

An analysis of Antecedents of Organizational Citizenship Behaviour (OCB) towards Performance - A study on Self Help Groups' (SHG) in Coimbatore city

***Muralidharan C. R. **Dr. Venkatram ***Dr. R. Krishnaveni**

ABSTRACT

This research paper attempts to estimate the relationship of group performance by examining the Organizational Citizenship Behaviour (OCB) of Government sponsored SGSY Self Help Group and NGO promoted Self Help Group in Coimbatore city. A sample of 120 SHG members, 60 each from Government sponsored Self Help Group (SHG-SGSY) and NGO promoted Self Help Group (SHG-NGO) was selected and personally interviewed. The results showed that OCB attributes such as altruism, individual initiative, civic virtue, conscientiousness and courtesy were positively related towards performance of both the Self Help Groups. The results of the study also showed that SHG – SGSY is performing better than SHG-NGO. There existed possibilities of improving the performance of NGO promoted Self Help Groups. Creating awareness about the success stories of group based SHG, importance of group/team dynamics, and group behaviors for better performance of SHG need to be conducted. Interventions like trainings need to be organized for all the members at regular intervals for developing team work, leadership skills and taking group initiative. Extra role behavior (OCB) can be developed to the credit based SHG in order to improve their performance. Policy makers and bankers can use the OCB concepts and tools to measure the performance of SHG Group. OCB not only contributes to group performance but also the sustainability and empowerment among the members in the group

Introduction

In individualistic behaviour studies, Organizational Citizenship Behaviour (OCB) is one of the measures of job attitudes. Organizational Citizenship Behaviour indirectly influences the performance of organization and is a popular concept in the field of Organizational Behaviour. Individual behaviour that is discretionary is however not directly or explicitly recognized by the formal reward system. But in aggregate it

can promote the effective functioning of the organization (Organ, 1988). In recent years, many functional business groups are emerging and an increasing scholarly attention is being assigned to group effectiveness and performance (Gersick, 1988). Within the business organization, groups are formed with different purposes so as to achieve specific tasks. Some groups could also achieve the target fixed by the organizations and succeed.

* Assistant Professor, Department of Agricultural and Rural Management, Tamil Nadu Agricultural University, Coimbatore-641 003

** Professor, Department of Agricultural and Rural Management, Tamil Nadu Agricultural University, Coimbatore-641 003

*** Professor, PSG Institute of Management, Coimbatore-641 003

Organizational Citizenship Behaviour encompasses five different attributes of a member in a group namely, Altruism (helping selfless concern for the welfare of others), Civic virtue (developing oneself knowledge, skill, attitude, attending meeting/function of common interest), Conscientiousness (working extra long days, never bending the rules and regulations), Courtesy (preventing work related problems with others) and Sportsmanship (complaining about trivial matters always focuses on what's wrong, rather than the positive side) (Organ 1988).

Self Help Group is formed by a group of individuals (usually consists of 12 to 20 members) joined voluntarily, who pool their thrift savings into a fund from which they can borrow as and when necessary. Such a group is linked with different banks (i.e.) rural, co-operative or commercial banks, where they maintain a group account. Country wide, the number of Self Help Groups (SHG) formed in the year 1992-93 was only 255, whereas in the year 2009-10, the numbers rose to 7.7 million. Bank linkages and financial assistance exposed to SHGs' were increased from Rs 0.20 crores in the year 1992-93 to Rs 53523.53 crores in the year 2009-10 (Annexure I). Regular and prompt repayment of loans by SHG members earned good image from both bankers and public. Nevertheless, few Self Help Groups are underperforming.

