

The cost of effectiveness of the group

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Sunto

In questo capitolo tentiamo di proporre una connessione organica tra alcuni elementi dell'economia relazionale e la teoria analitica di gruppo come descritto nei trattamenti di Elias, Foulkes, Pines e altri colleghi, studiosi e ricercatori attivi in questa disciplina.

L'analisi di gruppo è un approccio di psicologia dinamica che si concentra sulla dimensione di gruppo come luogo per la creazione della psiche. Secondo questa prospettiva, gli individui sono plasmati attraverso un continuo e dinamico intreccio tra loro e il gruppo originale, la famiglia, e successivamente attraverso i sottogruppi successivi fino alla dimensione di gruppo più ampia della polis, il luogo di riconoscimento civis individuale, pieno -party-ansimali infuriati di nomadi oikòs.

L'individuo è, allo stesso tempo, soggetto e parte della comunità. Una parte non può essere separata dall'altra. Può invece essere identificato immaginando uno in una posizione centrale, come una figura, mentre l'altro è sullo sfondo e viceversa. La striscia di Moebius può rappresentare questo continuum.

Non sorprende che questo approccio teorico sia particolarmente "adatto" per raccogliere una profonda connessione tra psicologia ed economia, specialmente se si considera il significato etimologico della parola "oikòs - nomos" che contiene, e allo stesso tempo, è costruito su un significato relazionale: la regola della casa, la regola che governa le parti coinvolte.

Il microcredito, una pratica che nella sua versione originale è basata su relazioni di gruppo, è un case study particolarmente interessante per questa considerazione.

Parole chiave: groupanalysis, micro-credito, economia relazionale

Abstract

In this chapter we attempt to propose an organic connection between certain elements of the relational economy and group analytic theory as it is described in the treatments of Elias, Foulkes, Pines and other colleagues, active scholars and researchers within this discipline.

Group analysis is an approach of dynamic psychology which focuses on the group dimension as the place for the creation of the psyche. According to this perspective, individuals are shaped through a continuous and dynamic interweaving between themselves and the original group, the family, and then following through the next sub-groups until the larger group dimension of the polis, the place of *civis* individual recognition, full-fledged participant of *oikòs nomos*.

The individual is, at the same time, subject and part of the community. One part can not be separated from the other. It can instead be identified by imagining one in a central position, as a figure, while the other is on the background and vice versa. The Moebius strip can represent this continuum.

It is not surprising that this theoretical approach is particularly "suited" to collect a deep connection between psychology and economics, especially when you consider the etymological meaning of the word " *oikòs - nomos* " which contains, and at the same time, is built on a relational meaning: the rule of the house, the rule that governs the parties involved.

The micro-credit, a practice that in its original version is based on group relations, is a particularly interesting case study for this consideration.

Keywords: groupanalysis, micro-credit, relational economy

Effectiveness and efficiency of the group

A first reflection on the cost effectiveness of the groups arises from the question of the effectiveness and efficiency of psychotherapies. Since the nineties, in fact, as far as the area of the "managed care system"¹ is concerned, the key issue arising was to identifying the "best health practices."

The need to evaluate the outcome of interventions was obviously highly relevant.

In 1989, Volker Tschuschke², from the University of Cologne, published a research on the compared evaluation of the effectiveness and efficiency of group psychotherapies and individual psychotherapies. This analysis compared the results of the clinical application of the group analytic technique in individual and group settings.

From the results of Volker Tschuschke study, it was found that, from the point of view of efficiency, individual therapy and group therapy obtained similar results. From the point of view of efficiency, however, group psychotherapy obtained more advantageous results. The proportion was 1 to 13 compared with a numerical relationship therapist-patient of 1 to 7/8. To understand this value, the prospect of saving resources was not enough, or rather a therapist for seven patients the members of the group. Instead, it was necessary to understand what the residues five points meant equivalent to the wage in relation to the value of thirteen. An in-depth study has shown that, thirty months after the end of the therapy, a series of behaviours, seen as the expression of a strong dependency needs (hospitalization, specialist

and / or general checks done without a substantial medical necessity), were significantly lower for those who had received psychotherapy group compared to those who had attended individual psychotherapy.

Researchers at the school of Cologne have interpreted this result as an expression of an added value, specific of the group psychotherapy, and they recognized in the group a tool that can more easily develop forms of autonomy, self-management, equal social skills in individuals who taken part in.

A possible explanation is related to the specific technique of the "group analytic" group. As a matter of facts, within the clinical practice, the participants in a therapeutic group benefit from an "experimental and protected" situation, thanks to what in the jargon is called "*ego training in action*". Here, everyone can recognize their more or less conscious relational modalities, through exchange and dialogue.

They can also identify their "favourite ones" and be able to acquire the necessary self-control to choose, to settle, and to make sense of themselves, their own problems and to help others, in a form that gives back self-esteem and transforms the feeling of helplessness in one of power. A sort of "training" to relations through a continuous experimentation.

