

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

ijrcm



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

as well as in Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)]

Registered & Listed at: Index Copernicus Publishers Panel, Poland & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 1667 Cities in 145 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

www.ijrcm.org.in

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE MEDIATING EFFECT OF RISK ON ATTITUDE AND SUCCESS TOWARDS LIFE SATISFACTION OF MSME ENTREPRENEURS <i>DR. LATHA KRISHNAN & DR. T. J KAMALANABHAN</i>	1
2.	DETERMINANTS OF CAPITAL STRUCTURE IN NIGERIAN FIRMS: A THEORETICAL REVIEW <i>OWOLABI, SUNDAY AJAO & INYANG, UDUAKOBONG EMA</i>	7
3.	THE EFFICIENCY OF MARKET RISK DISCLOSURES IN JORDANIAN COMMERCIALS BANKS <i>DR. ADEL ANWAR YOUSEF SAID</i>	12
4.	CONTRIBUTION OF NON-MARKET WORKS IN BANGLADESH: CONSIDERING LOCATION, EDUCATION, FAMILY RELATION & MARITAL STATUS <i>DR. MD. AOULAD HOSEN</i>	17
5.	EMPIRICAL EVALUATION OF QUALITY EDUCATION EARNING'S POTENTIAL AND THEIR ROLE IN POVERTY ALLEVIATION IN PAKISTAN <i>DR. ABDUL QAYYUM KHAN & REHANA NAHEED</i>	24
6.	TOURISM: THE DEPTH OF ITS MEANING <i>PINKY PAWASKAR & DR. MRIDULA GOEL</i>	26
7.	MANAGEMENT OF DOMESTIC BIODEGRADABLE WASTE: A STUDY OF COMPOST PRACTITIONERS IN KOLHAPUR <i>DR. RAJENDRA BHUPAL PATIL</i>	33
8.	MANAGEMENT OF COMMON PROPERTY RESOURCES THROUGH PEOPLE'S PARTICIPATION UNDER JOINT FOREST MANAGEMENT: A MICRO LEVEL ANALYSIS IN ODISHA <i>RAGHUNATH SAHOO & DR. MAMATA SWAIN</i>	38
9.	ECONOMIC VALUE ADDED PRODUCTIVITY OF MCL <i>DR. S. RAJAMOCHAN & DR. T. VIJAYARAGAVAN</i>	44
10.	DOES BANK CREDIT CAUSE ECONOMIC GROWTH IN THE LONG-RUN? TIME-SERIES EVIDENCE FROM ETHIOPIA <i>K.SREERAMA MURTY, K. SAILAJA & WONDAFERAHU MULUGETA DEMISSIE</i>	49
11.	CONSUMPTION PATTERN AND EXPENDITURE ELASTICITIES OF RURAL POOR HOUSEHOLDS IN PUNJAB <i>GURSHARAN KAUR & PARAMJEET KAUR DHINDSA</i>	57
12.	ORIGIN OF ECONOMETRICS <i>DR. RAJESHWAR SINGH</i>	62
13.	ORGANIZATIONAL CULTURE IN PENNAR INDUSTRIES LTD. <i>DR. K. SELVI</i>	67