In this study an attempt is made to appraise and differentiate the group performance of few select SHG's through the application of OCB. Application of OCB concepts in public and private organizations was done earlier but very little study has been done with respect to SHG. Hence this study was carried out with the objective of analyzing the relationship between antecedents of Organizational Citizenship Behaviour and performance of Government sponsored SHG

(SHG-SGSY) and NGO promoted SHG (SHG-NGO). The following are hypotheses formulated

H1 : There is positive relationship between antecedents of Organizational Citizenship Behaviour (OCB) and performance of Self Help Groups

H2 : There is significant difference in Organizational Citizenship Behaviour (OCB) between SHG -SGSY and SHG -NGO

Review of literature

Self Help Groups are promoted by governmental and non-governmental organizations. The government, banks and non-governmental organizations facilitate them by providing revolving fund, training, credit etc (Joseph and Easwaran, 2006). About 72 per cent of the SHGs are formed by NGOs/government agencies and the rest by banks (Subbiah and Navaneetha, 2006). Bommer et.al (2007) compared the effect of group level citizenship behavior and individual level citizenship behavior on job performance and reported that group level citizenship behavior significantly moderated the relationship between individual level citizenship behaviour and job performance. It was also found that group performance is positively related to group cohesion and this group cohesion was an antecedent, not a consequence of group performance (Chang and Bordia. 2001). Chen et al. (2005) reported that OCB is positively associated with performance and negatively related to turnover intentions. Choi and Sy (2010) reported that OCB is related to group performance and this relationship is mediated by relation-oriented attributes such as gender and task related attributes such as tenure. There is a relationship between organizational citizenship

behaviour and performance, particularly, civic virtue which is related to organizations performance (Fleenor, 2006). Ng and van Dyne (2005) examined a cross level and group level model of helping behavior in work groups and discovered that cooperative norms influenced individual helping behaviour. Podsakoff et al (2009) performed a meta analysis and observed a strong positive relationship between OCB and performance and also examined the consequences of OCB at the individual and organizational level. Thus the above past studies revealed that there is a positive relationship between OCB and group performance.

Methodology

The study area selected was Coimbatore city, because majority of the group members are entrepreneurial in nature. From the total list of Self Help Groups collected from the district rural development department, 10 Self Help Groups representing Government sponsored SHG (SHG-SGSY) and NGO promoted SHG (SHG-NGO) were selected at random. While short listing the SHGs, care was taken that selected groups were in performing stage. Pre-tested questionnaire was framed and data were collected through personal interview. All the group members (12 in each group) were female members.

Measurement and Analytical tools

Organizational Citizenship Behaviour was measured with the organizational citizenship behaviour scale developed by Podsakoff and Mackenzie(1989). Later, a modified version of the measure was used and validated by Podsakoff et al (1990). The items included in this scale were based on the definitions of the five dimensions of organizational citizenship behaviour as described

by Organ (1988), namely altruism, civic virtue, courtesy, conscientiousness, and sportsmanship. Additional attribute of Individual initiative was added along with the above mentioned dimensions. Organizational citizenship behaviour is measured through independent variables. These variables were identified through previous studies. Each variable is measured using a five point rating scale ranging from strongly agree to strongly disagree with neither agree or disagree as the middle point.

The instruments developed by Podsakoff and Mackenzie (1994) and Fiedler (2004) respectively were used in this study (Annexure II). Cronbach's alpha for scale reliability from the samples shown a reasonable level of reliability ($\hat{\alpha} > 0.70$). In order to analyze the equality of variance and normality tests, we employed colinearity and heteroscedasticity tests and there is no evidence of Heteroscedasticity (Fig.1). Spearman's rank correlation was used to identify the association between group performance and OCB

Regression analysis was performed to measure the relationship between OCB and performance of SHG. Functional form of the regression analysis indicating the relationship between dependent and independent variables is:

$$Y = \beta_0 + \sum_{i=1}^6 \beta_i X_i$$

Where, Y is the performance of SHG measured through mean score values of saving activities and proper repayment of loan, improvement of technical skills, attending meeting/training and stayed in the group over a long period of time. X_1 to X_6 were attributes of OCB. $\hat{\alpha}_0$ is intercept and $\hat{\alpha}_1, \dots, \hat{\alpha}_6$ coefficient to be estimated. Besides, Chi-square test, normality test (Fig1) and Z tests were performed to measure the associations

Salient Findings

Majority of the group members (50 per cent) were in the age group of 40 to 49 years in both the types of Self Help Groups (Table 1).

