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www.msocialsciences.com**Teamwork Process Among Amanah Ikhtiar Malaysia (AIM) Participants. Case Study in Hulu Langat District****Nur Asiyah Binti Che Saari<sup>1</sup>, Wan Munira Binti Jaafar<sup>1</sup>, Nobaya Binti Ahmad<sup>1</sup>**<sup>1</sup>Faculty of Human Ecology, Universiti Putra Malaysia (UPM)

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**Abstract**

The present research sought to examine the teamwork performance among AIM microcredit participants based on Tuckman (1965) model. Hence, the author elaborates the level of teamwork process such as forming, norming, storming and performing in a group among AIM participant in Daerah Hulu Langat. The AIM is replication of the Grameen Bank approach in Malaysia and the teamwork concept was apply which is the scheme must be apply in a group and not in individual. Self-administrative questionnaire was applied to conduct a data collection and a sample of 160 respondents among participant from Sungai Gabai, Sungai Ramal, Sungai Chua, Sungai Tangkas, Bukit Mewah, Semenyih and Sungai Jelok in Kajang were chosen based on stratified and simple random sampling techniques to complete the survey. Researcher suggests the finding indicate that the high level stage in teamwork process is forming, storming and performing stage. Only norming stage was in moderate level. Consequently, high and positive teamwork resulted efficiencies in the microfinance group. Teamwork with the right process can achieved positive outcome among AIM microcredit participants.

**Keywords:** Amanah Ikhtiar Malaysia, microcredit, teamwork process, teamwork performance**Introduction**

Nowadays, individual either they are at the work place or educational, they have to work in group. However, how this rapid group evolved and developed is being under consideration by the operation researcher and organizational behaviorist from the time of 20th century (Robbins, et.al, 2007). Group could define as a social system that is continuously changing from time to time in order to explain their evolvment and development. The process of formation, working together and how they separated have been considered and emerged in many models (Adnan, Akram & Akram, 2013). Teamwork or group development is an important component in organization and plays a key role to implement the productive outcomes within the group compared to the scope of individuals working in isolation from each other (Bounds, Dobbins, and Fowler 1995). Groups take time to develop into teams and require an investment by the organization and members concerned in sponsorship and support to progress from a collection of people coming together for the first time to an interdependent, cohesive and functioning unit (Robbins et al. 2001; Welbourne 2001; Napier and Gershenfeld 1999).

In this research, stage group development through teamwork theories by Tuckman (1965) were used to see the stage development in ties and changing among participants AIM's group. This stage group development is to analyses the level of teamwork process such as forming, norming, storming and

performing among AIM participants. The Tuckman model suggests that a group cannot move into the performing stage without first completing the norming stage. In AIM microcredit scheme, it is important to make sure the teamwork among participants was build. A strong teamwork in group helps AIM organization achieved the goal within the time. Besides the AIM there are many organizations also offering microcredit services such as Tabung Ekonomi Kumpulan Usaha Niaga (TEKUN), HIJRAH (Selangor State), Agro Bank, Bank Simpanan Nasional, EONCap Islamic Bank, CIMB Islamic Bank, Bank Rakyat, and Bank Rakyat. However, AIM still has the largest number of participants, which is 340 000 participants in 2013 throughout Malaysia and the figure is expected to increase from year to year.

### **Study context: Amanah Ikhtiar (AIM)**

AIM established in 1987, under the Trustee Incorporation Act 258 (revised 1981). AIM was the first microfinance institution in Malaysia and the largest Grameen Bank Replication outside Bangladesh (McGuire et al, 1988) which has been simulated by many MFO's all over the world. The scheme usually provides small scale financial services and in the same time to train the participant who considered poor and hardcore poor in order to improve their socio-economic condition. Selangor state was the first site of the pilot project of the Grameen Bank concept and known as "Project Ikhtiar." The pilot project was conducted by Dr. David Gibbons and Professor Sukor Kasim from the Universiti Sains Malaysia. "Project Ikhtiar" was successful and showed that a group-lending system similar to the Grameen Bank model. The client selection procedure of AIM was starts by measuring average monthly household income. Households with average monthly household income below the poverty line income (Poverty Line Income, 1976) would be considered as absolute poor, while households with average monthly household income below half of the PLI was categorized as hardcore poor.

