the case of a group, the shared vision will determine the decisions, choices, and activities that are to be made. It must combine the ideas of the development of structures, behaviours, and attitudes with a realistic economic focus. A vision represents or shows the ultimate (long-term) aspirations of the organisation as an institution and its members. It expresses the dreams of the organisation as an institution and its members in the long run. An example of an organisation's vision which deals in provision of financial services may run as follows:

“A rich and prosperous membership served by a profitable and sustainable farmers group”

b) A mission statement is a brief statement that indicates the purpose for which the organisation was formed, the direction in which it is intended to move, and the clientele it aims at serving and how. Using a case of a farmers’ group that is in the business of providing financial services to its members, the following are examples of what could be its mission statement:

- “We are in the business of providing high-quality financial services to low-income but economically active people in our community.”
- “We aim at providing secure, reliably affordable, and sustainable financial services to rural people.”

A group’s mission should be feasible, precise, clear, motivating and distinctive. It indicates major components of strategy and how it is to be accomplished.

c) **Goals:** These are medium- and long-term aspirations that the group wants to achieve, based on the mission statement and driven by its vision. Examples of goal statement for a farmers’ group that is providing financial services to its members may be:

- “Maximisation of savings and credit services to members while maintaining a better portfolio”
- “Maximisation of the group’s income and profitability to enable it grows into a stable financial institution.”
- “Increased outreach to the group to serve more people and make an impact on poverty alleviation”

d) **Objectives:** These are specific qualified targets that the group has set to be achieved in the short-term or medium-term period, which will move it in the direction of achieving its goals. Examples of group objectives for a farmers’ group providing financial services to its members may include the following:

- To increase savings by 20% per annum over the next five years (2005-2010)
- To increase credit services to members by 20% by the end of the year
- To increase credit services to members by 15% per year
- To increase the number of members from 20 to 50 by the end of 2015
- To increase the loan portfolio from 10 million Uganda shillings (UGX) to UGX 40 million by December 2015

One goal may have one or more objectives. Both goals and objectives must be Specific Measurable, Attainable, Realistic, and Time-bound (SMART).

1.8.3 Procedure

- a) Divide the participants into two groups.
- b) Ask them to think about the vision, mission, objectives and goal for their group.
- c) Let them note down whatever they say on the chart.
- d) Invite the group spokesperson to share the views of the group.
- e) Encourage discussion for the whole class to agree on the vision, mission, goal, and objectives of the group.
- f) Further support them to refine their goals, mission, vision, and objectives for their group.

1.8.4 Closure

These will form the goals, mission, vision, and objectives of the group.

1.8.5 Tips for the facilitator

- Encourage as much discussion as possible.
- Don't propose goals, mission, vision, and objectives to the group.
- Let them (vision, mission) come from the group members—as such they will cherish them and this will improve on sustainability of the group.

1.9 How to frame rules and regulations for the group

At the end of the session the participants will be able to guide their groups to frame their rules and regulations (by-laws) after extensive discussions within the group. The model by-laws developed and referenced in this manual may guide the group members to draw up their by-laws, but they should not be forced to adopt them as they are.

1.9.1 Materials required

Pictures of people queuing up for a bus, people crossing the road at a zebra crossing. If these pictures are not available in the community you can use the scenario of the group members going for breakfast and lining up for service or any other activity without set rules.

Methodology: Facilitator-led discussion, picture interpretation, small-group work, presentations, and discussion in plenary.

Time: 2.5 hours

1.9.2 Content

Wherever two or more people come together, certain rules of behaviour develop automatically. Many of these rules are informal or governed by custom. But wherever people join together for a common objective and financial transactions take place, there is a need to have rules written down. In democratic organisations, these rules must be agreed to and understood by all the members and they must be followed strictly. Any deviant behaviour must be discouraged through a set procedure. To make financial transactions transparent, proper accounts must be maintained. In the absence of these the organisation will disintegrate.

Self-help groups are democratic institutions and they must follow the norms of democratic self-governance. These norms, necessarily in the written form, are called the by-laws of the group. These by-laws must contain the following:

- Objectives of the group
- Procedure for election of representatives
- Periodic change of representatives
- Time of meeting and periodicity of meeting
- The amount and periodicity of saving
- Operation of the bank account
- Procedure for sanction of loan, amount of loan, purpose of loan, rate of interest to be charged, repayment period
- Fines/penalties for non-attendance in meetings, late payment of savings, late or non-payment of loan instalments or other undesirable behaviour
- Activities to be taken up by the group other than saving and credit
- Procedure for withdrawal from membership
- Distribution among members of income from group business

1.9.3 Procedure

Part A

- a) Show pictures of people standing in a queue to vote or people using a zebra crossing to cross the road and ask the following questions:
 - Why is there a queue at the serving point? What would happen if there were no queues?
 - Why are traffic rules needed?
- b) Summarise the answers and demonstrate the importance of rules and regulations for proper functioning of the group.
- c) Emphasise that in the absence of rules there will be indiscipline, lack of unity. Hard-earned savings of members will not be safe. The deserving will not get loan. Banks will refuse to cooperate; support from development agencies will not be possible.