Table 1 : Age of the Members

S. No	Age Group	SHG (SGSY)		SHG (NGO)	
		Number	Percent	Number	Percent
1	20 to 29 year	12	20.00	6	10.00
2	30 to 39 year	18	30.00	20	33.33
3	40 to 49 year	30	50.00	31	51.67
4	50 to 59 year	-	-	3	5.00
	Total	60	100.00	60	100.00

In case of the educational status, majority (80 per cent) of the respondents had up to tenth standard of education (Table 2). However, about 20 per cent of the group members belonging to SGSY had completed their 12 years of schooling.

Table 2 : Educational qualification of the members

S. No	Educational Level	SHG (SGSY)		SHG (NGO)	
		Number	Percent	Number	Percent
1	Below 10 th standard	18	30.00	24	40.00
2	10 th standard	30	50.00	30	50.00
3	12 th standard	12	20.00	6	10.00
	Total	60	100.00	60	100.00

Besides, 80 percent of respondents from SHG-SGSY saved their money on monthly basis as against 40 per cent in case of SHG-NGO. However 60 per cent of the respondents of (SHG-NGO) had saved their money on weekly basis (Table 3).

Table 3 : Periodicity of savings by the group members

S. No	Particulars	SHG (SGSY)		SHG (NGO)	
		Number	Percent	Number	Percent
1	Weekly savings	12	20.00	36	60.00
2	Fortnight saving	-	-	-	-
3	Monthly savings	48	80.00	24	40.00
	Total	60	100.00	60	100.00

Almost all the respondents from both the groups of SHG borrowed their funds from public sector banks as against Co-operative banks (Table 4).

Table 4 : Source of funds and external borrowings of SHG

S. No	Particulars	SHG (SGSY)		SHG (NGO)	
		Number	Percent	Number	Percent
1	Public sector banks	54	90.00	48	80.00
2	Co-operative banks	6	10.00	12	20.00
	Total	60	100.00	60	100.00

Majority of the respondents saved an amount of Rs 201 to 300 per month (Table 5).

Table 5 : Amount saved per month by SHG members

S. No	Particulars	SHG (SGSY)		SHG (NGO)	
		Number	Percent	Number	Percent
1	Rs 101 to 200	18	30.00	12	20.00
2	Rs 201 to 300	36	60.00	48	80.00
3	Rs 301 and above	6	10.00	-	-
	Total	60	100.00	60	100.00

Majority (90 percent) of respondents repaid their loan amount promptly and regularly. Ten percent of the respondents repaid their loan amount sometime late but none of the respondents defaulted their loan amount (Table 6).

Table 6 : Repayment of loan installment by SHG members

S. No	Particulars	SHG (SGSY)		SHG (NGO)	
		Number	Percent	Number	Percent
1	Paid the installments regularly	53	88.33	54	90.00
2	Sometimes late	7	11.67	6	10.00
	Total	60	100.00	60	100.00

Parametric test statistics (Z test) was employed to compare performance means of both the SHG - SGSY and SHG -NGO and the results are presented in Table 7.

Table 7: Performance of Self Help

S. No	Particulars	SHG (SGSY)	SHG (NGO)
1	Mean	4.5375	4.1875
2	Variance	0.08	0.05
3	Observations	60	60
4	Hypothesized Mean Difference	0	
5	Z score	7.64*	

*Table Value 1.96

There is a significant difference between the performance of SHG - SGSY and SHG -NGO. The mean value of the performance of SHG -SGSY is greater than that of SHG-NGO implying better performance of SHG-SGSY than SHG -NGO. This might be due to the fact that the higher level of group cohesion, helping behavior and team network existed in case of Government sponsored SGSY based SHG than that of SHG –NGO. This was also supported by Chang and Bordia (2001) that group performance is positively related to group cohesion. According to Enrico-sevi (2010), Organizational citizenship behaviour leads to performance improvement only if the level of effort is high.

The correlations between the attributes of OCB and group performance of Government sponsored SHG-SGSY were reported in Table 8.