Within almost 30 years establishment of AIM, there many various modifications and procedure change in facilitating the small business entrepreneur. For example AIM participant was cover with insurance and if the AIM's participant dies during loan period, the beneficiary does not have to pay the loan and same goes if the guarantor/spouses dies, the loans will be free. In AIM procedure, to approve the loan; each participant must have at least 5 to 6 people in a group to enable them for loaned. The failure to seat in a group will cause failure for loan approval. They will develop the group based on trust and belief which means participant must know each other very well and they have good relationship among them. Participant will seat in the group for almost 6 month to 2 years depending on the period of payback agreement with the AIM organization. If there members in the group fail to do so, the debt will be borne by the remaining members of the group. From the process and procedure of AIM, researcher want to find out either the stage of group development process happen and if it is happened what is the stage of the group development process?

## **Literature Review**

### ***Team work***

Teamwork has been studies and describes in many lenses of field such as psychology, business management, economics, as social process and even form as social control. Team work is synonymously with team process and it is still remains as significant factor of effective team. Mark, Mathieu and Zaccaro (2001) in their study mention that the team member's independent acts and convert inputs to outcomes through cognitive, verbal and behavioral activities directed toward organizing work task in order to achieve the collective goals. On the other hand, there is a general agreement among theorists that the group development process occurs in identifiable stages and disagrees on the exact sequence, number, length, and nature of those stages. The theory of group development process was created by Tuckman in 1965 after he reviewed about fifty studies on group development. For more 40 year Bruce Tuckman 's classic model has been delivering comfort and new perspectives to leader either charged with running a team, or trying to function within one, assuring the

team that they are not alone and that the discomfort of conflict is a normal part of the journey towards an effective and enjoyable unit (Wilson, 2010). The stage Tuckman (1965) identified as follows:

### ***Forming***

In forming stage individuals are not clear on what they supposed to do. The mission isn't owned by the group and they wondering where they going. No trust or mutual trust level is low among the member's group. Member's group still in high learning and there is a good deal of holding back to see who takes charge and how and each member of the team focus on leader, accepting only the leader guidance and authority to maintaining a polite but distant relationship exit with each other because there is no group history and unfamiliar with group members. Norm of the team are not established, people check one another out and there are not committed to the team. Forming stage is also the first process where the member's in group want to know each other through "ice breaking". During "ice-breaking" stage, group members tend to be uncertain and anxious about such things as their roles, who is in charge, and the group's goals.

During this stage, the leader must be seen to be open with information and ready to answer many questions that will come; boundaries, strengths and weaknesses will be tested, including those of the leader. Leaders always typically mistake and think forming stage is honeymoon period and as a mandate for permanent control. If the formal or appointed leader (e.g., a supervisor) does not assert his or her authority, an emergent leader will eventually step in to fulfill the group's need for leadership and direction. But later on, problems may force a leadership style change.

### ***Storming***

Storming is the difficult time for all group members' (Tuckman, 1965). Roles and responsibilities are articulated and agenda are displayed. Team members are more concerned with the impression they are making than the project in hand; wanting to be respected, battling with feelings of inadequacy, anxiety abound, people push for position and power, competition height among them, wondering who will support or undermine them, people set boundaries with each other, and in the same time splinter group form. During the stage, problem solving doesn't work well which make team members want to modify the team's mission and try new ideas. The team spirit is low which cause a lot of personal attacks and level of participation by members is at its highest (for some) and its lowest (for some).