- d) Ask the participants: What rules have your ADS group adopted, regarding the following?
- Objectives of the group (savings and credit, take up income-generating activities, develop ADS into strong businesses, acquire skills, participate in development activities, learn to read and write...)
 - Membership (Who can join? Who cannot? When and how can a member leave?)
 - Meetings (When? Where? Quorum? How to deal with absentees? What will be discussed?)
 - Saving? (Minimum amount per month? When and how withdrawal of saving is permitted?)
 - Loans? (Who will get the loan? How to decide the priority? Purpose? Interest? How to ensure that loan is properly utilised? When and how to repay? Penal interest for default?)
 - How to choose representatives? (Who? How? When to change them?)
- e) Discuss: Which of the above rules are working well? Which are not? Why? Do you have an action plan to improve the situation?

1.9.4 Closure

The trainees may use a similar procedure to help the ADS groups to frame their by-laws.

1.9.5 Tips to the facilitator

- Help the group members to arrive at their rules and regulations through extensive discussions; help them to write them down and keep the document safely and educate them about their strict observance. Within two months all group members should be fully aware of them.
- These rules must be written in the local language at the end of the second meeting of the group.
- The rules must be evolved through consensus. Do not impose on them any rule that they have difficulty to follow. “What will work for them?” should be the guiding principle.
- All members must understand the rules.
- There should be flexibility to modify the rules as the group gains experience.
- The rules must be implemented in spirit.
- The rules must be signed by each member.

- It is the duty of the field worker/community organiser to ensure that the ADS groups have written rules by the end of the second meeting. Only then can the ADS group be considered to have been formed.

MODULE TWO: GROUP LEADERSHIP

2. Module Two: Group Leadership

2.1 Learning objectives

At the end of this session the trainees will be able to:

- Explain to ADS group members the need to assign specific responsibilities to three persons who may be called leaders, representatives, or office bearers
- Explain that the people thus selected must be those who trust and respect the other members, have a vision, and encourage members to participate in group decision making
- Explain that the leaders should have a specific term of office and they should be changed after the end of the term

2.2 Materials required

Flip chart paper, markers, paper and two pairs of scissors, four glasses, water, soil, and clay

Methodology: Discussion and games

Time: 2 hours

2.3 Content

2.3.1 Need for leadership

For the proper functioning of a group, responsibilities must be assigned with regard to performance of essential functions of the organisation. If everyone is left to do everything, there will be confusion.

Assigning responsibilities helps to:

- Coordinate all activities of the group
- Build good relationships among members
- Ensure that all members participate effectively in group activities
- Monitor group progress and improve performance
- Coordinate with other groups and organisations
- Bring out the best in every member

They may be called office bearers or representatives. They need not be called leaders, as this will give the feeling that all the other members are followers.

2.3.2 Why leaders must be changed periodically

ADS group members with specific responsibilities must be selected through consensus by all the group members. Their term of office must be specified and new leaders must be selected after the end of the term. Changing the leaders periodically helps:

- To create opportunities for all members to develop leadership qualities
- To promote the sharing of responsibilities/development of collective leadership
- Smooth functioning of the ADS group even if some members are absent
- To promote belongingness and ownership of the group by all members
- To avoid domination of the majority by a few influential members

The outgoing leaders must take action to change the leadership. The change of leadership should therefore be initiated two to three months before the term of previous office bearers ends.

Leadership can be changed by the group even before the fixed term if:

- The behaviour of present leaders is undesirable
- They are not performing their roles well
- They are misusing group funds

2.3.3 Qualities of good leadership

Leaders must be democratic and encourage all other members to participate in group activities, including decision making. They will be responsible, impartial, and supportive of others. They should not be selfish, dominating, and dictatorial (autocratic leaders).

They should not be irresponsible or refuse to take risks or think that the others will do their job (dummy leaders). ADS groups need leaders who are:

- Self-disciplined
- Balanced in attitude and behaviour
- Involving all members in group activities
- Willing to forgo their credit needs for the sake of others
- Patient
- Concerned about the development of the group

2.3.4 Conflicts related to leadership

- a) **Selecting leaders:** If the group is not homogeneous, people of different sub-groups may want to have their own people as leaders. Sometimes women who are dominant in the village community may want to assume a leadership role, while others may dislike these people. In some situations, nobody may volunteer to be a leader, fearing responsibility.

The field worker can tackle such situations by explaining the necessity for people to shoulder responsibilities if the group is to function well and pointing out the qualities of good leaders. In case it is feared that a dominant sub-group may submerge other sub-groups, some form of secret ballot can be adopted. Sometimes people may not volunteer for a leadership role as they do not realise their potential. If this is so,

observe how group members behave in the group and what their hidden leadership qualities are. Those with potential can be discretely encouraged.