Table 8 : Correlation analysis of attributes of OCB and Group performance (SHG- SGSY)

Particulars	Altruism	Individual initiative	Civic virtue	Courtesy	Conscientiousness	Sportsmanship	Performance
Altruism	1.00						
Individual initiative	0.653**	1.00					
Civic virtue	0.716**	0.649**	1.00				
Courtesy	0.680**	0.613**	0.681**	1.00			
Conscientiousness	0.518**	0.527**	0.575**	0.464**	1.00		
Sportsmanship	0.281*	0.173	0.171	0.236	0.173	1.00	
Performance	0.865**	0.812**	0.790**	0.766**	0.643**	0.277*	1.00

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

All dimensions of OCB were positively associated towards performance of SHG-SGSY and significant at one percent level except sportsmanship (5 % significant). Spearman's rank correlation analysis reported the ranking of the attributes of OCB towards group performance in the descending order from high impact to low impact. Thus, Altruism (87%) had the highest impact towards performance of SHG, followed by Individual initiative (81%), Civic virtue (79%), Courtesy (77%), Conscientiousness (64%) and sportsmanship (28%) respectively.

The correlations between the attributes of OCB and group performance of NGO promoted SHG-NGO are reported in Table 9.

Table 9 : Correlation analysis of attributes of OCB and Group performance (SHG-NGO)

Particulars	Altruism	Individual initiative	Civic virtue	Courtesy	Conscientiousness	Sportsmanship	Performance
Altruism	1.00						
Individual initiative	0.330*	1.00					
Civic virtue	0.283*	0.342**	1.00				
Courtesy	0.340**	0.119	0.197	1.00			
Conscientiousness	0.291*	0.300*	0.084	0.201	1.00		
Sportsmanship	0.116	-0.023	0.090	0.055	0.152	1.00	
Performance	0.469**	0.518**	0.633**	0.351**	0.380**	0.126	1.00

** : Correlation is significant at the 0.01 level (2-tailed)

* : Correlation is significant at the 0.05 level (2-tailed)

Almost all dimensions of OCB were positively associated towards performance of SHG-NGO and significant at one percent level except sportsmanship. Spearman's rank correlation analysis reported the ranking of the attributes of OCB towards group performance in the descending order from high impact to low impact. Thus, Civic virtue (63%) had the high impact towards performance of SHG, followed by Individual initiative (52%), Altruism (47%) Conscientiousness (38%), Courtesy (35%), and sportsmanship (13%) respectively. Hence the null hypotheses H_0 is rejected and alternate hypotheses H_1 will be accepted.

From Table 10, it could be also inferred that there existed differences in the values of R, R^2 and adjusted R^2 between SHG-SGSY and SHG-NGO.

Table 10 : Summary of Regression statistics of OCB towards performance

Type	R	R ²	Adjusted R ²	Std. Error	Change Statistics					D-W
					R ² Change	F Change	df1	df2	Sig. F Change	
SHG-SGSY	0.93	0.87	0.85	0.11	0.87	57.04	6	53	0.00	2.28
SHG-NGO	0.77	0.59	0.54	0.61	0.59	12.63	6	53	0.00	1.21

All the values indicated in the above table showed that Government sponsored SHG were greater than the NGO promoted SHG. From table 11, it could be concluded that the F value is higher for Government sponsored SHG than the NGO promoted SHG. It showed that Government sponsored SHG were greater than the NGO promoted SHG. There is significant difference in the degree of Organizational Citizenship Behaviour between SHG-SGSY and SHG-NGO.

Table 11 : Summary of ANOVA table

Model	SHG-SGSY					SHG-NGO				
	Sum of Squares	Df	Mean Square	F	Sig.	Sum of Squares	df	Mean Square	F	Sig.
Regression	3.878	6	0.646	57.043	0.000	1.738	6	0.290	12.631	0.000
Residual	0.600	53	0.011			1.215	53	0.023		
Total	4.478	59				2.953	59			

From Table 12, it was found that there was no multicollinearity among the variables, as the VIF is less than 10. The beta value is higher for the Government sponsored SHG than the NGO promoted SHG. It showed that the attributes of OCB is influencing more towards performance in Government sponsored SHG than the NGO promoted SHG.