### ***Norming***

In norming stage, based on Tuckman (1965) success occurs and team has all the resources for doing the job. Appreciation and trust build ia. The group purpose is well defined among members through high feedback, well received, and objective. Group members are engaged in active acknowledgment of all members' contributions, maintenance, community building, and solving of group issues. Members are willing to change their preconceived ideas and opinions on the basis of facts presented by other members and actively ask questions of one another, hidden agenda become open and make the team confidence high. The leadership is shared and reinforced team behavior. The major task function of this stage is the data flow between group members: They can share ideas and feelings, creativity high and explore actions related to the task. If this stage of data flow and cohesion is attained by the group members, their interactions are characterized by openness and sharing of information on both a personal and task level. They feel good about being part of an effective group and each member become more motivation. Team gains commitment from all members on direction and goals.

### ***Performing***

Regarding to Tuckman (1965), the Performing stage is not reached by all groups. If group members are able to evolve to stage four, their range, capacity, and depth of personal relations expand to true interdependence. In this stage, people can work independently, in subgroups, or as a total unit with equal facility. Their roles and authorities dynamically adjust to the changing needs of the group and individuals. This vital stage is focusing on solving task problems. As members of a mature group,

contributors get their work done without hampering others. There is a climate of open communication, strong cooperation, and lots of helping behavior. Conflicts and job boundary disputes are handled efficiently and constructively. Cohesiveness and personal commitment to group goals help the group achieve more than could any one individual acting alone. The performing stage is marked by interdependence in personal relations and problem solving in the realm of task functions. Individual members have become self-assuring, and the need for group approval is past. Members are both highly task oriented and highly people oriented. There is unity: group identity is complete, group morale is high and loyalty is intense. The task function becomes genuine problem solving, leading toward optimal solutions and optimum group development. There is support for experimentation in solving problems and an emphasis on achievement. The overall goal is productivity through problem solving and work.

## **Research question**

The preceding observations lead to the principal goals of the present work. The research question are stated are:

- RQ1: What is the level of forming stage among AIM members?
- RQ2: What is the level of storming stage among AIM members?
- RQ 3: What is the level of norming stage among AIM members?
- RQ 4: What is the level of performing stage among AIM members?

## **Research objective**

What is the level (low, moderate and high) in teamwork process (forming, storming, norming and performing) happened in AIM participation using Tuckman (1965) theory model

## **Methodology**

### ***Participant***

A total of 170 respondents from seven centers Amanah Ikhtiar Malaysia in Hulu Langat district were selected as are respondents for this study. The seven selected centers were Sg. Gabai, Sg. Ramal, Sg. Chua, Sg. Tangkas, Bukit Mewah, Semenyih and Sg. Jelok.

### ***Procedure***

The questionnaire was distributed to respondent who joint the programs more than 2 years. The data collection process took two months to be completed. To collect the required data, a pre-tested and developed questionnaire was used. This study is based on quantitative method employing stratified and random sampling techniques were used in order to collect the data from the respondents from their various centers. To calculate the sample size of this study, statistical apparatuses and equation of Cochran, (1977) have been used by the researcher which gives total sample 170 respondent.

### ***Measures***

Overall questions are 32 items, which adapted from Tuckman (1965) in order to fit with the study. There are 170 question distributed, only 160 was collected. An instrument for part A, forming stage was 8 items, part B, storming stage 8 items, part C, norming stage 8 items and part D, performing stage 8 items were constructed. All the questions utilized a likert scale, ranging from 1 (Almost never) to 5 (Almost always).

## Data analysis

To fulfill the determine objectives, descriptive analysis such as frequency, percentage, mean and standard deviation were employed. Table 1.1 present reliability tests for forming, storming, norming and performing stage

Table: 1.1 Reliability test

Scale	Item	Cronbach Alpha
Forming	8	0.608
Storming	8	0.725
Norming	8	0.743
Performing	8	0.802

## Results

Table 1.2 indicates the socio-demographic data of the respondents studied. A slightly majority of the respondents (46.0%) are among those range between 33-44 years old with the mean age 43.26. Most of the respondents 68.13% have participate on Amanah Ikhtiar Malaysia (AIM) around 2-4 years and 36.3% of the respondents have spent their microcredit loan to start small business in food industry business.