- b) **Autocratic leadership:** Dominating leaders do not like dissent and will force others to toe their line. As time passes, resentment will develop and the group will collapse. This behaviour may be due to the fact that the leader may have wrong notions about leadership or if it is not easy for the leader to admit mistakes. Proper training by the field worker during group meetings in the first three months will help to overcome this problem.
- c) **Handling of cash:** This responsibility is carried out by the treasurer. Handling of cash is a very sensitive issue. If the treasurer is not honest, she can use the money for her own needs. Sometimes members may develop mistrust, even when the treasurer has done nothing wrong. To avoid this situation, the by-laws should specify the maximum amount that can be kept with the treasurer for the group's emergency expenses. Any amount over this amount must be deposited in the bank. All cash should be kept in the cash box and the key of the box must be with the secretary. Members should take turns to deposit money in the bank.
- d) **Leaders taking loans first:** In order to avoid such situations, leaders should draw loans from the group only after all other needy members have had the opportunity to avail the group's loans. In some groups, it has been observed that leaders take loans in the name of other members. This should be strictly avoided. The field worker can subtly suggest to the leaders that by not taking any type of benefit from the group until other members have had their turn, they would be enhancing their respect and trust from members.
- e) **Superiority complex of leaders:** Some leaders may think that the group owes its existence to them. Such leaders will take decisions on their own, suppress the others, and corner all the benefits. In such cases, the field worker should:
 - Educate the members about the dangers of dominant leadership
 - Spend time with the leader, win her confidence, and try to change her attitude
 - If the leader refuses to change, motivate the members to change the leader
 - Narrate the examples of good leaders
 - Demonstrate the qualities of good leaders and dangers of poor leadership
- f) **Change of leadership:** In many groups leaders refuse to be changed as they do not want to relinquish powers and privileges, or they may not cooperate with the new leaders. This problem will not become serious if:
 - Members and leaders know the scheduled time for leadership change
 - The outgoing leader's fear that she may not continue to enjoy respect if removed

Such members should be reassured that her experience as a senior member will continue to be availed by other members.

- g) **Nobody volunteers to be leader:** This problem may arise when the earlier leadership was humiliated without justification or when members fear taking up responsibility. In some areas there may also be opposition from family members.

This situation arises due to having no opportunities for building up skills and confidence and due to non-transfer of knowledge. The members should be given the opportunity to attend all training on offer. Group leaders can also share their experience and knowledge with other members. There should also be opportunities for sharing experience with other successful groups.

- h) **Lack of knowledge of the leader's role and responsibilities:** The field worker should explain to the group the roles and responsibilities of each office bearer and train them to develop capabilities for the same. The roles are:
- **Chairperson:** Conduct meetings, help members to take collective decisions, solve members' problems, and share information with members.
 - **Secretary:** Inform dates of meetings, fix agenda of meetings, record attendance in meetings, prepare minutes of meetings, and keep the key of the cash box
 - **Treasurer:** Handle all cash transactions in the group, keep custody of cash, monitor loan utilisation and repayment
 - **Collective responsibility:** Represent the group in other forums, deal with the bank, appraise loan applications, plan and implement programmes.

2.4 Procedure

Part A: Game to explain the need for good leadership (paper art)

- a) Divide the participants into two groups. Select two participants as observers. The observers should observe what each group is doing, who does what, who does more of the physical work, who gives directions. Which group did the assigned work faster? Why?
- b) Provide paper and scissors to the two groups of participants. Ask them to cut the paper in the shape they want or prepare a collage. The group that develops the best piece of art will be appreciated.
- c) Then tell the observers to give their observations. Conclude that the group that had better leadership brought out the best work. Who were the leaders? How did they get the work done?

Part B: Game to demonstrate different styles of leadership

- a) Take four glass tumblers and fill them with water. Call in four participants.
- b) Ask one of them to put a pebble (hard object) in the glass, another to add some water to the second glass, another to put some wet clay (dust) in the third class, and the last one to put sugar in the fourth glass.
- c) Ask the other participants to explain what happened to the four glasses.

2.5 Closure

The pebble in one glass represents an autocratic leader. It dominates and does not mingle in the water. In the second glass, water was added, but it does not make any difference as the glass was

already full. This represents the dummy leader. The mud made the third glass dirty, just like some leaders can destroy their groups. The sugar made the fourth glass sweet, and a good leader should be making things sweeter and better for the group members.

2.6 Tips to the facilitator

- Use the exercises to illustrate the need for good and honesty in leaders.
- Summarise the topic, emphasising the importance of democratic, participatory, and gender-sensitive leadership.
- Emphasise the need to have both men and women in positions of leadership so that equality is demonstrated.

MODULE THREE: GROUP MOTIVATION

3. Module Three: Group Motivation

Motivation is an important aspect of group dynamics. This module establishes the importance of motivation, and provides some motivating techniques. Motivation includes desires, wants, drives, motives, incentives, and attractions to do something. Motivation is an inner state that drives someone to do something.

3.1 Materials required

Flip chart papers, markers, prize

Methodology: Game, questions and answers, discussion

Time: 2 hours

3.2 Content

3.2.1 Purpose of motivation

The purpose of motivation is to create conditions where people are willing to work with initiative, interest and enthusiasm, and with a sense of responsibility, loyalty, and discipline, so that the goals of an organisation or group are achieved effectively. Motivation is one of the most important factors for managing human resources within family, groups, or organisations.