14.	AN EMPIRICAL STUDY ON SOCIAL IMPACT OF SELF HELP GROUP MEMBERS IN KANCHIPURAM DISTRICT <i>DR. D. BASKAR & DR. K. SUNDAR</i>	70
15.	MANGALORE SPECIAL ECONOMIC ZONE – GROSS ROOT LEVEL REALITIES AND SEZs PROBLEMS <i>S.P. KIRAN & DR. D.V. GOPALAPPA</i>	79
16.	GENDER PERSPECTIVE & ECONOMIC DEVELOPMENT - A CASE STUDY OF HARYANA <i>RENU & DR. KARAN SINGH</i>	81
17.	FOOD SECURITY THROUGH THE MECHANISM OF PUBLIC DISTRIBUTION SYSTEM <i>DR. SATYAWAN BARODA & SARIKA SURI</i>	88
18.	RESOURCE CONVERGENCE IN 'PEOPLES PLANNING' BY WOMEN NEIGHBORHOOD GROUPS AND PEOPLE'S ELECTED WOMEN REPRESENTATIVES: A CASE STUDY OF DECENTRALISED LOCAL SELF GOVERNANCE <i>DR. JOSEPH ABRAHAM</i>	92
19.	IMPACT OF RECESSION ON DIAMOND INDUSTRY IN INDIA: STRATEGIC SOLUTIONS <i>MUKESH R. GOYANI & DR. HEMANDRI TIKAWALA</i>	99
20.	COST-BENEFIT ASSESSMENT OF COMMON PROPERTY RESOURCES (CPRS) IN RURAL WEST BENGAL: AN EVALUATIVE STUDY <i>DR. SWARUP KUMAR JANA & CHITTARANJAN DAS</i>	114
21.	ASSESSING THE RELATIONSHIP BETWEEN AWARENESS AND ATTITUDE OF TOURISTS TOWARDS ECOTOURISM AND CONSERVATION IN KERALA <i>DR. P. R. SHINI</i>	119
22.	RISK MINIMIZATION TRADING STRATEGIES IN BULLISH MARKET <i>ANJALI CHOKSI</i>	123
23.	FARMER TO MARKET LINKAGES: REVAMPING UNDER THE EMERGING VALUE-CHAIN SYSTEM <i>DR. ARUN BHADAURIA</i>	136
24.	RELATIONSHIP BETWEEN COMMERCIAL BANKS STOCK RETURNS AND MONETARY VARIABLES IN INDIA <i>SHINIL SEBASTIAN</i>	140
25.	FACTORS DETERMINING EMPOWERMENT OF GRAM PRADHANS IN BARABANKI DISTRICT OF UTTAR PRADESH <i>BHAVANA SINGH</i>	145
26.	ASEAN AND NORTHEAST INDIA: FODDER INDUSTRY IS A NOVEL PARADIGM SHIFT <i>DHANANJOY DATTA</i>	151
27.	CONTENTMENT ON DISCIPLINARY PRACTICES AMONG UNIVERSITY EDUCATORS: A CASE STUDY <i>S. M. DHANA SUNDARESWARAN</i>	156
28.	MEASURING FACTOR CONTENT OF INDIAN TRADE IN THE PRE AND POST LIBERALISATION PERIODS <i>DR. TUSHAR DAS</i>	162
29.	SUPPORTIVE MEASURES OF TOURISM PRACTICES: A STUDY OF JAMMU AND KASHMIR <i>VIKAS SHARMA, AMIT SHARMA & SHAFQAT AJAZ</i>	166
30.	CHANGING SCENARIO OF PUBLIC EXPENDITURE ON EDUCATION: REVIEWING THE EXPERIENCE OF INDIA <i>PRABINA KUMAR PADHI</i>	170
	REQUEST FOR FEEDBACK	173