Table 12 : Coefficients of OCB and collinearity analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations Statistics		Collinearity	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Tolerance	VIF
SHG-SGSY	1.12	0.07	0.92	17.52	0.00	0.99	1.25	0.92	0.92	1.00	1.00
SHG-NGO	0.93	0.12	0.73	8.09	0.00	0.70	1.16	0.73	0.73	1.00	1.00

From the table 13 and 14, it could be inferred that the calculated chi-square value for all the attributes of OCB is greater than the table value except the attribute sportsmanship behaviour. There is significant difference in the degree of Organizational Citizenship Behaviour between SHG-SGSY and SHG-NGO Thus the null hypotheses H_0 is rejected and alternate hypotheses H_2 is accepted.

Table 13 : Chi-square Test Statistics (SHG-SGSY)

	Altruism	Individual initiative	Civic virtue	Courtesy	Conscientiousness	Sportsmanship	Performance
Chi-Square	29.83^a	119.90^a	18.00^b	28.80^b	37.60^b	5.20^c	37.50^d
df	6	6	5	5	5	2	4
Asymp. Sig.	0.000	0.000	0.003	0.000	0.000	0.074	0.000
<i>a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 8.6.</i>							
<i>b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 10.0.</i>							
<i>c. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 20.0.</i>							
<i>d. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 12.0.</i>							

Table 14 : Chi-square Test Statistics (SHG-NGO)

	Altruism	Individual initiative	Civic virtue	Courtesy	Conscientiousness	Sportsmanship	Performance
Chi-Square	36.50^a	29.07^b	12.00^a	30.77^c	24.93^d	4.30^e	22.93^d
df	4	7	4	6	3	2	3
Asymp. Sig.	0.000	0.000	0.017	0.000	0.000	0.116	0.000
<i>a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 12.0.</i>							
<i>b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 7.5.</i>							
<i>c. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 8.6.</i>							
<i>d. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 15.0.</i>							
<i>e. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 20.0.</i>							

Conclusion

The study indicated that Organizational Citizenship behaviour is influencing the group performance of Self Help Groups. The results of the study also showed that SHG –SGSY is performing better than SHG-NGO. There existed possibilities of improving the performance of NGO promoted Self Help Groups. Creating awareness about the success stories of group based SHG, importance of group/team dynamics, and group behaviors for better performance of SHG need to be conducted. Interventions like trainings need to be organized for all the members at regular intervals for developing team work, leadership skills and taking group initiative. Extra role behavior (OCB) can be developed to the credit based SHG in order to improve their performance. Policy makers and bankers can use the OCB concepts and tools to measure the performance of SHG Group. OCB not only contributes to group performance but also the sustainability and empowerment among the members in the group

References

- Bommer, W., Dierdorff, E. C., & Rubin, R. S. (2007), "Does prevalence mitigate relevance? The moderating effect of group level Organizational Citizenship Behavior on employee performance," *Academy of management journal*, 50:1481-1494.
- Chang, A., & Bordia, P. (2001). A multidimensional approach to the group cohesion-group performance relationship. *Small Group Research*, 32: 379-405. <http://dx.doi.org/10.1177/104649640103200401>
- Chen, X. P., Lam, S. S. K., Schaubroeck, J., & Naumann, S. (2002): "Group organizational Citizenship Behavior: A conceptualization and preliminary test of its antecedents and consequences," Paper presented at the annual meeting of the Academy of management, Denver, co.
- Chinghai and Bordia. (2001), "A multidimensional approach to the group cohesion-group performance relationship," *Small Group research*, 32:379-405.
- Choi, J.N and Sy, T. (2010), "Group level organizational Citizenship Behavior: Effects of demographic fault lines and conflict in small work groups," *Journal of Organizational Behavior*,31:1032-1054.
- Chou(2011) "OCB in the stages of Group Development", *International Journal of Business and Management*, Vol.6,No.10, 3-15
- Choi.J.N., (2009), "Collective dynamics of citizenship behavior: what group characteristics promote group level helping," *Journal of management studies*, 46:1396-1420.
- Ehrhart.M.G, (2004), "Leadership and procedural justice climate as antecedents of unit level organizational citizenship behavior," *Personnel psychology*, 57: 61-94
- Enrico sevi, (2010), "Effects of Organizational Citizenship behavior on group performance," *Journal of Modelling in Management*, 5:1
- Fleenor, J (2006).Review of the book by Center for Creative Leadership Greensboro, North Carolina. *Personnel psychology*, 59(2):457-500
- Gersick, C.J.G, (1988), "Time and transition in work teams: Toward a new model of group