Reasons to understand motivation include ensuring active participation, social development, maximising utilisation of human capacity, building self-reliant development, building accountability for successful performance, and being inclusive.

3.2.2 Motivational techniques

What is it that motivates individuals to work with initiative and enthusiasm in pursuit of a common goal? There is no simple or single answer to this question, as different things motivate different people. Some people are motivated by money or other material rewards, some are motivated by the recognition and praise of others, some are entirely self-motivated by individual standards and goals they have set, some are motivated by the fear of failure, and so on. People may be highly motivated if they are actively involved in activities, such as problem analyses, programme design, implementation, etc. Equality in a group, as well as trust and safety, are important pre-requisites to motivation. Examples of motivators are as follows:

- **Rewards** may include money, prizes, recognition, love, and friendship

- **Job/work motivators** include assignments that are interesting and sufficiently challenging, being given opportunities to learn and gain skills, and being recognised and respected by colleagues.
- **Internal motivators** include the desire and belief that one can improve one's life (setting and reaching individual goals), self-satisfaction from meeting individual goals, self-satisfaction for work well done, self-satisfaction from working with others and self-respect.
- **Negative motivators** may include fear of failure, threat of punishment, and threats of withdrawal of recognition and respect.

3.2.3 Procedure

Part A

- Divide participants into four groups. Ask each group to select a leader.
- Take the four leaders out of the training hall, and explain to them that they are to go back to their group and collect as many items as they can from the members of their group, by any possible means.
- They will have a set amount of time (e.g. 10-15 minutes). The items can be anything—purses, paper, pens, jewellery, etc.
- Return to the training hall. The leaders will then collect items from the members of their group, by any possible means, without revealing the objective of the game.
- When the time is up, give the signal to stop.
- Ask a volunteer from each group to count the number of items collected by the leader. Declare a winner and provide the prize.
- Compare the number of items collected by the different leaders. Discuss why some leaders collected more than others.

Part B

- Again, ask the participants to split into four groups. This time, explain the rules to the group. Also, indicate that the group that collects the most items in the allotted time will win a prize.
- Give a signal to begin.
- When time is up, give the signal to stop, and ask a volunteer from each group to count the number of items collected.
- Declare the winner based on who collected the most items, and provide the prize.
- Discuss why some groups collected more than others. What was it that motivated the members of each group to give items to the leader? (Was it the prize? Was it the desire to be the winner? Was it good organisational skills of the leader? Were the participants self-motivated? Etc.)
- Relate the activity to the importance of motivation, and the differences between directed and self-motivated groups

3.2.4 Closure

Summarise the points raised by participants about motivation, and re-state the importance of motivation.

MODULE FOUR: GROUP MANAGEMENT

4. Module Four: Group Management

4.1 Materials required

Flip chart paper, markers, notebooks, and pens

Methodology: Facilitation, question and answer and open discussion, brainstorming, group discussion, and presentation

Time: 2 hours

4.2 Content

By the end of this topic, the participants should be able to manage their own groups. This session will focus on issues of group management, communication as one of the management tools, group meetings, record keeping and reporting, factors necessary for the success of the group and causes of failures.

Group management is the process of working with the group members in order to achieve the group objectives. There are many management functions of the group and these include:

- a) **Planning** is the formulation and taking decisions of the group goals, objectives aimed at targets to be reached, activities to be carried out, and how, when, where, and who to carry out the activities. Planning is vital for effective and efficient implementation of the group activities and ensures that the activities are undertaken according to the plan and design.
- b) **Participatory planning** is where every member of the group participates in decision making and implementation of the group activities. Through participatory planning, members are motivated to carry out group tasks and make contributions towards improvement of the activities. It also enhances a sense of ownership and belonging.
- c) **Coordination** is identification, securing, organising, and allocation of the human, financial, and material resources that are required for implementation of the activities. It involves harmonisation of the ongoing activities and informing the concerned parties of the expected output and remedies to be taken. Effective coordination requires effective communication.
- d) **Monitoring and evaluation** is the measurement and correction of performance in order to ensure that objectives and plans devised are accomplished and the goals reached. It involves setting standards, identifying successes, failures, and constraints/challenges during the implementation of the work plans/activities of the group. It helps to identify alternative remedies to the failures and constraints.

- e) **Participatory monitoring and evaluation (PMOE)** is the involvement of all group members in setting standards, measuring performance, and correcting deviations. It therefore enhances performance and thus increasing productivity.
- f) **Supervision** is the regular follow-up and checking that the set activities have been undertaken and completed using the allocated resources and during the specified time frame. It involves taking notes of the performance and providing backstopping.

4.3 Management tools

These are aids used in carrying out management function and include meetings, communication, motivation, discussions, measurements of performance, correction of deviation, delegation, demonstration, interviewing, budgeting, reporting, and record keeping, among others.