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. BHAVET

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., HaryanaCollege of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, HimachalPradeshUniversity, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

UniversitySchool of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S.M.S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, Chander Kalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISORS**DR. MOHITA**

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email address: infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF.

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. AUTHOR NAME (S) & AFFILIATIONS: The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers**, and **email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. ABSTRACT: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

AN EMPIRICAL STUDY ON SOCIAL IMPACT OF SELF HELP GROUP MEMBERS IN KANCHIPURAM DISTRICT

DR. D. BASKAR
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
ASAN MEMORIAL COLLEGE OF ARTS & SCIENCE
CHENNAI

DR. K. SUNDAR
ASSOCIATE PROFESSOR
COMMERCE WING
DDE
ANNAMALAI UNIVERSITY
ANNAMALAI NAGAR

ABSTRACT

India is a country of rich resources with poor people. The scourge of poverty is said to be alarming in the post reform period. The number of poverty alleviation programmes like IRDP, JRY, TRYSEM, DWCRA, etc. could not free the people from the clutches of the poverty. In this context all the poverty alleviation programmes were brought under one umbrella called the Swarn Jayanthi Gram Swarojgar Yojana (SGSY) from April 1999 onwards. In this scenario, micro credit dispensed through SHG concept, promises to be a path breaker in the sphere of poverty alleviation and employment generation. At present Tamil Nadu Government has been effectively implementing Mahilar Thittam through SHG. The present study assesses the social impact of the SHG on its members in Kanchipuram District with a sample of 350 members from three NGOs affiliated to Mahalir Thittam scheme. The statistical tools like simple percentage, mean score, t-test, one way Anova, correlation co-efficient have been used. The overall findings indicate that age group has no relevance to social dimension and type of family average income and marital status have not contributed significantly to the literacy level of members. But all other profile variables have significantly contributed to enhancing social impact on members. SHGs have not only helped the members to gain economic freedom but also helped in transforming their social outlook.

KEYWORDS

Mahilar Thittam, Micro Finance, Non-Government Organisation, Self Help Groups, Social Impact.

INTRODUCTION

India is a country of rich resources with poor people. The scourge of poverty is said to be alarming in the post reform period. The number of poverty alleviation programmes like IRDP, JRY, TRYSEM, DWCRA, etc. could not free the people from the clutches of the poverty. Therefore poverty continued to be a dark spot in an otherwise shining India. The IRDP, our star poverty alleviation and rural development programme suffered from a number of weaknesses like procurement of poor quality assets; inadequate financial assistance including subsidies; concentration in a few activities; improper identification of the beneficiaries and activities; low rate of recovery of credit; etc. The developmental programmes implemented in the rural areas focus on the core issue of poverty alleviation and rural development through the creation of sustainable livelihood opportunities. However, there was a considerable degree of overlapping in these anti-poverty programmes.

In this context all the poverty alleviation programmes were brought under one umbrella called the Swarn Jayanthi Gram Swarojgar Yojana (SGSY) from April 1999 onwards. Besides the credit dispensed through commercial banks and cooperative institutions have failed to make a significant impact due to reasons like poor recovery from the marginalized section, inadequacy of loan, inability to identify the beneficiaries, political interventions, willful default and poor credit discipline triggered by loan waiver schemes of the government. Further the entry of big business enterprises following liberalization in retail, telecommunication and financial services, Special Economic Zones (SEZ), neglect of agriculture sector by policy makers, etc. further marginalized the rural and urban poor.

In this scenario, micro credit dispensed through SHG concept, promises to be a path breaker in the sphere of poverty alleviation and employment generation. Out of the three models of disbursement of micro credit, banks dispensing micro credit through NGO's have been creating waves in several dimensions. At present Tamil Nadu Government has been effectively implementing Mahilar Thittam through SHG. The examination of impact of the SHG on its members assumes singular significance. This study evaluates the social impact of the SHGs on their members on various parameters identified through review of literature.

THE CONCEPT OF SELF HELP GROUP

The Self Help Groups are voluntary associations of people formed to attain some common goals. These groups that have similar social identity, heritage, caste or traditional occupations come together for a common cause and manage their resources for the benefit of the group members. NABARD has defined Self Help Group as "a homogenous group of rural poor voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund of the group to be lent to the members for meeting their productive and emergent credit needs"

FEATURES OF SELF HELP GROUP

- The motto of every group member should be "Savings first - credit latter" and it need not be registered.
- Self Help Group is homogeneous in terms of economic status.
- The ideal size of a Self help group ranges between 10 and 20 members.
- Groups are non-political, voluntary associations and follow democratic culture.
- Each group should consist of only one member from one family.
- A group has to be formed with only men or only with women.
- SHGs hold weekly meetings mostly during non-working hours, and full attendance is made mandatory for better participation.
- The groups have transparency among themselves and they have collective accountability of financial transactions.
- The groups evolve a flexible system of operations often with the help of NGOs and manage their common pooled resources in an independent manner.
- Every group provides a platform to members for exchange of ideas.

The concept of self help is not new to Indian society. In traditional rural societies, rural population practiced it in various forms. Activities like house building, farming, sharing irrigation, and bullocks were managed on a self-help basis. However, this concept of collective action was among others developed by Olson Manuour (1971). In his opinion, people tend to organize themselves into groups only when they perceive that the benefits of collective action would far exceed

the cost of participation. But India had the distinction of having traditional saving groups. Informal self help groups oriented to savings and credit functions had existed and they were using distinctive credit instrument even before 1904 when the Co-operative Credit Societies Act came into force.