The autonomy of the "patients" is intended as a goal achieved through an arduous and challenging process of individuation-separation and development work carried out by others, and through others.

Self-management, responsibility, the mirroring process as the recognition of others similar to us in needs and desires, but different in history and representation of the world are fundamental basic elements of a process that

¹ The concept of *manage care* refers to every form of health care that tries to check the costs of the offered service proposed by MacKenzie 1995.

² Tschuschke, V. & Mackenzie, K.R. (1989) Empirical analysis of group development: a methodological report. *Small Group Behaviour*, 20: 419-427.

Tschuschke, V. & Anbeh, T. (2000) "Early Treatment Effect of Long-Term Outpatient Group Therapies. First Preliminary Result" in *Group Analysis*, volume 33, 3.

helps to find an interior "wellbeing" subjective and social at the same time.

Further reflections allowed us to conclude that what a psychotherapy group oriented to group analysis can offer to its patients is an added value that has to do with an increase of patients' ability to flourish as entrepreneurs of themselves, able to develop what A. Sen calls "capabilities". This link, so closely connected with economic concepts, led us to coin the term of cost effectiveness of the group" since the group is able to develop individuals at their best, generating benefits for each of them and for the community.

These considerations give us the idea that a group has a cost effectiveness if we conceive it in the sense of "relational structure with high potential," and therefore able to produce "relational goods" which, by definition, are based on equal relationships centred on reciprocity and shared responsibilities.

To ensure that, it's necessary to preserve a strong group identity aspect, what we call "condition of unstable equilibrium"³. It is a dynamic dynamism that is accomplished through a continuous influence among the different parts: a process of change theoretically infinite that produces a number of theoretically infinite relational exchanges.

In order for this to happen, it is necessary that the group identifies itself in a model that can trigger values and relationships based on diversity and multiplicity. This will be able to develop democracy, trust, altruism, individual autonomy and responsibility inside the group. The quality of leadership is crucial, and the risk, where lacking the necessary skills, is to generate totally opposite group dynamics that tend to uniqueness, the *reductio ad unum* of a process so complex and powerful. The scapegoat is one of them.

³ In physics, unstable equilibrium is a particular case of static equilibrium and mechanical equilibrium in which a minimum solicitation can change the condition of equilibrium and to make to collapse the system.

Points of convergence between group analysis and economics: the meaning of cost effectiveness

During a symposium held in Venice in 2002 by the Group Analytic Society (GAS) with the University of Bologna on the theme of the symbolic meaning of money and the money linked to the relationships between people, we were surprised to recognize some particularly relevant similarities between concepts of civil economy and theoretical content of group analysis.

This led to a long reflection on the meaning of these coincidences that allowed us to better define the cost effectiveness of the group⁴ as a multidisciplinary concept.

The etymology of "economic" comes from the greek *oikos nomos*, "the rule of the house", "good family man's rule"

We can therefore define a group as "economic" where and if it is able to enhance the parts of which it is composed by, thus increasing its internal dynamics and relationships as intended in their sense of "resources" that are created in the group itself through a continuous exchange.

It is clear that this concept is not referring to the idea of cost savings or shortage; vice versa as the possibility of expressing group elements of plurality and diversity recognized and recognizable as resources developed and accepted within the group.

To identify within relationships an "economic" meaning, it is to point out the rule that holds them together.

For the psychologists' community, the relationships represent the basis for any considerations about the development of the individual. The relational paradigm, independently from the different theoretical points of view, constitutes a strong and irreplaceable element, in relation to the construction of the person, and it is acquired universally, well established within the scientific community.

⁴ Acts of the conference "The economy of the group. Relational Goods in society, mind and brain", Venice, 2002.

The intrapsychic relational structure and relational models culturally and socially acquired are founding and fundamental aspects of individuals.

The integration between economics and psychology is possible if we start from the concept of relational goods as a bridge between the two disciplines.

Other points of convergence are issues such as solidarity, cooperation, reciprocity, democracy and altruism.

It could be argued that group analysis discovers relationships as assets and the civilian economy rediscovers the goods in relationships.

In such a framework, relations can be imagined as commodities that produce and originate other relational goods.

The wellbeing of a community and thus of its individuals is directly proportional to the amount of communication and exchange that it is possible to create. The greater is the possibility of each one to take part in the life of the Community, the more economic is the situation created.

Then, the concept of cost effectiveness proves to be an attribution of value to social participation⁵.

Why we call them relational goods

Carole Uhlander, which made an important contribution to the study of relational goods by inventing the expression, wrote that "relational goods are goods that can only be owned through mutual agreements that are in place after appropriate joint actions undertaken by a person and not from other arbitrary "[...]" the goods that occur in trade where everyone can provide it anonymously are not relational." (Uhlaner, C., 1989, 254)

The people identity is thus central for the production of such goods.

Relational goods can neither be produced nor consumed alone, and therefore can not be acquired in a solitary way, because they depend on interactions with others and are created and can be enjoyed only if shared. Their essential characteristic is that they require reciprocity and can not be pursued independently from of the choices of the people involved.