development," *Academy of management journal*, 31:9-41.

- Joseph, L., and Easwaran, K., 2006, SHGs and tribal development in Mizoram. *Kurukshetra*, 5(3): 37-48.
- Kearney et al., (2009), "when and how diversity benefits teams: the importance of team members need for cognition," *Academy of management journal*, 52: 581-598.
- Kernodle,(2007): "Antecedents and consequences of OCB – A Hierarchical Linear Modeling study," Thesis, Touro University International, California. <http://search.proquest.com>
- Koys. D.J (2001), "The effects of employee satisfaction, organizational Citizenship Behavior and turnover on organizational effectiveness: A unit level longitudinal study," *Personal Psychology*, 54(1):101-114.
- Ng.K.Y and Van Dyne,L (2005), "Antecedents and performance consequences of helping behavior in work groups: A multi level analysis," *Group and organizational management*, 30: 514-540.
- Organ, D. W. (1988). Organizational citizenship behavior: The good soldier syndrome. Lexington. MA: Lexington Books.
- Podsakoff,P.M and S.B.Mackenzie, R.H.Moorman and R.Fetter (1990) "Transformational Leader Behaviours and their effects on followers' Trust in leader, satisfaction and organisational citizenship behaviour" *Leadership Quarterly* (1): 107-142.
- Podsakoff (2009), "Individual and organizational level consequences of organizational Citizenship Behaviour: A Meta analysis," *Journal of Applied Psychology*, 94:122-141.
- Smith, C.A, D.W.organ, J.P.Near (1983), "Organizational Citizenship Behavior: Its nature and antecedents," *Journal of Applied Psychology*, 68(1):653-663.
- Subbiah, A., and Navaneeth, K.K., 2006, Linking self help groups (SHGs) with banks, *KisanWorld*. 33(5): 55-56.

ANNEXURE I

Cumulative Progress in Self-Help Groups Bank Linkage Programme in India

(Rs. in Crores)

Year	No. of SHGs Linked		Bank Loan	
	During the Year	Cumulative	During the Year	Cumulative
1992-93	255	255	0.29	0.29
1993-94	365	620	0.36	0.65
1994-95	1502	2122	1.79	2.44
1995-96	2635	4757	3.62	6.06
1996-97	3841	8598	5.78	11.84
1997-98	5719	14317	11.92	23.76
1998-99	18678	32995	33.31	57.07
1999-00	81780	114775	135.91	192.98
2000-01	149050	263825	287.89	480.87
2001-02	197653	461478	545.47	1026.34
2002-03	255882	717360	1022.33	2048.67
2003-04	361731	1079091	1855.53	3904.2
2004-05	539365	1618456	2994.26	6898.46
2005-06	620109	2238565	4499.00	11397.5
2006-07	1105749	3344314	6570.00	17967.46
2007-08	1227770	4572084	8849.26	26816.72
2008-09	1609586	6181670	12253.51	39070.23
2009-10	1586822	7768492	14453.30	53523.53