4.3.1 Communication

The core of group dynamics is interaction among group members. This means that communication between group members is important. An individual may develop an idea/plan that is communicated to the group members during meetings, wherein the members discuss together ways to develop a particular action for such an idea/plan. Through discussion of the plans, the group members can gain experience from interactions of the members to ensure common understanding among the group members.

Communication in the group is very important aspect for the following reasons:

- Is a means of sharing information among the group members—i.e. a message is sent to audience and the feedback is obtained.
- There is free exchange of information among the members, hence making it easier to make decisions.
- It increases transparency within the group.
- It helps in reducing conflicts due to exchange of the ideas.
- It enhances better relationships among members.

a) Forms of communication

These include:

- Spoken words (oral/verbal communication)
- Written communication
- Body language/signs
- Images

The factors influencing the selection of the means of communication are:

- The type of the message to be communicated
- Available resources and communication facilities to be used

- Target group/audience

Effective communication requires use of communication skills. The two key clusters of communication skills are listening and feedback. Listening is paying attention to the messages sent as well as following and reflecting on the messages; feedback is the reaction/response to the message received. The reaction may be positive or negative, constructive or destructive.

b) Barriers to communication

Poor communication is the consequence of several factors and might lead to conflicts in the group or communities. This arises when the messages do not get through to the receiver as intended or get misinterpreted. Such occurs particularly when messages are complex, emotionally toned, or clash with the mental set of the receiver. Some of the key barriers include:

- Selective listening, where some people fail to listen to the negative feedback of information.
- Filtering of negative information before passing the message to the receiver in order to make it more acceptable and avoid displeasing people.
- Status difference between the sender and the receivers, hence creating communication gap.
- Credibility of the sender—the message sent may get through clearly and be easily accepted if the sender/source is trustworthy whereas it will be ignored/not taken seriously if the sender is of low credibility status.
- Communication overload, where people get exposed to significant amount of printed and spoken information than their capacity can contain.
- Failure to hear.
- Language difficulties.
- External influence/ interruptions.
- Non-verbal signals that might be interrupted differently.
- Differing perceptions about the ideas communicated.
- Emotional reactions.

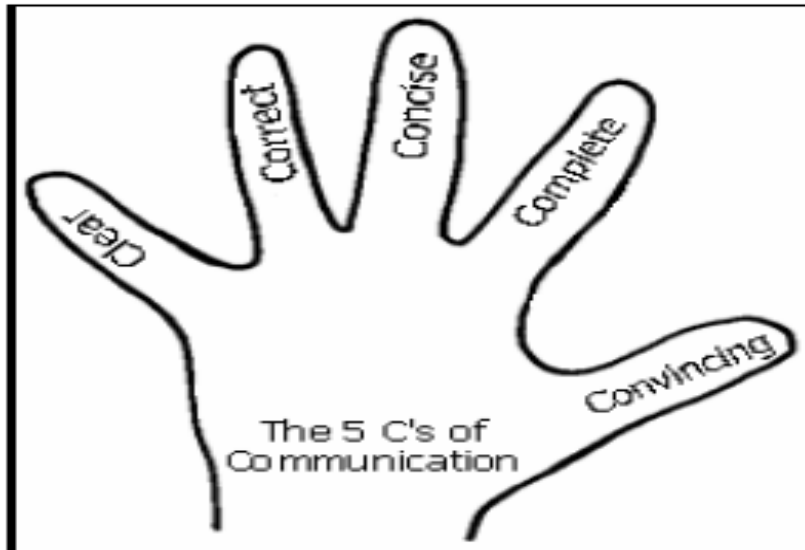
4.3.1.1 Procedure

Part A

- a) Request that one participant write a short letter from their group to chairperson of the group requesting him to call a meeting to discuss an urgent matter in the group.
- b) Ask another participant to read the letter aloud in plenary.
- c) Ask the group whether the information is complete and clear.
- d) Discuss how we communicate effectively. What are the basic characteristics of good communication?

- e) Explain the elements of good communication by the picture: the 5 C's of communication.

Figure 1: The 5 Cs of communication



4.3.1.2 Closure

Ask the participants to do a self-evaluation of their communication skills in terms of the five C's (clear, correct, concise, complete, convincing), and to set personal goals for improving areas in which they might be weak.

4.3.2 Group meetings

A group meeting is one of the important management tools that provides a forum for exchange of ideas, knowledge, skills, opinions, and views. It provides a forum for reflecting and reviewing group activities as well as identifying problems and devising solutions to the problems. It must be conducted regularly for effective performance of the group.

a) Relevancy of meetings in group development

- These meetings are when the decisions are made by the members; they enhance experience sharing through exchange of ideas, skills, and views.
- Personal interactions among the members are intensified; thus new friends are made.
- They also enable the members to learn from others through observing and visiting the different enterprises being undertaken by individual members of the group.
- Conflicts among the group members can be reduced through having regular meetings. Attending group meetings is one of the pre-requisites for members when joining the group (by-laws/regulations of group).