Examples of relational goods are, according to the author, social approval, solidarity, friendship, sense of belonging to a particular group, as well as identification with its rules. Uhlaner's argument stems from the recognition that the traditional models of "rational choice" can not explain certain behaviours.

An example that the author proposes regarding this topics is the participation in elections where it is not clear why individuals are willing to incur costs to go to vote when they know that the influence of their vote on the final results is almost nil. The situation changes if we consider the fact that an important dimension of the vote is to define the identity through the relationship with the community that comes true in this circumstance, through participation in a social event.

In this case, economical costs for going to vote seem no longer so irrational, as the vote provides a good in social terms, which is the constitution of personal identity that, as previously discussed, can not be achieved privately.

Therefore, not only the final good itself, but also the process from which this generated, as well as the ways through which it is delivered, acquire value.

Zamagni⁶ explains, in this regard, that the motivation to participate in the production of relational goods can not be external to the relationship, but it is created between the members themselves: the value of these goods varies according to the key players of the exchange.

⁵ <http://www.fondazionebrodolini.it/pubblicazioni/quaderni-fgb>

⁶ During the conference "*The economy of the group. Relational Goods in society, mind and brain*", Venice, 2002.

For a better understanding, we use a further concept that helps us "in opposition" that describes the positional goods.

The positional goods, by definition, involve an unequal distribution between individuals, they placed people in a vertical stratification, and are not affected by the identity of the person, because the position on the vertical of power is what counts.

In other words, where the free, equal and reciprocal friendship is the prototype of relational goods, the status symbol is one of the most representative examples of positional goods, as it is consumed as a substitute for real status, and used in its meaning of symbol to signify a desired location in the social stratification.

Far from intention to create a simplified type good / bad, where relational goods are good and positional goods are bad, it is possible to depict them as opposites ends of a continuum in which to imagine the social relational system as a whole starting from individuals.

In every circumstance, everyone will opt for a relational code of a type with the other in the background and vice versa as it is intuitive to understand that organisms and relational circumstances will be better characterized by either mode; however, the other will always be present in a plot of figure ground as both locations do not exist in the "pure" state, but they interact continuously establishing prevalence in one way or another.

Group conditions that facilitate the development of cost effectiveness

In order to argue that the group has a cost effectiveness, according to the meaning of the development of resources previously described, some specific relational conditions

are necessary inside it to generate among its members: trust, altruism and democracy.

Psychologists consider trust as the main ingredient of the original relationship between mother and child for a "healthy development." However, if trust is essential during the early stages, its presence is no less important in the subsequent ones for relationships within secondary groups that we experience in our daily social life, outside the family. Precisely because they represent a continuous and constant reinforcement of our personal and social original identity, they represent the habitat of living with our fellow men, the place of the expression of citizenship.

Trust is seen, in this sense, as a basic tool for maintaining the mental health of human beings, the trust thanks to which citizens are entitled to state that we live in a civilized society in which exchange reciprocity, responsibility and justice in social relations and to generate vital energy and hope, necessary in a plan of a "healthy" and productive life.

Even for a good economy, as Fukuyama says⁷, trust is an essential ingredient.

In saying this, the author recognizes the social virtues, among which trust is the principal, the basis for the creation of prosperity, the reduction in transactions costs and social development, simultaneously, a capital that enriches the entire Community.

In addition to trust, even altruism contributes to develop cost effectiveness if intended as an acknowledgement of others' reality and the ability to recognize themselves simply as one among others.

We return with this statement to the concept of mirroring process⁸, whose neurological bases are the subject of recent extraordinary neurophysiological discoveries: the mirror neurons⁹.

structures the social basis we are talking about through the individualization of the so called "neurons mirror": they are cortical neurons multimodals able to be activated by different sensorial modalities "reflecting" the actions of the others. More precisely, they are neurons that behave as the motor neurons when they are activated for a proper action, while they are showing their

⁷ We refer to Fukuyama F., (1995), *Trust*, Penguin Books, London.

⁸ The mirroring process has been defined by Pines (1983) as something belonging to others that evokes proper insides elements and this allows to look at them.

⁹ The new discoveries of the neuroscientists of the Laboratory of the University in Parma see in the neuronal

Mind and brain express in this way, the need and similar instruments for the realization of the exchange as the essence of relational life or even of life itself.

In addition to the elements described, democracy is as the expression of a harmonious system of relational diversity, understood as sharing of norms and values that enable cooperation, mutual growth and benefit sharing.

Democracy implies in fact a deep respect for everyone's needs and the consequent recognition of value in diversity and multiplicity, in support of the development of the emotional and social capital.

Multiplicity and Uniqueness

We have defined the group as "a high-powered relational structure" provided that it is safeguarded plurality. The opposite occurs when the single thought takes over.

The "single thought", as indicated by Stiglitz, is to the economic system as authoritarianism is to the economy of the group.

Authoritarianism, in fact, does not allow the development of the resources around it, unless they are "copies" of itself.

