



## A Study on Organizational Characteristics of Self Help Groups in India: How do they contribute in Social Support & Psychological Well-being of Rural Poor?

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**ABSTRACT**

*Unemployment is the most vital factor behind the incidence of poverty. Creating self employment opportunity is the main objective of formation of Self Help Groups (SHGs). SHG is a group of rural poor with homogeneous social and economical background. Exchange of ideas, participation in decision making process and mutual help to each other characterise the social environment of SHG. To some extent the SHGs are successful in raising the earning capacity of the people engaged in it. The present paper makes a study on the SHGs operating in Tripura state of North-East India. The study tries to find out the organizational characteristics of SHGs. It also aims to know the psychological well-being of the members through their participation in SHGs. To study the organisational characteristics, some parameters like frequency of group meetings, attendance of the members in group meetings, marketing channels used by the groups etc are analysed. The psychological well being is analysed with indicators like duration of membership of an individual in SHGs, motivation to join the group, relation between the group members etc. The study is based on the primary data which is collected through a structured questionnaire.*

**KEYWORDS :** Self Help Groups, Rural Poor, Organisational Characteristics of SHGs, Psychological well being.

**Introduction**

In India rural poverty is a major problem in the way of achieving desired growth rate and desired pace of development. To eradicate poverty the group approach was introduced. In this respect Self Help Groups (SHGs) is an effective medium for generation of self employment. To some extent the SHGs are successful in raising the earning capacity of the people engaged in it. SHGs have played a big role in speeding up economic development of India.

The main approach of SHG is to empower people – especially the women. The SHGs have also contributed significantly. It improved the socio-economic condition of the members. It also enhanced democratic power and decision making power of the SHG members (Das and Bhowal. 2013). For the better running of any group there are some of the activities may be done as cheering new leaders, fulfilling the changing needs of members and steps must be taken to attract new members. The longevity of any group depends on some of the factors like effective leadership, members willingness to adopt new activities as per the market demand and connection with community (G,King, D,Stewart, S,King and M,Law. 2000). SHGs helped to improve the status of the members in household. It also helped to reduce domestic violence (Husain, Mukerjee and Dutta. 2012). The organizational characteristic plays a great role in the success of any organization. Effective project planning, good resource management, good record keeping, resolving problems quickly, participatory decision making process and equally distribution of profit are some of the features of any successful organization (Halter, Sarah Kathryn.2008).

Under this backdrop, the present paper makes a study on the SHGs operating in Tripura state of North-East India. The study tries to find out the organizational characteristics of SHGs. It also aims to know the psychological well-being of the members through their participation in SHGs. To study the organisational characteristics, some parameters like frequency of group meetings, attendance of the members in group meetings, marketing channels used by the groups etc are analysed. The psychological well being is analysed with indicators like duration of membership of an individual in SHGs, motivation to join the group, relation between the group members etc. The study is based on the primary data which is collected through a structured questionnaire.

**Materials & Methodology**

The study has been conducted in Tripura, a state of North-Eastern Region of India. The North Eastern states, particularly Tripura suffer a

sluggish growth as compared to the rest of the India. It is the smallest among states of North Eastern region of India. Like SGSY (Swarnajayanti Gram Swarajgar Yojana), the state exhibits its own programme intended for the welfare of the poor people by promoting group activities named TSSPS (Tripura State Support Project on SHGs). Nevertheless the study has been focused on SGSY scheme only. The area of study in the present case is the four districts – Dhalai, North, South & West Tripura. The study has been carried out in rural areas. It has covered 345 randomly selected Self Help Groups. From each group one member is selected. Thus, the sample size is 345. Survey has been conducted on the respondents to collect the necessary information. Primary data were collected from the Self Help Group members through well structured questionnaire and through personal interviews. Data was also collected from secondary sources like the Block Offices, Panchayat Offices and the Department of Rural Development, Government of Tripura.