b) Types of group meeting

- **Ordinary and periodic general meetings** are ones which are conducted in accordance at a scheduled time—e.g. meetings attended by designated persons/committee
- **Special general meetings** are designed to convene on special request by the members or regulator to address special matters
- **Special/extra-ordinary meeting** is convened on special request to address special matters

c) Procedure of conducting group meetings (by chairperson and secretary of group)

Before conducting group meetings

- The chairperson of the group organises for the information/issues to be discussed from the previous meeting or group first meeting.
- The issues to be discussed are shared with the group leaders to determine the authenticity/relevancy of the issues and any other information to be included in the menu/agenda.
- Gather information on the availability of the members and the proposed date and time for the meeting.
- Identify the suitable place and the time for conducting the meeting.
- Information secretary/publicity informs all the members on the need for conducting the group meeting and ensures that all the members are informed about the proposed meeting.
- Ensure that all necessary arrangements are put in place before conducting the meeting; for instance, availability of meals, transport refunds, facilities, and seats.
- The agenda of the meeting should be made according to the priorities/urgency.

When conducting meeting

- Ensure that three-quarters of the members are present before starting the meeting.
 - The members should be called to order for the start of the meeting.
- Welcome the members for the meeting.
- The reading of agenda of the meeting should follow the above and request for the adoption of the agenda or should be amended.
- Follow the agenda.
- Allow all members to participate freely through exchange of ideas/opinions/views.
- Ensure active participation of all members in the discussion for uniformity and arriving at general agreement on the issues being discussed.
- Accept opinions and ideas from members.
- Ensure the secretary of the meeting takes notes on/records the issues being discussed.

- Make a summary of the meeting, highlighting key areas that need urgent attention.

After the meeting

- Ensure that the minutes of the meeting are produced, printed, and circulated to the group members for reading through and analysing the contents of the meeting.
- Ensure all the agreed-upon activities are implemented in accordance to the stipulated guidelines and the time provided for by the group.
- If the activities are allocated to the selected members of the group, ensure that they follow what the group has agreed to be implemented.
- The minutes of the group meeting should include the following:
 - Title of the meeting
 - Date of the meeting
 - Place of the meeting
 - Filled attendance lists
 - Agenda of the meeting (items discussed in the meeting)
 - Record of the group proceedings in the minutes book

4.3.3 Record keeping

A record is the written proof of something happening or something anticipated to happen. A record can be a written proof of something said to have happened; for instance, minutes of the meetings, numbers of group members who worked in the garden, names of members who have brought in membership fees. **Record keeping** is the process of storing safely the group records.

a) Importance of record keeping

- It provides information and data for reporting, monitoring, and evaluation
- For effective group management
- To avoid the group members' losing track of planned activities, achievements and challenges encountered, and recommended solutions/alternatives
- For provision of loans through savings and credits scheme
- For tax deductions
- For future references and accountability of funds used on the activities

b) A report

A report is an account of what has been used or is expected to be used. It is a verbal, written, or electronically recorded account of activities carried out during a specific period of time.

What to report

1. Group resources such as human, financial, and material items in the group
2. Group activities done and those to be done
3. Group progress like the successes, challenges, failures, opportunities, and threats
4. Any other information that is related to the group development

When to report

This can be done according to the period stated (periodically) as the group decides—e.g. weekly, every two weeks (fortnightly), once a month, every two months (bi-monthly), or once a year (annually). The reports can be by word of mouth (verbal), written, or electronic. However, avoid reports that cannot be used for future reference. The reports can be made by the group leader to the members of the group or vice versa.

4.3.4 Factors or conditions necessary for the success of a group

- a) Clear objective(s) to be achieved by the group
- b) Clear and achievable benefits for group members
- c) Ideal size of successful group should be at the range of 8-25 members
- d) Mutually agreed upon, equally and fairly applied group regulation/by-laws
- e) Active and committed participation of all group members in the affairs of group operations
- f) Transparency in the handling of the group affairs
- g) Group savings and revolving fund
- h) Group organisation and effective leadership
- i) Period of existence and frequency of contact among the members that enhances participation of members.
- j) Visionary, trustworthy, efficient, and effective leadership, with motivated members who remain committed and actively involved in the group operations
- k) Conducive environment for group membership and operations
- l) Members should be able to benefit from other individual members in the group
- m) Appreciation of each member's contribution/participation in the group and satisfaction of group members needs and interests
- n) There should be good communication within the group members
- o) Inequitable sharing of group benefits

4.3.5 Reasons for group failure

- a) When the conditions stated in (i) above are not present in a group

- b) Cliques developing in the group
- c) Discrimination of members; for instance, persons with HIV/AIDS, the disabled, or deaf persons.
- d) Change of the group objectives
- e) Poor leadership of the group
- f) Unresolved conflicts/problems cropping up in the group

MODULE FIVE: GROUP ETHICS AND VALUES

5. Module Five: Group Ethics and Values

5.1 Materials required

Flip chart paper, markers, notebooks, and pens

Methodology: Facilitation, question and answer and open discussion, and brainstorming

Time: 1 hour

5.2 Content

By the end of the topic, the participants should be able to practice good ethics and values in their groups. This session will focus on meaning and definition of values and ethics, the difference between ethics and values, and their importance.