The single thought expresses an authoritarian and self-referential concept, which refers to a structure where, by definition, what is different is excluded and only the vertical aspects of relationships are endorsed.

Through the *reductio ad unum*, every possible and various aspect of reality and social reality accepted in this case is reduced to a single defined form.

The consequences of this condition, lead to a reduction of the potential space for creative and divergent solutions and an exasperation of social marginalization.

To accept the thoughts of everyone means to accept the plurality and diversity by expressing the most of the group cost effectiveness,

own peculiarity when they are activated in answer to the same action completed by others.

¹⁰ "The matrix is the hypothetical web of communication and relationship in a given group. It is the common shared ground which ultimately determines the meaning and significance of all events and upon which all

where relationships are "nⁿ" and where there is the coexistence of so many different ideas. The problem that arises here is how to "manage" these differences and how to navigate through the *mare magnum* of so many resources.

Horizontality and verticality

Each group as a social aggregate, from the family onward, contains all the institutional elements that collect both reality data and specific cultural interpretation and proposal of coexistence among its members.

It is in this diversity that horizontal and vertical elements are intertwined.

In the primary family group the parents, the authority, the transgenerational are placed on the vertical line, while the brothers are on the horizontal one. Similarly, in the secondary groups, it is the master, the professor, the boss who support the verticality, while classmates, playmates and colleagues endorse the horizontal one.

The relational consequences and the configurations that take place in the relations within the group changed very substantially if it prevails one or the other mode. We must not forget that this plot is the supporting structure of the group.

The value of one or the other and their interaction figure / ground is what makes the difference where, again, one is in the protagonist position of "figure" and the other is background and vice versa.

Even the subjects' aptitude which take part in different way in the group, plays in theory an important role: the ways in which each individual has developed the group intra-psychically and brings it forward in relationships are endless. In terms of group analysis, we could talk about "foundation matrix"¹⁰ of each individual and "dynamic matrix" of the group as

communication and interpretations, verbal and non-verbal rest" (Foulkes 1964). In this particular case, the basic matrix is "what enables communication within a particular ethnic group, common substrate whose presence allows the immediate mutual understanding;" the dynamic matrix "is built within the group situation as a

an elaboration of the plot of all relational and transferral contents of the individuals.

In the clinical application of the group analysis technique, and by disciplinary convention, two words are employed to describe the vertical / horizontal plot and their different increasing value: the change " in the group" and "through the group." In the first case (Fig. 1) the links highlighted are those that occur between each member and the leader of the group and the vertical relational aspect prevails.

The group centred on the conductor (C) generates necessarily rivalry towards the object more valued that, in the specific case, is the authority figure that, being unique for all, is also poor.

It could even be argued that the group is structured through a series of "couples" between each member and the conductor.

Keeping the comparison/parallelism with the economic sphere, this is a group based on the concept of positional goods where the desired position is represented by the proximity to the authority or to the most appreciated extreme of the vertical.

The second case (fig. 2) shows all possible relationships between the different members included the conductor. It is visible here as the horizontal relational aspect prevails; this is based on the fact that every relationship is an exchange that produces knowledge of self and others, and it is enriched by the inclusion of diversity and multiplicity. This is the "group of reciprocity "and" relational goods ".

It should be noted that the group forms we are talking about/that are being discussed occur "naturally" within the social system in which each of us live. As previously mentioned, infinite processes are generated in all groups; these are related both to vertical as well as horizontal relationships. The difference lies in the management of the group and in the *raison*

peculiar fact towards a particular group, representing the view of what is happening "here" and "now" in terms of even unconscious communication... " (Nello specifico la matrice di base è "ciò che consente la comunicazione all'interno di un determinato gruppo etnico, substrato comune la cui presenza consente l'im-

d'être of the group. Depending on the goals that are to be achieved, some relational aspects rather than others will be used.

It is a matter of a mental representation of the group by each member on the basis of familiar and cultural acquisitions as a social construction of mind: the matrix.

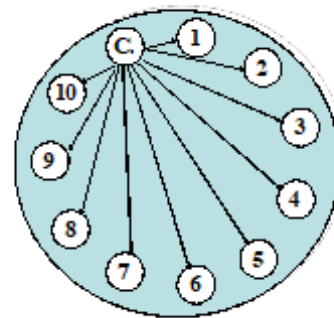


FIG. 1

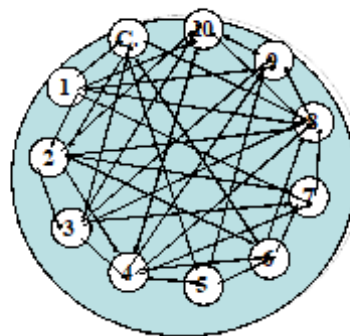


FIG.2

Mechanisms of cost effectiveness and "diseconomy"

The etymon of "group" comes from "tangle", "knot" but also from "crop", "bolus", the "part of birds neck, bladder-shaped, where food

mediata comprensione reciproca", quella dinamica invece è cio "che si costituisce all'interno della situazione gruppale come fatto peculiare di quello specifico gruppo, rappresentando la visualizzazione di quanto avviene nel qui e ora in termini di comunicazione anche inconscia ..." (Di Maria, Formica, 2009, p.95-96).

stops."¹¹ In this sense, the bolus refers to something that, chewed and mixed with saliva, loses the identity of the individual parts which is composed by: it becomes something else.