REVIEW OF LITERATURE

Dolli (2006) who conducted a study on sustainability of natural resources management in watershed development project found that for the members of SHG in KAWAD project, improved income (66 per cent), self employment opportunities (66 per cent), awareness (66 per cent) and social contact (60 per cent) were expressed as major benefits, while in KWDP, awareness (53 per cent), social contacts (53 per cent) and self employment opportunities (40 per cent) were found to be major benefits.

Jain (2003) micro credit helps the women to achieve social and economic status through involvement of SHGs. The SHG is an available tool for rural development and the promotion of community participation in rural development programs as well as a vehicle for disbursing micro-credit to women and encouraging them to enter into entrepreneurial activities. His another finding is that Self Help Groups enhance the equality of the status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

Kausalya Santhanam (2004) points out that the SHGs are transforming the face of Tamil Nadu and strengthening the gender equality because of economic independence and managerial training. Socio-economic empowerment and capacity building are achieved through a series of training programmes such as maintenance of registers, personality development, communication skills and entrepreneur development programmes. SHGs have inculcated the habit of savings among the members and also provided them with a sense of security.

Prem Singh Dahiya, et al. (2006) carried out a study to trace the socio-economic evaluation of the working of Self-Help Groups on their impact, issues and policy implications. The study found out that the social impact was deep in empowering womenfolk, educational development of children and emancipation from social evils like drunkenness by male household members.

Rao (2003) compared the genesis and development of Self-Help Groups from 48 women dairy co-operatives spread over 6 districts of Andhra Pradesh and Karnataka. The study indicated that the existing formal financial institutions failed to provide financial support to landless, marginalized and disadvantaged groups. The origin of the Self-Help Groups was traced to be a mutual support in Indian village community. Credit for consumption has been the major purpose for which loans have been availed in Andhra Pradesh while it is for social functions and purchase of inputs for agriculture in Karnataka. He concludes that women save Rs. 75 to Rs. 150 per month and are involved in social awareness programmes on dowry, nutrition, legal literacy, sanitation, and multiple roles of women.

Savitha (2004) who undertook a study on women empowerment and decision making in agriculture in Mysore district, found that majority of them experienced a moderate level of social empowerment and 26.67 percent had high level of empowerment by adopting percentage analysis.

Thelma Kay (2003) stated in his research paper that women who had generated increased income through SHG schemes have gained greater respect and decision making power within the household, power to command, attention within the community and had self-confidence due to exposure to women's rights, social and political issues.

In the light of the above, it is manifest that no study has been conducted that, with these three N.G.O.'s in Tamil Nadu in Kanchipuram district which is at top and ahead of other districts in Tamil Nadu in the number of SHGs functioning. In view of higher enrolment of women members, and increase in number of SHGs functioning in the district, it was purposively chosen for the study.

STATEMENT OF THE PROBLEM

Micro credit has emerged as a financial strategy to reach the urban and the rural poor. Whether micro credit schemes routed through self help groups have proved to be a great success in Kanchipuram District too as claimed elsewhere, is a matter worth probing. Evaluation of the impact of SHGs on the beneficiary members has assumed crucial importance. In other words, whether micro credits dispensed through self help groups in Kanchipuram district has really helped the beneficiaries in raising their level of living through pursuit of gainful micro ventures, is a problem that merits detailed study. The present study is undertaken essentially to assess this impact.

SCOPE OF THE STUDY

The study of women members in SHGs in Kanchipuram district throws light on the status of women, social impact created by SHG. The need of the day is the empowerment of women in all the walks of life through SHG. This study addresses the social impact in various dimensions and its impact on Self Help Group members. Thus, the present study is supposed to benefit the different constituencies of self help group mechanism.

OBJECTIVES OF THE STUDY

1. To measure the level of social impact perceived by the respondents.
2. To analyse the relationship between the profile variable and social variables.
3. To identify the association among the social variables.

HYPOTHESES OF THE STUDY

1. There is no significant influence of personal variables on various social dimensions of women members'.
2. There is no relationship between the dimension of social variables.