Source: www.nabard.org

ANNEXURE II

Measurement Organisational Citizenship Behavior

Sl. No	Particulars	SA	A	NA nor DA	DA	SDA
Altruism						
1	Help others who have been absent					
2	Help others who have heavy work load					
3	I help orient new people even though it is not required					
4	Willingly help others who have work related problems					
Civic virtue						
1	I attend functions that are not required, but help the group image					
2	I keep abreast of changes in the group					
3	I read and keep up with group announcements, memos and so on					
4	I often assess what is best for the group					
Courtesy						
1	I try to avoid creating problems for group members					
2	I consider the impact of my actions on group members					
3	I attend voluntary functions					
4	I help organize get-togethers					
Conscientiousness						
1	I don't spend time on personal calls during group meeting and work time					
2	I don't engage in non work related talk					
3	I will come to work early if needed					
4	I obey group rules and regulations even when no one is watching					
Sportsmanship						
1	I often consume a lot of time focusing about trivial matter					
2	I often focus on negative side, rather than the positive one					
3	I tend to make "Mountains out of mole hills" (make problems more than they are)					
4	I often find fault with what the group is doing					
Individual initiative						
1	Taking initiatives in their activities					
2	Innovative techniques were adopted					
3	Encouraging new activities to other members					
4	Appreciating new ideas					
Performance indicators						
1	Regular saving activities and proper repayment of loan					
2	Improvement of technical skills					
3	Attending meeting/training					
4	Stayed in the group over a long period of time					

SA- Strongly Agree, A-Agree, NA nor DA- Neither Agree nor Disagree, DA- Disagree, SDA- Strongly Disagree

Source: Podsakoff and Mackenzie (1994) and Fiedler (1993)