As mentioned above, the group is a place of exchanges, mirroring process, resonances, and the interaction of dynamic change and an unstable equilibrium for each individual and for the group as a whole.

Focusing back to the psychotherapy group as a conceptual place for our reflection.

The group, as a clinical tool for individuals, represents an object invested with hope but at the same time, threats. While individual participants can take help in sharing the experience with others, on the other hand, until then unexpected and unknown feelings may arise in relation to others.

The hypothesis on which this practice is based on, is the individual participants can get help in sharing their experience of working memory with others and the search for assignment of a new meaning to their suffering, to their lives.

This process request each participant to bring their psychic contents to the group that will be understood, processed and transformed through the continuous exchange in the group, as previously described. These elements will be returned later on to each one enriched by the development that the group as a whole as well as each member will be able to achieve.

Obviously, hope and fear of change are the emotional elements which would be continuously/always present in this process.

They are personal private ancient and profound contents, basic elements of the people which will intertwine and turn into this group melting pot made up of cognitive and emotional elements, subjective and social at the same time.

It is a place of confluence of social and individual content, cognitive and emotional aspects of everyone, a place able to develop and

contain deep regressive tensions and to produce exchange, maturation and growth. The group is the result of the fact that each individual brings their own content, which are intertwined with those of others, thus creating new alchemy. Everything gets back to each individual through these relationships and helps to create a new image and conformation of oneself.

The way through which the group comes up with the duality individual-group when some situations do not allow the group to express itself in the form of mutual benefit between the parties is crucial in this reflection. In other words, within these circumstances the dynamics that hinder the expression of the multiplicity prevail and are inclined to generate exclusion.

The scapegoat is the most common among these mechanisms and it is characterized by the concentration of aggressive contents of the group against one of its members preventing, thus, the group from developing such aggressiveness.

The monopolizer, however, centralizes on himself most of the space, the attention, the time of the group and hampers so the exchange and the growth because he limits the expression of others.

An excess of conformity prevents the expression of differences and tends to create what is called "massified" or "agglutinate group" in its most regressive form.

The conflict between the group and individuals is physiological and natural and the resolution to this conflict is what makes the difference in social relationships.

Where individual and group are engaged in a zero-sum relationship¹², one will be the winner and the other one the loser. On the other hand, the "ideal" group is the one in which this dialectic is resolved through a report to variable sum: the report "win-win", in which no one loses because everyone is committed for

¹¹ The definition of "bolus" has been translated from the D.Olivieri, 1953. Dizionario etimologico italiano, Ceschina, Milano.

¹² We refer to "Theory of games" (1950) introduced by John Forbes Nash

a collective win: one self and the others, similar ones and different ones.

As mentioned above, in order to create the conditions for the expression of group cost effectiveness, the maximum possible expression of all members of the group itself must be granted.

From the Agglutinated group to the grid net group, from the confusing society to the individuals' society

We can understand what "agglutinate" means looking at photos and footage of huge gatherings of the political period of maximalisms in which individuals are organized around a mass society where the *foule* does not allow the identification of individuals, of their parts, of the specific characteristics of each one. This term refers to both the shape of the group visible from the outside, and the social representation as it is shaped in the mind and psyche of the individuals who are part of that group.

The original agglutinated "confusing" group is governed by the emotional and affective system of the maternal code where mother and child are continually confused. This is a group without distances inside and characterized by relationships, identifications and projections which tend to con-fusion, to uniqueness.

In the evolution process, the individual initiates the process of *separation-individuation* from the original nucleus by changing the passage from the confusing relationships linked to the agglutinated original group to those "grid net" based on mutual recognition and mutual accountability.

This aspect is pivotal for the establishment of subjectivity and for the identity formation. It is therefore necessary to focus on the transition from an idea of the social as agglutinated aggregation to one of reticular form/shape. From the crowd, where everyone is almost unrecognizable, so irresponsible towards everything, to an aggregation in which individuals can recover the bonds that hold firmly people together.

Today, thanks to new information technologies, communications arising from the individual can be multiplied into the space and through time in a complex system.

By using technology, it is possible to represent the social in the form of a network, a grid, a plot of nodes built by the individuals that are part of this aggregate.

In this process, the current communication systems help to define a representation of the Social organized around a series of relationships that, starting from any given individual, increase in space and time in a complex system.

This implies a representation of the social very different from that of the nineteenth century that Gustave Le Bon, one of the founders of social psychology, discussed. Gustave Le Bon was the first psychologist to study and observe "scientifically" the behaviour of crowds, trying to detect their peculiar characteristics and propose techniques to guide and control them. His works were read and studied by the totalitarian dictators of the twentieth century who drew inspiration from them.