LIMITATIONS OF THE STUDY

1. The study is restricted to Kanchipuram district alone in view of time and resource constraint.
2. Only 3 NGOs which run the highest number of self help groups are considered.
3. Self help groups which have women members alone have been studied.
4. NGOs registered under Mahalir Thittam are studied. In other words, SHGs functioning under private NGOs and banks are outside the purview of the study.

METHODOLOGY

SAMPLING

The present study is confined to the members of the Self Help Groups under Mahilar Thittam Scheme operated by the Government of Tamil Nadu. Multi-stage random sampling was adopted for the present study. There were more than 25,000 Self Help Groups functioning in Kanchipuram district. These groups were functioning under 20 NGOs. The sample size of the present study was fixed at 350 groups by applying sampling formula $(n = [ZS/E]^2)$. In the first phase only 3 NGOs (Hand in Hand, Daughters of Mary Immaculate, and Arivoli Iyyakkam) which run self help groups functioning for a minimum period of 5 years in all 13 blocks of Kanchipuram district were considered and the self help groups which have a minimum membership of 15 alone were considered in the second phase. In the final stage, three office bearers were chosen from each group thus, making the total size of the sample to 360 members. Since 10 questionnaires were found to be incomplete in some vital aspect and due to non-cooperation of 10 respondents; these were to be rejected. Hence the final size of sample is 350 members.

PERIOD OF THE STUDY

The study was conducted in the month of April 2012.

COLLECTION OF DATA

The present study is empirical in character based on survey method. The first-hand information for this study was collected from the officials of DRDA, Kanchipuram District. Primary data exploring the impact of SHGs on social impact were collected from the members. The interview schedule was prepared after a review of relevant literature pertaining to self help groups.

FRAMEWORK OF ANALYSIS

Data collected have been presented in tabular form and analysis made, statistical tools such as simple percentage, mean score, t-test, one way Anova, correlation co-efficient were used. Likert's five-point scale has been used to measure the impact and opinion of respondents to ascertain the level of impact on each dimension of social variable.

RESULTS & DISCUSSION**TABLE 1: AGE-WISE CLASSIFICATION OF THE SAMPLE MEMBERS**

Sl. No.	Age	No. of Members	Percentage to Total
1	Below 25	108	30.9
2	25-30	189	54.0
3	Above 30	53	15.1
	Total	350	100.0

Source: Primary Data

The age wise distribution of sample has been displayed in the table 1. It is patent from table that 108 members forming 30.9 per cent fall in the age group of below 25 and 189 members constituting 54 per cent comes under the age group of 25 and 30. Members above the age of 30 are only 53 forming 15.1 per cent. It is therefore evident from the above analysis that the SHG concept has been catching up the younger women of Kanchipuram district.

TABLE 2: LITERACY LEVEL OF THE SAMPLE MEMBERS

Sl. No.	Literacy Level	No. of Members	Percentage to total
1	Illiterate	88	25.1
2	Primary Schooling	116	33.1
3	High School Education	87	25.0
4	Higher Secondary Education	53	15.1
5	Graduate	6	1.7
	Total	350	100.0

Source: Primary Data

Table 2 displays the educational status of the sample respondents. A close glance at table reveals that the members with primary schooling constitute a higher percentage of 33.1 per cent closely followed by illiterate members with 25.1 per cent. It is also patent from the table that members with higher secondary and graduate qualification forming 16.8 per cent do not seek economic pursuit through self Help Group. Therefore it is concluded that SHGs in Kanchipuram district are mostly manned by illiterate and primary school dropout members.

TABLE 3: AVERAGE ANNUAL INCOME OF THE SAMPLE MEMBERS

Sl. No.	Income Range (in Rs.)	No. of Members	Percentage to total
1	7,500 – 15,000	7	2
2	15,001 – 22,500	21	6
3	22,501 – 30,000	124	35
4	30,001 – 37,500	58	17
5	Above 37,500	140	40
	Total	350	100

Source: Primary Data

A close scrutiny of Table 3 reveals that the average annual income of the respondents has increased remarkably. The number of members whose average annual income falls between Rs. 22,501 and Rs. 30,000 is 124 (35 percent) and the number of respondents earning between Rs. 30,001 and Rs. 37,500 are 58 (17 percent) and those earning above Rs. 37,500 are 140 constituting 40 per cent. In short as many as 322 members forming 92 per cent have earned income beyond Rs. 22,000 on an average. This clearly shows that the SHGs in the study area have helped the members to gain economic empowerment.