**Results & Discussions**

SHG members are contributing their efforts to achieve certain goals. Groups are formed when people unite their efforts for some common reasons. Organisational characteristics, like duration of attachment with group, regular meetings and participation in meetings play a vital role for any good group. Good relation between the members is also very important. It is also vital that how people evaluate their lives as group members. From various socio-economic backgrounds, people are jointly forming SHGs. If the interpersonal relationships between the group members are not good then that group can't work properly. Most common reason works behind of any defunct SHG is the weak relation between the members. Attachment for a long time with SHG activities reflects the importance of such groups to the members. If someone is attached for a long time in a group that indicates that the group plays a vital role for his or her livelihood or earning source.

**Table I: Duration of Membership (in months/years)**

Sl.No.	Categories	Total	
		No.	%
1	1 to 12 months	15	4.35
2	1 year	23	6.67

Sl.No.	Categories	Total	
3	2 years	63	18.26
4	3 years	57	16.52
5	4 years	33	9.57
6	5 years	47	13.62
7	6 years	19	5.51
8	7 years	28	8.12
9	8 years	22	6.38
10	9 years	22	6.38
11	10 years	10	2.90
12	11 years	5	1.45
13	12 years	1	0.29
	Total	345	100

**Source: Field Survey, 2010 - 2011 and 2011 – 2012**

4.35% of surveyed people were attached with SHGs for 1 to 12 months. The level of attachment for 1 year stood at 6.67%. 18.26% of group members were in SHGs for 2 years. This proportion is highest as compared to others. The percentage of attachment for 3 years was only for 16.52% of respondents. 9.57% was spending 4 years for the group activities. There were 13.62% group members who were spending 5 years. 5.51% of the members were attached for 6 years and 8.12% for 7 years. There were 6.38% of members who were in SHGs for 8 years. The percentage of the surveyed respondents who were in SHGs for 9 years was 6.38. 2.90% of respondents were in SHGs for 10 years. It was observed that 1.45% of the respondents remained a member of SHG for 11 years and 0.29% of the respondents were members of SHG for 12 years. At a glance the duration of attachment with SHGs varies across the groups. The group members also spend different time pursuing different activities. It is necessary to find out the motivators who encouraged the respondents to join groups. Table II gives an account of this fact.

**Table II: Motivation to Join the SHGs**

Sl. No.	Categories	No.	%
1	Self	105	30.43
2	Husband/Wife	37	10.72
3	Family members	40	11.59
4	Local SHG members	106	30.72
5	Others	57	16.52
	Total	345	100

**Source: Field Survey, 2010 - 2011 and 2011 – 2012**

The survey questioned respondents about the factors that motivated them to join SHGs. While 30.43% claimed to be self-motivated, about 10.72% said that their husband or wife had encouraged them. 11.59% are motivated by their family members. Amusingly, local SHG members seem to have played a significant role, as 30.72% of the surveyed members reported how they were motivated to join SHGs. However, 16.52% of the respondents also disclosed the role of others like motivators, non government organizations (NGOs), voluntary organizations (VOs), banks etc in motivating them. This indicates that local SHG members were the main motivators. Self-Help Group (SHG) may consist of 10 to 20 persons in general. Any SHG can be formed with all women members, all men members or mixed with women and men

members. Table III gives a clear idea about the number of present members in surveyed groups.

**Table III: Opinion of the Respondents about Number of Present Members in the Group**

Sl.No.	Categories	Total	
	Total Number of Present Members in the Groups	Number of Groups	
		No.	%
1	10	183	53.04
2	11	64	18.55
3	12	56	16.23
4	13	19	5.51
5	14	17	4.93
6	15	5	1.45
7	18	1	0.29
	Total	345	100

**Source: Field Survey, 2010 - 2011 and 2011 – 2012**

Small membership is ideal for any group but not less than ten members. Small group can participate in all activities easily. Members of small size group get chance to talk openly and freely. However, the group size may not be too small. SHGs with too small membership can face difficulties in financial transactions. As per this table 53.04% of groups each had ten members in their group. There was only 0.29% of SHGs with eighteen members in each group. It is important to know that from the formation, the group size is increased or decreased.