Table 1.2: Socio-demographic respondents (n=160)

Variables	Frequency	(%)	Mean	SD
<b>Age (years)</b>				
21-32	19	11.5	43.26	9.401
33-44	73	46.0		
45-56	56	35.0		
57-68	12	7.5		
<b>Participation period (years)</b>				
2-4	109	68.13	4.05	2.080
5-7	39	24.38		
8-10	12	7.5		
<b>Type of business</b>				
Transport (school van and car)	7	4.4		
Small Food stall	40	25		
Kindergarten	7	4.4		
Night market (cloths)	28	17.6		
Furniture	2	1.3		
Car and motorcycle (Workshop)	2	1.3		
Health and beauty products	16	10		
Small food industry	58	36.3		

On the next part, we will look into the aspects of forming stage on AIM members. As portrayed in Table 1.3, a large majority of the respondents (71.9%) have a high positive forming stage towards AIM program. More than quarter of the respondents (27.2%) moderately on forming stage of AIM program while only 0.63% of the respondents have a low forming stage on AIM program

Table 1.3: Overall level of Forming stage of participant (n=160)

Factors	Frequency	Percentage	Mean	SD
Forming stage			3.16	1.07
Low	1	0.63%		

Moderate	44	27.2%
High	115	71.9%

A total of eight items have been utilized to get the measurement regarding on level of forming stage of AIM program. Referring on data shown in Table 1.4, three highest mean score were recorded by the statement of “We are assigned with a special role to each member (e.g.: team leader, time keeper, debt collectors, recorder and others)” (M=3.84), followed by “We are excited and proud to be AIM member even though we are unclear of the goals and issues of the project” (M=3.74) and “We are trying to determine the goal and tasks to be complete by our team” (M=3.36).

Table 1.4: Forming stage of participant (n=160)

Statement/Score Percentage	1	2	3	4	5	Mean	SD
We are assigned with a special role to each member (e.g. team leader, time keeper, money collectors, recorder and others)	3.1	7.5	25.6	30.0	33.8	3.84	1.07
We are excited and proud to be AIM member even though we are unclear of the goals and issues of the project.	5.6	9.4	21.3	33.1	30.6	3.74	1.15
We are trying to determine the goal and tasks to be complete by our team.	7.5	13.1	31.3	31.9	16.3	3.36	1.13
Our AIM members are trying to set a rule and protocol in order to verify everything went well and organized.	5.6	13.1	39.4	32.5	9.4	3.27	1.00
There is many discussion about issue in meeting regarding on AIM, a few members can't wait for the discussion	8.8	12.5	41.3	21.3	16.3	3.24	1.13
AIM members does not trust each other and tend to monitor others who perform certain tasks (attendance, engage with meetings)	15.0	22.5	40.0	19.4	3.1	2.73	1.03
It seems as though a little achievement is achieved towards the goal in AIM companions	17.5	30.0	29.4	15.6	7.5	2.66	1.16
AIM companions are afraid to seek help from one another.	18.8	33.1	39.4	5.6	3.1	2.41	0.92

Table 1.5 clarifies to us the overall storming stage of participant towards AIM program. From the overall mean score recorded (M=2.97) from the maximum mean score of 5.0, it can be concluded that the respondents studied have a positive storming stage towards AIM program. A large majority of the respondents (92.5%) have a high positive on storming stage towards AIM program. Data obtained depicted that none of the respondents have a low level of storming stage towards AIM program thus proves that AIM participant a relatively clear hierarchy of leadership and agreement on the group's direction emerge.

Table 1.5: Overall level of storming stage (n=160)

Factors	Frequency	Percentage	Mean	SD
<b>Storming stage</b>			2.97	1.07
Low	0	0%		
Moderate	12	7.5%		
High	148	92.5%		

To gain a cumulative value for storming stage, a total of 8 items were constructed. Table 1.6 specifically represented on each item constructed to measure the storming stage among respondents on AIM program. The statement of “A team leader is trying to give an instruction and distribute a given

task to another group member” (M=3.60) displayed the highest mean score followed by the statement of “when task are given in our group, we continue to do without wasting a lot of time just to make a plan” (M=3.55) “The lowest mean score was recorded by the statement of “Our goal are not realistic” (M=2.52).