Normal P-P Plot of Regression Standardized Residual

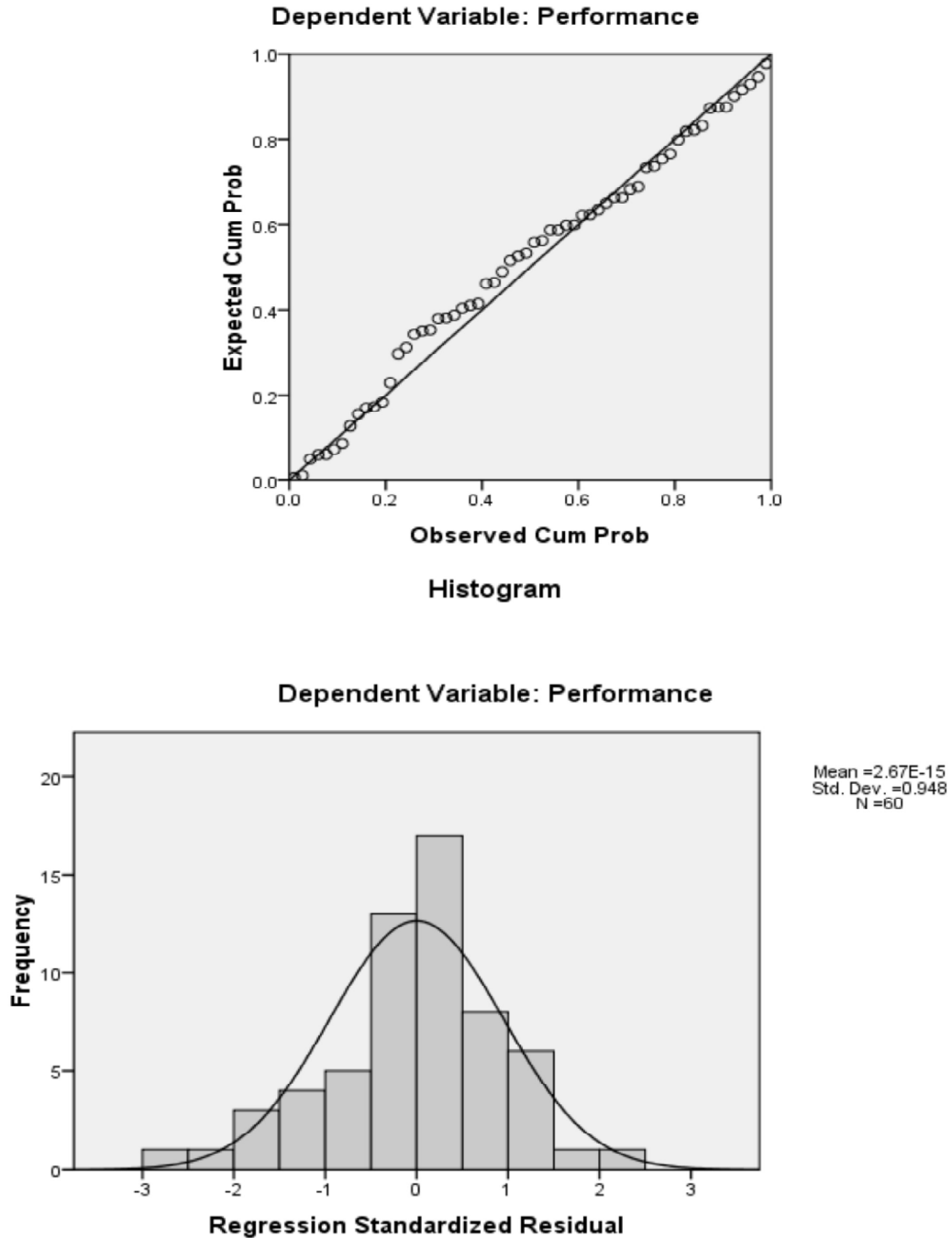


Fig.1 : Normality test for Heteroscedasticity

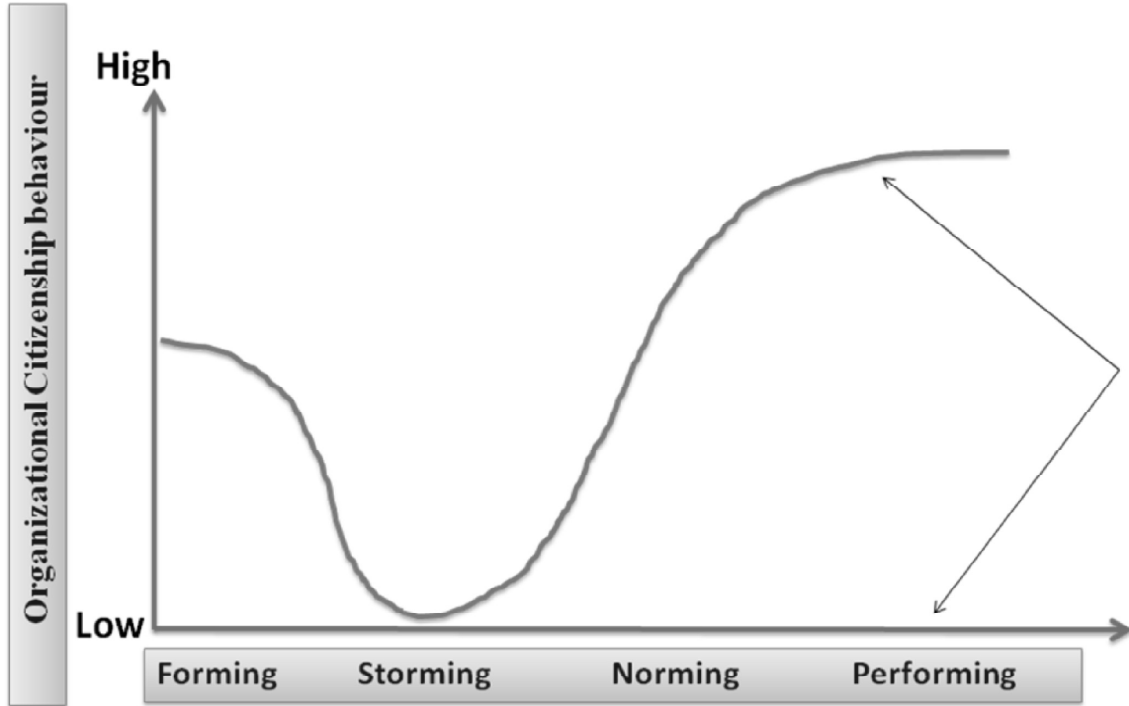


Fig. 2 : Group development process curve