**Table IV: Group Size**

Sl. No.	Categories	No.	%
1	Stable	315	91.30
2	Increased	13	3.77
3	Decreased	17	4.93
	Total	345	100

**Source: Field Survey, 2010 - 2011 and 2011 – 2012**

Sustainability of group members in any group represents its success. 91.30% members stated that the group size was stable. While 3.77% answered that the group size was increased because of the joining of some new poor people. 4.93% of the surveyed members mentioned that some members left their groups. For any SHG it is necessary to maintain some records or book keeping system. In these books all records related to SHG are maintained. Admission register, attendance register, minutes or meetings book, individual members pass book, receipts & payment voucher are the five mandatory books for any SHG. Table V gives a complete idea about the frequency of group meeting.

**Table V: Frequency of Group Meeting**

Sl. No.	Categories	No	%
1	Weekly	35	10.14
2	Fortnightly	15	4.35
3	Monthly	295	85.51
	Total	345	100

**Source: Field Survey, 2010 - 2011 and 2011 – 2012**

Group meetings are one of the major functions of SHGs. In the meeting members come jointly and talk about the problems related to SHGs. While this provides them a stage to chat about issues connect-

ed to their interest. It also offers them the chance to prepare their agenda for the meetings. These agenda are discussed in the meetings. This process helps the group members to improve their knowledge about various matters like personal, political, social, cultural, health, education, leadership etc. Such actions play an important role in promotion of efficient sharing of women in the process of development. Most of the meeting is done as on weekly, fortnightly and monthly basis. Majority of the group members (85.51%) express that they call monthly meeting. While for 10.14%, the frequency of group meeting was weekly. Out of the total surveyed respondents 4.35% was on behalf of fortnightly meetings. So, most of the groups preferred monthly meetings.

**Table VI: Opinion of Respondents about the Convenor of Group Meeting**

Sl. No.	Categories	No	%
1	Group Members	338	97.97
2	NGO	1	0.29
3	Projects Staff	5	1.45
4	Group Members and Projects Staff Jointly	1	0.29
Total		345	100

Source: Field Survey, 2010 - 2011 and 2011 - 2012

The field survey attempted to collect information about the organisers of group meetings. 97.97% reported that meeting were organised by group members. The analysed data shows that NGOs were the initiator for calling any kind of meetings for 0.29% of groups. 1.45% of respondents reported meetings organised by projects staff. Only 0.29% members told that group members with projects staff jointly were the conveners of group meeting. This trend shows that for majority of the groups, group members were the organisers for group meetings. Almost all the members have said that they take decisions by consensus. The table VII shows the percentage of attendance in group meetings.

**Table VII: Attendance of Group Members in Group Meetings**

Sl. No.	Categories	No	%
1	80 to 100%	313	90.72
2	60 to 80%	23	6.67
3	40 to 60%	9	2.61
4	0 to 40%	0	0
Total		345	100

Source: Field Survey, 2010 - 2011 and 2011 - 2012

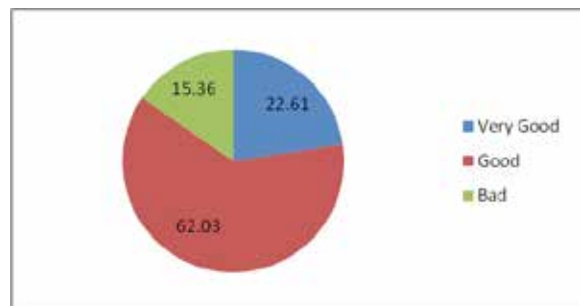
Regular Attendance is one of the indicators of any good SHG. Effectiveness of any SHG can be judged by the regular participation of members in group meetings. During the survey, the respondents were asked to give opinion about proportion of group members attending group meetings. The ratio of presence in meetings is one of the significant indicators of a good functioning SHG. SHGs with over 80% crowd of members at meetings on average have a tendency to function well. Here in this table, 90.72% of the respondents told that there was 80% to 100% attendance showed in group meetings. 6.67% of the members viewed that the presence of the members in the meetings was 60% to 80%. There were 2.61% surveyed respondents who answered that out of all group members only 40% to 60% took part in the group meetings. But there was no respondent confirmed about 0% to 40% attendance.