Table 1.6: Storming stage (n=160)

Statement/Score Percentage	1	2	3	4	5	Mean	SD
A team leader is trying to give an instruction and distribute a given task to another group member.	0.6	11.3	36.3	31.3	20.6	3.60	0.97
When task are given in our group, we continue to do without wasting a lot of time just to make plans	1.9	8.8	40.6	30	18.8	3.55	0.96
We do a lot of argument even though we are agree on the real issue	10.6	23.1	33.1	19.4	13.8	3.03	1.19
Most of the AIM member have their own ideas on gathering process with their personal agenda	11.3	23.1	33.8	18.1	13.8	3.00	1.19
Our group contribute a lot of idea but we tend to reject them without fully understand their idea	11.3	25	39.4	16.9	7.5	2.84	1.07
There are a lot of obstacle to complete the tasks especially to improve the quality of the tasks	16.3	25.6	41.9	11.9	4.4	2.63	1.03
The task of the AIM member is very different from what we have imagine and seems very difficult to achieve	18.1	25.6	38.8	13.8	3.8	2.59	1.05
Our goal are not realistic	22.5	25.6	34.4	12.5	5.0	2.52	1.12

Table 1.7 clarifies to us the overall level of norming stage among the respondents of the study. From the overall mean score recorded (M=3.59) from the maximum score of 5.00, it can be concluded that the respondents studies have a positive level of norming stage. A total of 40.6% of the respondents have a high positive level of norming stage on AIM program.

Table 1.7: Overall level of norming stage (n=160)

Factors	Frequency	Percentage	Mean	SD
<b>Norming stage</b>			3.59	0.1
Low	1	0.63%		
Moderate	94	58.5%		
High	6	40.6%		

Table 1.8 focuses on every item constructed to analyze the norming stage of AIM members. The statement of “We have excepted each other’s as AIM membership.” recorded the highest mean score (M = 4.22) followed by the statement of “We try to achieve harmony by avoiding conflict” as the second highest mean score (M = 4.08) followed by the statement of “Our group leader will ensure their member to follow the rules, not arguing, not disturbing and straight forward (M = 3.66).

Table 1.8: Norming stage

Statement/Score Percentage	1	2	3	4	5	Mea n	SD
We accepted each other’s as AIM members	0	6.9	14.4	28.8	50	4.22	0.92

We try to achieve harmony by avoiding conflict	2.5	2.5	23.1	28.1	43.8	4.08	1.00
Our group leader will ensure their member to follow the rules, not arguing, not disturbing and straight forward.	4.4	5.6	31.9	35.6	22.5	3.66	1.03
We have a specific procedure when agreeing with our goals and planning as well as the way we complete the tasks in our groups.	1.9	6.3	45	27.5	19.4	3.56	0.93
We express constructive criticism.	1.3	13.8	33.8	33.1	18.1	3.53	0.98
We feel like we can share personal problems with each other when we need to do so.	3.8	10	39.4	25.6	21.3	3.51	1.05
We take our group's goals in writing and assume we share the same understanding.	4.4	10.6	33.1	33.8	18.1	3.51	1.05
AIM Group is often strayed to go beyond the original scope of the project.	15.6	24.4	46.3	9.4	4.4	2.63	1.00

Based on the results gained in Table 1.9, we can see the overall level of performing stage of AIM members. To get the overall mean score, a cumulative value of the eight items measuring performing stage was gained. The overall mean score recorded for performing stage is 3.87 (from maximum 5.0) thus is depicts that the majority of the respondents studied have a high level of performing stage on AIM program. It was found that a total of 86.9% of the respondents have a high level of performing stage regarding to AIM program. It is interesting to know none of them have a low performing stage on AIM program. To further analysis, the mean score of each of the items was gained.