Le Bon outlined a representation of the social as a mass: the so-called *foule*. He studied the psychological elements active in the mass.

In his view, the collective mind reflects the unconscious shared quality of the race. The idea of the conscious individual personality is lost. If the person acts consciously on the basis of reason, the crowd acts impulsively and in a lack of awareness on the basis of instinctual drives. The crowd, according to Le Bon, is the result of a process of de-individuation, of contamination that is a mutual imitation and suggestion that implies an irrational acceptance of mutual influence and the use of regressive negative methods.

This representation of the world clashes with the one theorized by Foulkes, according to which one refers to the individuals who carry a matrix as a "grid net" capable of containing all exchanges and plots that are organized around the individual newborn and which are the very reasons of his construction.

The theorized agglutinated mode is a mode among the many possible.

Norbert Elias, following the works of Le Bon and together with S. Foulkes, developed the sociological theory of the "society of individuals", a society made up of persons and subjects.

This theory of social development proposes a kind of re-humanization of sociological categories.

The dilemma "is the individual who builds the society or is the society that builds individuals?" Elias says, "what often takes place in the mind is divided as if they were two different substances or man's *strata*, his" individuality "and his "social determination "are no more than two different functions that human beings have in their mutual relations: they have no consistency independently " [...] "and every man, for better or worse, is bound to each other as a plurality, i.e. as a society "(N.Elias, 1990, 8).

In other words, it is about recognizing the relational dimension of the "we" in that of the "I" and vice versa, against a sort of independence, as defined ontologically.

This contribution in addition to those on the conception of the mind as a result of the interconnection between nature and culture, between individuals, groups and communities in a relational perspective can be thought of as a graphical representation of the Moebius Ring¹³ (Figure 3).

The Moebius Ring or Moebius Strip is a surface with only one side and one edge and it has, in addition to the mathematical property of non-adjustability in the Euclidean space, the non-disjunction in resolvability.

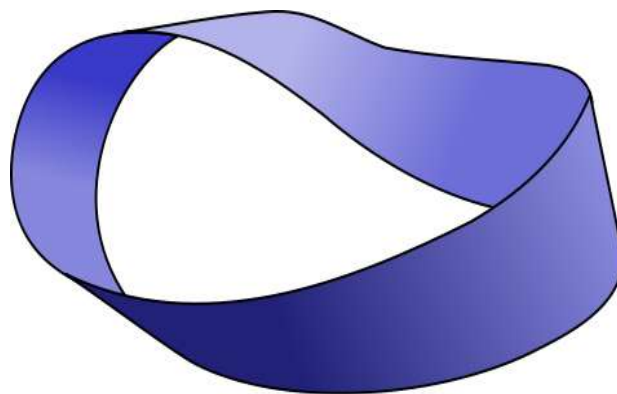


Fig.3 Moebius Ring

The Grameen model: the group of good practice

The aspects described so far combine to determine the precise characteristics of the group that we call economic, which involves the development both of individuals and the group in a virtuous circle of resources development. The dialectic of individual / group, basic element of this reflection, has a significant role in relation to the issue of social and economic models.

In a social context, in fact, for political, economic and cultural reasons, a situation can arise in which the group takes precedence over the individual and, vice versa, a situation in which the individual takes precedence over the group. In both cases, especially if the situation is taken to extremes, it is a relation of the type "*mors tua vita mea*" ("your death – my life"), or a zero sum relationship between the two parties.

We consider that the first model, the one in which the individual prevails over the group, corresponds to the culture that is expressed by the philosophy of the market economy centred on the rivalry, while the other one corresponds to the coercive socialist model in which the individual is drowned out by the group.

¹³ The Moebius Ring has been discovered by two German mathematicians : A.F. Moebius and J.P. Listing in 1858.

The model described below is, in our opinion, the representative model of what we call "good rule".

This is the microcredit conceived by M. Yunus, Nobel Peace Prize 2006, which, thanks to its methodology and results, is one of the best practices in this area.

The Grameen microcredit model is a tool that combines tangible and intangible assets in a virtuous plot and which consists on a social and economic "revolution" with significant consequences on the psyche of individuals in the mental representation of self, self among others, the group, the community, the social.

The reason for this assumption comes from the fact that, in its optimal achievement, microcredit aims at enhancing the ability of individuals belonging to a group; the more the individuals are able to actively take part in the group, the more the group itself give back richness to them.

The Grameen model's priority is the building of the social capital through the formation of groups and centres¹⁴, the development of a democratic leadership, the election of board members, since these borrowers are the owners of the bank, and various other aspects that allow maximum expression of all members of the group.

Microcredit employs a working method based on the group link and it considers women as privileged users; "marginalized in work, disadvantaged economically and socially, women constitute the majority of the poor, and their bond with their children actually represent the future of the country." (Yunus, 1998, 89)

The Grameen device is based on a group of five people who are chosen on a trust basis as "companions in adventure".