Attendance in Gram Sabha meeting is very important. Some of the very important issues related to rural development like examination of annual accounts and audit report, taxation proposals, budget proposals, review about existing schemes, review on panchayat activities, review about current and further programmes, selection of local schemes, approval of village plan, identification of beneficiaries for government schemes, identification of beneficiaries under MGNREGA (job cards), undertaking of programme for family welfare, maintaining

of register for development activities, promotion of social harmony, planning for rural development works, identification of below poverty line (BPL) families, right to information etc are discussed in Gram Sabha meeting. Most of the surveyed respondents have confirmed that they participate regularly in these meetings.

A large proportion of the members told that in their needs other members of the group helped them financially. Some of the members received help from the other members in matters related to marriage of family members, health, recovery of the house etc. One SHG member told that one day his wife was very ill. That time he was not present in Tripura. He went Kolkata to attend one of his personal works. But all the other members of his group came jointly to help his family and hospitalised his wife. They did everything for her recovery. Most of the members believe that the group members surely help them in distress.

**Fig 1: Opinion about the Relation between the Group Members**



Source: Field Survey, 2010 - 2011 and 2011 - 2012

Relation between the members plays a vital role for any SHGs. Various socio economic background people are found in SHGs. So for any good SHG it is most important that the members maintain a good relation. 62.03% members said that the relation between the group members in their groups was good. 15.36% of the respondent says that the members of their groups don't obey each other and make arguments every time in everything. So they were facing difficulties to run the groups. Most of the arguments start in financial matters. But there were also 22.61% of groups where the members maintain a very good relation with each other.

According to the most surveyed members they had one to two close friends among the group members. Surveyed respondents told that after becoming a member they were able to maintain good relationship, not only with the members from their own group, but also with others group members present in that village or locality.

**Table VIII: Opinion of Respondent about the Activeness of Group Members**

Sl. No.	Categories	No	%
1	Very Active	47	13.62
2	Active	175	50.72
3	Somewhat Active	85	24.64
4	Inactive	38	11.01
Total		345	100

Source: Field Survey, 2010 - 2011 and 2011 - 2012

As per table VIII, 24.64% told that the members of the groups somehow were active. 11.01% said that the members of their groups were inactive. Activeness of members is very crucial. So it can be summarised that the groups with inactive members were facing difficulties to run their groups properly. Inactiveness of the group members shows its impact on the productivity also. Low productivity shows its impact on reduction of income.

**Table IX: Loan taken from the SHG**

Sl. No.	Categories	No	%
1	Yes	93	26.96
2	No	252	73.04
Total		345	100

**Source: Field Survey, 2010 - 2011 and 2011 – 2012**

After formation of any group, until there is enough funds to the group to begin lending, members have to make small regular savings contributions over a few months (3 to 6 months). Funds may then be lent back to the members or to others in the village for any purpose. For income generation credit needs the members to take loans against their group savings. The data reported that 73.04% had never taken any kind of loan from the SHGs. Only 26.96% answered that they had taken loan for their personal and social purpose. Some respondents told that after taking loan they utilised that for their son or daughters' marriage. Some utilised loan to purchase books for their child and some for buying medicine or for household purpose.

**Table X: Constructed any kind of Personal Asset after Joining SHG**

Sl. No.	Categories	No	%
1	Yes	42	12.17
2	No	303	87.83
Total		345	100

**Source: Field Survey, 2010 - 2011 and 2011 – 2012**

Table X gives information about the personal asset created by the income from SHGs. 87.83% of the surveyed respondents told that the income from SHGs was not sufficient that they could create any asset like purchased land, constructed house, taken any kind of electricity facility in house, constructed drinking water facility, constructed individual sanitary latrine etc. Most of the members were from very poor family and had to fulfil the household needs first. After fulfilling the needs they had not that much of money in their hand so that they can purchase any asset. But there were 12.17% of members who was able to create assets from the earning of SHGs.