Table 1.9: Overall level of performing stage (n=160)

Factors	Frequency	Percentage	Mean	SD
Performing stage			3.87	0.96
Low	0	0%		
Moderate	21	13.1%		
High	139	86.9%		

Table 1.10 focuses on every item constructed to analyze the performing stage of AIM members. Based on the result in Table 9 indicate that the statement of “Our AIM group leader is democratic and cooperative” has the highest mean score (M=4.17) while the statement “We have no fixed rules and the development of a member was a task or project progress” (M=3.44) recorded the lowest mean score. The low mean score in performing stage indicated that AIM members can work independently, in subgroups, or as a total unit with equal facility.

Table 1.10: Performing stage

Statement/Score Percentage	1	2	3	4	5	Mean	SD
Our AIM group leader is democratic and cooperative.	0.6	1.9	18.8	37.5	41.3	4.17	0.841
We are happy working together, have a fun and productive time.	0	3.1	25.6	34.9	36.9	4.05	0.867
We have a close relationship among AIM members.	0.6	5.0	20.6	39.4	34.4	4.02	0.90
We are always together and have a responsible on failure or success of the	0.6	9.4	21.3	33.1	35.6	3.94	1.00



team.								
We are able to cooperate on the problems that occur among the AIM member.	0.6	5.0	26.3	38.8	29.4	3.91	0.90	
We accept the strengths and weaknesses of AIM members.	1.9	6.9	25	34.4	31.9	3.88	1.00	
We have a lot of work to do.	3.8	10	38.8	24.4	23.1	3.53	1.07	
We have no fixed rules and the development of a member was a task or project progress.	5.0	16.9	25	35	18.1	3.44	1.12	

## Discussion

This study attempts to assess the factors contribute the effectiveness of microcredit finance instituted by AIM using team works process theories by Tuckman (1965). It was shown that respondent have positively stage of team development level with microcredit program as participants, observed from four stage in team work process theories by Tuckman (1965). The four stage of team work are forming, storming, norming and performing. The teams work level for forming, storming and performing have been identified at the high level and only norming stage in moderate level. The higher level among the four stages of team development is storming stage. Based on Tuckman (1965) theories, storming indicate teamwork characterize as intragroup conflict. Based on scholar DeChurch & Marks, (2001); Pruitt & Rubin, (1986) the intragroup conflict level meaning that conflict management strategies describe the responses of team members to conflict. Intragroup conflict also refers to disagreements or differences among the members of a work group with regard to group goals, functions, or activities (Rahim, 1979). Anderson (2017), mention intra-conflict can cause disagreements and misconceptions that might occur between team members, which create conflict. However, some conflict is helpful for a business; for example, honest disagreement between team members normally provides the mechanism that helps decision-makers select the best solution to a problem.

The three stages (forming, storming and performing) is the higher level of team work process which is a strong reason in influent the effectiveness of microcredit finance scheme program in developing team work among the small business operators. The teamwork brought more successful cases among participants due the motivation among the AIM members, protection of business owners through the takaful system, compulsory emergency savings for each participant besides weekly official monitoring through meeting once a week which make participants more close and concerned among group members. This is also could be due to the systems that applied by AIM organization which participants must abide the laws and regulation and the failure to do so will cause them no longer opportunity to join the scheme.

## Conclusion

The purposes of this paper were to examine the teamwork performance among AIM (Amanah Ikhtiar Malaysia) microcredit participants based on Tuckman (1965) model. The study found that there positive stage performance based on the result. Frequency for forming stage is 115 (71.9%), storming stage 148 (92.5%) and performing stage 139 (86.9%). From the result it is obviously proves all the stage of the team work process happened in every stage through the positive frequency result among AIM participation which leads Amanah Ikhtiar Malaysia (AIM) schemes to the most successful schemes microcredit in Malaysia compared to others schemes. Furthermore, more studies should be conducted on other variables to AIM schemes besides teamwork process.

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