5.2.1 Meaning of the group values and ethics

A conception of what individual or group regard as desirable may be referred to as a value. A value is a view of life and judgement of what is desired. Values are personal in nature.

Ethics operate as a system of values concerned primarily with relationship of the institutions. There are generalised as a value system and are the acceptable ways of conducting oneself in any aspect of life—socially, politically, spiritually, etc.—for instance, when the group is dealing with clients/customers in the course of doing its business, it would be expected to observe the following ethics:

- **Honesty:** in terms of price, quality, quantity, and delivery of the products to the customer
- **Responsibility:** being able to meet obligations as regard to timely fulfilment of the contractual obligations
- **Friendliness:** a group should try to be friendly when dealing with the customers
- **Understanding:** being able to understand certain situations when dealing with the customers—e.g. if customer lost goods in transit, he/she should be treated with understanding without demanding for the payment
- **Courtesy:** being polite, patient and cooperative to the customers
- **Gentility:** being kind, cheerful, and balanced temper towards the customers.

By practising good ethics to the customers, the group is likely to expand its market by maintaining its customer relationship and attracting new ones. Customers will be happy with the groups' products and would buy more; hence, business will grow more. As seen in the case above, the group may employ staff in order to operate and expand its business. Shop owners will be expected to observe the following ethics with regard to staff:

- Provide them with good working conditions—the work place should be healthy to work in—and provide other benefits such as transport, accommodation, lunch, medical, etc.
- Terms and conditions of employment should be clear to the employees—e.g. permanent, contract, temporal, and whether salary or the wages should be specified.
- Provide fair pay to the employees, in terms of what the business can afford and the minimum requirement for wages.
- Assure job security to enable employees to be aware of when the contract of employment comes to the end.
- Ensure politeness, whereby customers are treated politely in all situations, even when they are assumed to be wrong.
- Respect of the employees should be shown for the contributions made to the business.

By practising these business ethics towards the employees and society, the group will be able to gain loyalty, efficient and quality services, and minimum waste of time, which will all result in higher productivity and profitability. The group will also be able to earn a good reputation with the customers for its product and enjoy a bigger market share, have easy access to inputs produced by the society, enjoy protection from the society, and enjoy a good working environment.

Likewise, the group is expected to observe good ethics towards the government, such as:

- Complying with the laws, policies, and regulations that govern the registration and operation of the group
- Meeting the tax obligations fully and on time
- Avoiding unethical practices like bribery and cheating customers
- Meeting the standards of quality and weights
- Relating well with the employees, society, and the environment in accordance with the laws and regulations

In the course of conducting its business, the group will interact closely with the society, mobilise its membership from the society, and sell its produce and procure inputs from the society.

MODULE SIX: CONFLICT RESOLUTION

6. Module Six: Conflict Resolution

Conflict occurs within all organisations and groups. It is an important element of an organisation's or group's development (see stages of development), and can serve as a means to build an organisation's or group's capacity and generate creative ideas.

6.1 Learning objectives

- The field worker should be able to identify potential areas of conflicts during the course of group development.
- The field worker should be able to explain to group members that conflicts naturally arise in any activity where people come together and that there is nothing wrong in this.
- The field worker should be able to help groups to recognise conflicts and try to resolve them through consensus.

6.2 Materials required

Flip chart paper, markers, a tea cup, and notepads and pens for groups

Methodology: Brainstorming, group work, discussion in plenary

Time: 2 hours

6.3 Content

Conflicts are natural to social life. People have different personalities, family backgrounds, life experiences, attitudes, and interests. These lead to disagreements and disputes and, if they are not solved amicably, to conflicts. These disagreements may develop on the basis of competition for benefits, perception of inequality or injustice in the distribution of benefits, dissatisfaction with behaviour, attitudes of others, and so on. As mistrust increases, communication breaks down and leads to greater misunderstanding. Attitudes become rigid and hostility develops. Groups need to ensure that disagreements do not lead to suspicion, mistrust, and hostility.

Disagreements, in fact, can help group development if they are managed properly. These disagreements will resolve naturally in the course of discussion in group meetings, if it is ensured that all viewpoints are given an equal chance to be heard. A watch must always be kept to ensure that disagreements do not lead to mistrust. If this happens, the field worker must help the groups to address the problem squarely. Any delay will lead to disintegration of the group. If conflict cannot be settled by the field worker or the group, help can be taken from other groups, village elders, or other resource persons.

Some approaches to deal with conflicts are:

- Avoidance (refuses to discuss—not acceptable).
- Covering up differences, which in fact exist (not acceptable).
- Bargaining to maximise each person’s gain (common gain must be the ultimate criterion)
- Forcing (undesirable).
- Problem solving by accepting differences and resolving them collaboratively. This is the ideal approach and implies recognition of factors that cause conflict, acceptance of different ways of thinking, and willingness to change one’s stand.