The Group is a community of support and mutual exchange, whose aim is to broaden and strengthen networks of local social networks to increase the individual and collective sense of confidence. More specifically, the group

works as a minimal aggregation of individuals and as the nucleus of a larger community, a community created to develop the full relational potential at its best.

In the Grameen model all group members live in the same village, know each other, often they belong to the same neighbourhood but they do not come from the same family.

The group should be composed of people "like minded". Each member must have a similar point of view towards life and things, not so much to reinforce conformity, but to provide an opportunity for mirroring process with the other members of the group. At the same time, however, members will have their own specificity and diversity in the choice of the project and in its management.

With such mechanism of the group loan, the Grameen bank establishes a relationship with each individual and enhances the system of horizontal relationships within the group. These aspects involve a natural reduction of the opportunistic mechanisms related to information asymmetry between the parties.

In addition, since the possibility of access to credit depends not only on the behaviour of the single individual, but also on that of other members of the group, the peers and a virtuous and encouraging group pressure automatically trigger certain mechanisms of monitoring and support.

People, on their own, tend to be unpredictable and irresolute. With the support and encouragement of the group, their behaviour acquires stability and becomes consequently more reliable. The pressure, more or less discrete, exercised by the group is used to keep its members within the overall objectives of the credit program. The competition developed between groups and within the group itself encourages each individual to do his best. It is difficult to follow the evolution of the situation of each client, but if he is part of a group, the difficulties are much lower. To appoint to the group some aspects of the control means to increase their autonomy and reduce the work of the employees. Moreover, since the group is required to approve each member's credit request, everyone feels morally involved to

¹⁴ The Grameen Bank (Head Office) is composed by different groups (every group counts 5 women), different centres (every centre counts from 6 to 8 groups)

and different branch (every branch counts from 60 up to 70 centres).

ensure repayment, and if someone is in trouble, the others usually, in fact, get activate to help." (Yunus, 1998, 104).

In this way, a methodological framework is outlined in which Grameen Bank places at the heart the needs and the development of the human being rather than profit.

To better understand how Grameen Bank has planned its programs, we have followed step by step some of the rules that organize the project of *the bank for the poor*.

We continue to read the Grameen model keeping in mind the reference models of group analysis applied to clinics and therapeutic communities¹⁵. This methodology allowed us to identify some elements of surprising closeness that are described below.

The Grameen groups are homogeneous groups in terms of gender and socio-economic status of the people. Initially they were constructed by mixing male and female, then limited the participation to only women. The reason for this redefinition was the desire to reduce the cultural orientations of gender predominance also in the group. As a matter of facts, such attitudes were dysfunctional compared to the entire educational and experiential project. In terms of the composition of the standard clinical group, Foulkes stresses the need of a certain homogeneity in relation to cultural and social status as well as intelligence and age. (Di Maria, Formica, 2009)

More people belonging to the same family can not be part of the same group¹⁶. The reason for this rule is to try to avoid the conditions that fa-

vor the emergence of a subgroup, a phenomenon that is likely to cause loss of connection with the group and of it being equal and fair.

In fact, being the family relationship a strong bond, this bond would become, within a group of micro-credit, a discriminatory element between family members and others.

Each group must have a *chairman* and a secretary, elected by the members of the group. This election will be held on the first meeting in which the group will be formed and then once a year. One member can not be re-elected for a consecutive term. The reason of this rule is that everyone in the group must be put in a position to have the greatest responsibility of the group in turn. This principle is also applied to the field of therapeutic communities¹⁷, with the aim of ensuring that the people, especially the borderline subjects, to whom these communities are dedicated to, can learn from experience to be responsible for the management of certain functions of the community. To put people in situations of responsibility belongs to the Grameen philosophy, because the main goal of this bank is to develop human capital, ensuring that each person is able to be part of a community that the more its members are skilled the more it is enriched.

In certain circumstances a maximum of 10 people can get in a group. In any case, despite a centre may contain a maximum of 10 groups, the total of the components of a centre can not exceed 70 members. This criterion/parameter is once again very significant, as attention to the proportions shows that the Grameen philosophy pursues a kind of balance that affects not only the small group, but also the set of small groups

¹⁵We refer to various models of present communities in the United Kingdom that constitute reference models based on the *progettualità*. We refer to, Brunori, L., Rays, C., (2007) *The therapeutic communities*, The Mill, Bologna.

¹⁶This one and the following descriptions related to the microcredit model Grameen have been freely translated from the International Observatory on the Microfinance of the University of Bologna (www.cirig.unibo.it) and they are in the original version property of the Grameen Bank.

¹⁷The Henderson Hospital covers inside the English Movement of the Therapeutic Communities a very important role. It was founded by Maxwell Jones upon the base of two precedents community experiences: the one of the Mill Hill Hospital (1942 -46) and the other of the Industrial Rehabilitation Unit, to the Belmont Hospital in London, beginning from the 1957. It turns, from a diagnostic point of view, to patient suffering from "serious troubles of personality."

within the Centre, seeking/attempting to preserve communal harmony. This is conceived in terms of position in relation to the Community and, at the same time, in terms of the identity of each individual over the group, concerning the centre and the Community. This is an optimal balance that regulates the interaction between people. In addition to this, attention is paid to the numerical / structural components of the groups, based on the belief that relationships can be built and retained only under certain conditions of group relations.