**Table XI: Savings of Groups**

Sl. No.	Categories	Total	
	Rupees	Number of Groups	%
1	500 to 5000	38	11.01
2	5001 to 20000	115	33.33
3	20001 to 35000	57	16.52
4	35001 to 50000	47	13.62
5	50001 to 65000	30	8.70
6	65001 to 80000	31	8.99
7	80001 to 95000	0	0.00
8	95001 and above	27	7.83
Total		345	100

**Source: Field Survey, 2010 - 2011 and 2011 – 2012**

Group members save money over a few months. From that money initially they start to purchase raw materials for their activities and also give loan to other members. Table XI shows that the total saving was from rupees 5001 to rupees 20000 for 33.33% of groups.

**Table XII: Financial Assistance to Groups**

Sl. No.	Rupees	Number of Groups	%
1	5000 to 20000	132	38.26
2	20001 to 35000	136	39.42
3	35001 to 50000	49	14.20
4	50001 to 65000	17	4.93
5	65001 to 80000	7	2.03
6	80001 to 95000	2	0.58
7	95001 and above	2	0.58
Total		345	100

**Source: Field Survey, 2010 - 2011 and 2011 – 2012**

Government gave fund to the groups. This fund can be used for purchasing raw materials and also for marketing or infrastructure support. The funding is shared by the central and state governments. For the North-eastern states, the ratio of sharing of fund divided by 90% from central and 10% from state government. 39.42% of groups received fund of rupees 20,001 to 35,000. A loan of rupees 5000 to 20000 is received by 38.26% of groups. 14.20% of the members told that the fund received by them was rupees 35001 to 50000. The proportion of loan received by 4.93% of group is from rupees 50001 to 65000. 2.03% group received rupees 65001 to 80000 from the government. There was 0.58% of groups who received rupees 80001 to 95000. Rupees 95001 and above was received by 0.58% of groups. So most of the groups received financial assistance from rupees 5000 to 35000. After receiving any financial support the next step for any group is production. After production the group have to sell their products to the market, so they need marketing channels.

**Table XIII: Marketing Channels Used By the SHGs for Selling the Products**

Sl.No.	Categories of channels	Number of SHGs used marketing channels	Number of SHGs used marketing channels ÷ total number of surveyed groups×100
1	Producer (SHG) → Consumer	110	31.88
2	Producer (SHG) → Retailers → Consumer	28	8.12
3	Producer (SHG) → Wholesaler → Retailers → Consumer	37	10.72
4	Producer (SHG) → Sale from the group members home/ Door to door selling → Consumer	62	17.97
5	Producer (SHG) → Middleman/ Agents → Consumer	26	7.54
6	Producer (SHG) → Tie-up with Govt. Departments → Retailer → Consumer	13	3.77
7	Producer (SHG) → Own shop of SHG/ Own retail → Consumer	23	6.67
8	Producer (SHG) → Exhibitions → Consumer	292	84.64
9	Producer (SHG) → Weekly Market → Consumer	48	13.91

**Source: Field Survey, 2010 to 2011 and 2011 to 2012**

Marketing channel indicates all the activities which are necessary to transfer the goods from the point of production to the point of consumption. With the transfer of the goods the ownership is also changed. Producer means a person or persons or company that supplies goods for sale and consumer purchases that goods. Here producers are the SHGs. There are small numbers of producers who sell their goods directly to the consumer. Most of the producers sell the products indirectly for that they need marketing channels. The main function of any marketing channel is to bridge the gap between the producer and consumer. Other functions of marketing channels are transportation, storage, advertising, relationship building etc. Market-