Steps in solving conflicts in a group may include:

- Discuss what happened. Who are involved? What are their viewpoints?
- Listen to the possible solutions.
- Identify the pros and cons of each solution.
- Adopt the most effective and collective solution. What is good for all? What if some other choice is made?
- Implement the solution. When? Who will do what?
- Review the implementation.

Conflicts related to the field worker: Some conflicts emerge at the group formation stage itself. Firstly, the village women may doubt the motive of the field worker in forming groups. This may be due to the following reasons:

- The field worker herself may not be clear about the purpose and functions of the group.
- She may lack communication skills.
- She may not have the ability to recognise and respect other people’s strengths.
- She may lack the willingness to involve poor people in decision making.
- She may want to take all the decisions on her own.

These defects must be removed through appropriate training of the field worker before she/he goes into the training. Secondly, the field worker may face opposition from local leaders. This happens when these leaders have an interest to give benefit to a particular section of the community (not necessarily the desirable). If the field worker does not toe their line, they may spread false messages. Therefore it is important to be very careful in taking the help of the local leaders.

Thirdly, the way the field worker works may itself be a matter of dispute. For example, in a village with deep caste animosities, if the field worker forms a group with only one caste, the other castes may be dissatisfied. Similarly, frequent visits to the house of one or two members may also create suspicion. Therefore, the field worker should interact with all the group members irrespective of their caste or economic status and inform all sections about the purpose of group formation. She should not be biased towards anyone.

Conflicts due to high expectations: In many cases an impression is created that, by the mere fact of joining the group, members will get bank loans, or the project will implement income-

generating activities on their behalf without them having to do anything. Sometimes women from families who have defaulted in repayment of bank loans may be included in such groups. Some bank managers may refuse to open accounts of such groups. All this leads to conflicts and breakdown of groups.

In such situations, the field worker should clarify the concept and purpose of ADS group formation at the pre-group formation stage itself. The idea of self-help should be clearly communicated—that they should develop their own strength by working together so that others, including banks and the government, would come to them on their own, instead of them being forced to bend before anyone. On the basis of this strength they should be able to demand their rights from banks and the government.

Problems due to family pressure: In many places other family members do not allow women members to attend meetings and give their savings on time. Women's ability to assume leadership may be restricted by social taboos against their going outside the village. The husband may force a member to take a loan so that he can misuse it. To solve this problem, gender sensitisation programmes are necessary—that is, along with group members' own training, the village in general should be educated about the purpose of group formation and also the need to give better status and respect to women. The members should, during group meetings, discuss the family problems that may affect their participation in group activities. The group, as a collective, can exert moral pressure.

Conflicts as to framing and implementing rules and regulations: The stage of framing by-laws is likely to witness considerable differences of opinion. This is so particularly in regards to fixing the saving amount, fixing the interest rate on loans, distribution of profits, fixing the upper limit of loans for different purposes, fixing repayment norms, etc.

The field worker should take the following steps:

- Explain the need for by-laws.
- Explain every aspect of the by-laws and the importance of following them strictly.
- Explain the effect of violation of rules on the group's development.
- Involve all members in drawing up the by-laws, so that no one feels that they have been thrust upon her by the field worker or the other members.

Relevant sections of the bye-laws must be read out in meetings when a particular issue is being discussed. For example, when sanctioning a loan, the rule regarding interest rate and repayment should be read out.

When the situation demands, the interpretation of by-laws must be made flexible. For example: A woman who was repaying all her instalments regularly has fallen sick. She cannot work for a week. Therefore she cannot pay the current instalment. The group can take a decision that she can pay the amount next month without penalty interest.

Conflicts due to lack of discipline: Not attending meetings on time, not allowing some members to speak, not paying the savings on time, not returning loans in time, disobeying the norms of behaviour agreed upon, etc., will lead to unnecessary disputes and disintegration. The following thumb rules should be applied:

- Meeting place and time should be fixed after ascertaining the convenience of all members.
- Non-attendance at meetings without prior intimation, except in emergencies, should be penalised.
- Habitual absentees must be removed from membership.
- Savings and loan repayments should not be accepted if they are sent through others.
- Loans should be given to the members in person.
- Group meetings should not continue for longer than required and the members should know how long the meeting will last.
- Meetings should be held in an interesting manner and members should have an opportunity to learn new things at each meeting.
- The distribution of group earnings should be proportionate to the duration of a member's saving and amount saved.
- The members should agree on the mode of distribution of surplus or its reinvestment.
- The achievements of the group and the benefits accrued must be shared with members at the end of each financial year.

6.4 Procedure

Part A: tea cup game

- Ask participants to sit in a circle.
- Place a tea cup in the middle of the circle.
- Ask each participant on which side of the cup the handle is fixed. Some will say it is on the left, some will say it is on the right. Some may not see the handle at all.
- Who is right? Who is wrong? Each one has her viewpoint.

6.5 Closure

- Review, or ask a participant to review, the main causes of organisational conflict and the most effective ways of dealing with organisational conflict.
- Emphasise that each of the members have their own view of things and they should also be listened to and a common ground is found for all the conditions that affect them.