TABLE 4: TYPE OF FAMILY AMONG THE SAMPLE MEMBERS

Sl. No.	Family Pattern	No. of members	Percentage to total
1	Nuclear	245	70
2	Joint	105	30
	Total	350	100

Source: Primary Data

Table 4 shows the nature of the family of SHG members in Kanchipuram district. It is manifest from the table that vast majorities (70 per cent) are from nuclear families. It was stated during the course of interview with the members that the nuclear family system enabled them to actively participate in group activities.

TABLE 5: MARITAL STATUS OF THE SAMPLE MEMBERS

Sl. No.	Marital Status	No. of Members	Percentage to total
1	Unmarried	90	26
2	Married	234	67
3	Others	26	7
	Total	350	100

Source: Primary Data

It can be noticed from table 5 that most of the members i.e. 234 members representing 67 per cent are married female members while 90 members with 26 per cent are unmarried. The bare necessity to supplement the income of family in these days of sky rocketing of prices and sheer inability to keep idle despite possessing vast vocational skills drive the married members to seek some gainful economic activity by SHG.

TABLE 6: LOCALITY OF THE SAMPLE MEMBERS

Sl. No.	Locality	No. of Members	Percentage to total
1	Urban	138	39
2	Rural	212	61
	Total	350	100

Source: Primary Data

It is evident from the above table 6 that the concept of SHG has become a great hit among the female population in rural segment of the Kanchipuram district. As many as 212 members occupying 61 per cent from rural areas outnumbered their urban counter parts which constitute 39 per cent. Therefore it can be concluded that the SHGs in Kanchipuram district are mostly concentrated in rural areas.

Having examined the demographic profile of respondents, analysis veers round to measuring the impact of SHG on its members on social dimensions.



TABLE 7: IMPACT OF SELF HELP GROUP ON MEMBER'S LITERACY

Social Variables	Level of Acceptance			Total	Mean	SD
	Not Improved	Partially Improved	Considerably Improved			
Ability to read	--	160 (45.71 %)	190 (54.29 %)	350 (100%)	2.54	0.50
Ability to write	54 (15.43 %)	192 (54.86 %)	104 (29.71 %)	350 (100%)	2.14	0.66
Ability to do simple arithmetic	11 (3.14 %)	118 (33.71 %)	221 (63.15 %)	350 (100%)	2.60	0.55

Source: Primary Data

The impact of SHG on the variables like ability to read, ability to write, ability to do simple arithmetic has been analysed in the table 7. The relationship between the various aspects of literacy and SHG has been established in earlier studies conducted by Banerjee (2002), Anjugam and Alagumani (2001). This table manifest that as many as 190 members (54.29 per cent) are reported to have experienced a considerable improvement and one hundred sixty members (45.71 per cent) have expressed a partial improvement in the reading ability.

In other words, it can be said that SHG has benefited every member's ability to read. As regards the ability to write, the SHG has made different levels of impact, 104 members (29.71 per cent) have attributed their ability to write while 192 members (54.86 per cent) give credit to SHG for their partial improvement in their writing skill and 54 members (15.43 per cent) stated that there is no improvement in their writing skill due to SHG. As far as arithmetical skill is concerned, 221 members (63.15 per cent) have attributed considerable improvement in their arithmetical ability. While 11 members representing 3.14 per cent have stated that there is no improvement in their arithmetical ability even after becoming members of SHG. In the light of above analysis, it is apparent that SHG has made a conspicuous impact on its member's reading, writing, and arithmetic skills.