ing channels provide information to the producers about customers choice, market demands, competitors, new brands etc. Marketing mediator who sells the products to other organizations is called wholesaler. Retailer is an organization that sells products to consumers finally. Middleman is one who buys the products from the producers and sells them to the consumers. Group members were not concentrating only one channel for selling their products although they were using various channels as per table XIII. In a nutshell each of the SHGs was using various channels for selling their products. Total nine channels were used for selling the items made by the SHGs. 84.64% of the groups were selling the products by using serial number one channel that is "Producer (SHG) Exhibitions Consumer". The transportation facilities in Tripura are not very good because of its geographical position. So, for the members it is very difficult to sell or send the products everywhere in Tripura or outside of Tripura. For that most of the groups only depend on exhibitions like SARAS fair, districts fairs, industry fair, handloom fair etc for selling the products. But the main problem is that these kinds of fair take place only one time in a year. So they have to wait for one year for selling the products. 31.88% of the groups sell directly to the consumers. Direct sale is a very good channel because in this channel absence of middleman is a big factor which helps them to get the right price for products. But as per this table a few proportion use this channel. Selling from the group members home or door to door selling is another marketing channel used by SHGs in Tripura. In this channel total 17.97% groups are involved. 13.91% groups used weekly markets as a channel to fulfil the demand of customers. Producer (SHG) to wholesaler then retailers to consumer this was also one of the channels. 10.72% groups used this channel. 8.12% of surveyed groups sell the products to consumer through retailer. Out of the total surveyed groups, for 7.54%, middleman has worked as channel. 6.67% groups sell the products from SHGs' own shop. Various line departments like agriculture department, animal resource development department etc buy the products from 3.77% of the groups for selling them in the market through retailer. These departments also provide the SHGs raw materials. So this is also one channel of marketing.

Inadequate transportation facility is a major problem in Tripura. Most of the respondents face difficulties to take their products to the market because of poor transport facilities. For this reason most of the members depend on the middle man for selling their products to the market and for this reason the beneficiaries do not get the right price for the product. There is need to develop the transportation facilities. If the transportation facilities are increased then marketing facility also may increase. Inadequate marketing facility is another major problem for the SHGs in Tripura. Most of the SHG members only depend on the exhibition for selling their products because of which the members don't get the right prices of their products. There are also many problems faced by the members of SHGs in Tripura. The problems are low quality of product, lack of new technology, low quality of packaging, high price of raw materials, lack of raw materials, lack of knowledge in adaptation of new techniques, lack of knowledge about market demand or demand based products etc.

There is no doubt that the SHGs have been playing a significant role in the upliftment of socio-economic profile of rural masses. However, like any other institution, the self help groups are also not free from problems. There is urgent need to solve these problems. There is need to set up good relation between the bank and the members of SHGs so that anytime they can discuss or solve the problems faced in banking operations. After formation and before choosing any activity the group members should make one survey on the market. This process can help them to gather knowledge about raw materials and demand based products. At first the members have to consider the local market demand. After market survey the next step should be the selection of activity. In this process they can choose at least two to three activities based on their local market demands. After that the next step will be to search the availability of raw materials and also the cost of those materials. Because if the cost of raw materials is high then the production cost will also increase, then it can make a problem to sell the products. Because the per capita income of rural households is low; so, the villagers cannot buy products in a very high price. Every member should be entitled to get training on the activity which they have chosen. In the training topic there must be one session on "the use of new techniques". Rural Development Department with line departments can play a vital role in giving technical and financial support. Constant observation is required from the government side on group activities. For every group from any district, participation in the exhibition should be made a mandatory work and it should be on rotation basis. Every group in each district has to take part in fairs, because it increases their knowledge about the demand based products, new techniques and market. In every village market, there should be atleast one outlet for selling the products. While the responsibility of government in this respect cannot be denied, the responsibility of the common people and the society also cannot be ignored. It is the members of the groups who can ensure the success of the groups. At the same time, a successful group also ensures social and psychological well-being of its members.

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