The chairman and the secretary have regular contact with the bank, dealing in fact also with the regularity of the loans and the refunds, and promoting participation in the meetings of the centre. It is through this regular participation, feature of the Grameen model to which someone has attributed the major cause of its uniqueness in Western countries, that a fiduciary relationship is built. Concerning the topic of absence, according to the group analysis application, "it is assumed that the group has priority over everything else for the patient, which is why the absences are strongly discouraged" (Di Maria, Formica, 2009, 153). In addition to the presence attendance, punctuality is also a crucial factor. These aspects concern obviously the leader of the group as well.

The key issue is the discipline of the group, which is nothing more than an agreement. Before starting the micro-credit program, in fact, the future members follow a training course during which they discuss the disciplinary elements. The focus is to ensure that these are recognizable as necessary and shared by all the participants. These are not imposed rules, but shared, in agreement with everyone through the empowerment of all.

Each group member should have a complete and adequate knowledge of the rules, of the group regulations and their individual responsibilities. The knowledge of the rules, and their acceptance and internalization by each member of the group simultaneously, creates a single indivisible body. Because the rules are the same for all members, nobody has interest in having privileges and nobody fears punishment. The rules assume/take on the role of what Rousseau

called "General Will". The knowledge and the acceptance of the rules thus give rise to a moral body, where everyone talks to everyone, without ever losing more than what they earn. In fact, increasing the force to maintain what they already have. The violation of individual responsibility can only, in this context, depend on the non-acceptance of the rules, then a primal attitude of the individual who, from the beginning chooses, not to join the group.

If a member demonstrates to work against the discipline of the group (for example, to be absent for many times, to have no interest in paying the money back) the others may suggest expulsion after a shared discussion. Here, a clear parallel to the Therapeutic Communities arises: if someone violates the rules, in fact, it is the community itself to decide for or against the exclusion of the member.

If a member leaves the group for personal reasons, can re-enter later, but only after three months and after repeating the initial training. Once again, this policy demonstrates a special attention both to the individual, who is not punished but engaged again as if he was a new member, and towards the group that can not be changed or abandoned without consequences for individuals who are part of it. The group-orientation, in this regard, distinguishes the groups as open, closed and semi-open precisely in terms of the possibility to allow / not allow the entry / the exit of a member. Such events modify the identity of the group and bring about particularly delicate situations, since they alter the group-analytical setting and the identity of the group itself.

The *Centre manager*, during the meeting, registers the presence of all members of the group, the refund of regular savings and loans and the whole discipline of the centre. As the responsible of the centre, the group leader as well is required to administer and to interpret. This person must have a leadership role and it is recommended that he keeps a register of attendance and payment of the sessions.

If, within three months, the centre manager does not attend half or more of the meetings, his place will be considered vacant, in that case a

new Centre manager must be elected. As mentioned earlier, the conductor as well has the obligation to respect and embrace the rules of the group involved in the clinic as in the Grameen model. This denotes the fact that the group is always the centre of attention and it is the respect of the group which establishes the rules: the social bond.

This reflection has led us to identify the solution that Yunus proposes: a relationship between individuals and group type "win-win". In fact, the individual gives to the group his resources which, circulating in a trade network, reach other individuals who, in turn, offer and receive group resources that the group has drawn up, thus making the final solution a benefit to all.

The Grameen group has cost effectiveness, according to the perspective that we have described above, because it increases the resources of both parties: the individual and the group.

The model proposed by Yunus is suspended between vertical and horizontal elements, and it is, among the various experiences of micro-credit existing in the world, certainly the most important and the one with the best results.

The several micro-credit initiatives, where the vertical element prevails, lead to vertical reciprocity, recalling the relationship which is basically authoritarian / charitable (eg micro-credit with a guarantor). At the same time,

there are others initiatives characterized by a horizontal reciprocity. Obviously, if the micro-credit initiative is not bound by the conductive part of the bank, but it focuses on the subjects that make up the group, the probability of a horizontal reciprocity is greater.

Practical experiences are situated in different parts of the continuum between authoritarian and horizontal reciprocity, and a lot depends on the context in which these experiences are developed.

To support a individual-group dialectic of win-win type/kind means to provide the individual, the citizen the opportunity to contribute to the creation of community wealth that, in turn, gives wealth back to the citizen.

The group in which relational goods circulate is not necessarily the best group: it has cost effectiveness if it allows people to find more solutions to their problems, to increase the spectrum of possibilities and if it ensures consistency between its *raison d'être* and its functioning.

Figuratively speaking, the group cost-effectiveness could be described as a choir in which each component has to find a harmony with each other, in order to offer his voice in a collective sound "space" that does not exclude the possibility of solo voices.

In other words, Justice from the ethical point of view is harmony in terms of the participation of all voices.

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