TABLE 8: IMPACT OF SELF HELP GROUP ON MEMBER'S HEALTH

Social Variables	Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree	Total	Mean	SD
My quality & quantity of diet has improved	--	--	19 (5.43%)	108 (30.86%)	223 (63.71 %)	350 (100%)	4.58	0.59
My awareness on cleanliness & hygiene has improved	--	20 (5.71%)	9 (2.57 %)	166 (47.43%)	155 (44.29 %)	350 (100%)	4.30	0.78
My health care has improved	--	58 (16.57%)	12 (3.43 %)	180 (51.43%)	100 (28.57 %)	350 (100%)	3.92	0.99

Source: Primary Data

Many research studies have established the fact that the health care aspect of the member has significantly improved after their admission to membership in SHG. Table 8 gauges the impact of SHG on the health aspect of the members. It is patent from the table that 331 members (94.57 per cent) have agreed that their diet pattern has improved.

In other words socialisation in SHG mechanism has helped them to improve their diet pattern. Only a few members i.e. 19 (5.43 per cent) aver that SHG has made no dent on their diet routine. As regards awareness about cleanliness and hygiene, 321 members (91.72 per cent) have positively responded that their

knowledge about cleanliness and hygiene has topped while a minuscule minority of 20 members (5.71 per cent) perceive no impact on their awareness about cleanliness. Similarly SHG has significant impact on the health care aspect of the members. As many as 280 members constituting 80 per cent are firm in their view that their awareness about health care has certainly improved after joining the SHG. Therefore it can be concluded that the SHG mechanism has made a positive dent on various aspects of health in the study area.

TABLE 9: IMPACT OF SELF HELP GROUP ON MEMBER'S SOCIAL RELATIONSHIP

Social Variables	Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree	Total	Mean	SD
Relationship with friends, acquaintances relations has improved	--	5 (1.43%)	--	88 (25.14%)	257 (73.43%)	350 (100%)	4.71	0.54
My contacts with high officials improved	--	5 (1.43%)	--	97 (27.71%)	248 (70.86%)	350 (100%)	4.68	0.55
Opportunity to interact with others in the meeting	--	3 (0.86%)	1 (0.28%)	26 (7.43%)	320 (91.43%)	350 (100%)	4.89	0.39
Relationship with society has improved	--	5 (1.43%)	--	94 (26.86%)	251 (71.71%)	350 (100%)	4.69	0.55

Source: Primary Data

As explained in the previous table, SHG provides opportunities to members to interact with one another in group meetings; to meet officials of funding agencies; to interact with NGOs and to transact with different customers in their business deals. Thus, the members are able to nurture their social skills. The independent research studies conducted by Jerinabi and Lalitha Devi (2010), Bezabih Tolosa (2007), Stanley Devis Mani and Selvaraj (2008) have established the connectivity between the membership in SHG and the improvement in the soft skills of the members.

A casual glance at the table 9 shows that the relationship with the friends and acquaintances has positively improved thanks to SHG. The mean score of 4.71 indicating strong agreement of members on the improved relationship with friends and acquaintances bears testimony to the positive impact of SHG on this relationship aspect. The table has clearly demonstrated the positive impact created by SHG on strengthening the contact with various officials as 345 members representing 98.57 per cent have strongly agreed.

The interpersonal relationship among members is evident from the positive response given by 346 members reflecting 98.86 per cent. Similarly the economically empowered members are recognized as entities in the society. All these positive qualities help the members to build and maintain smooth relationship in different walks of life. It is clear from the table that 345 members representing 98.57 per cent have averred that the SHG has helped them in nurturing the positive relationship with the society.

TABLE 10: IMPACT OF SELF HELP GROUP ON MEMBER'S SOCIAL ACCEPTANCE

Social Variables	Strongly Disagree	Disagree	Neither Agree Nor Disagree	Agree	Strongly Agree	Total	Mean	SD
My esteem as earning member has increased	--	2 (0.57%)	3 (0.86%)	110 (31.43%)	235 (67.14%)	350 (100%)	4.65	0.53
My advice is solicited on social matters	--	--	--	86 (24.57%)	264 (75.43%)	350 (100%)	4.75	0.43
Participation in making decisions on social matters	--	--	--	69 (19.71%)	281 (80.29%)	350 (100%)	4.80	0.40
Being invited for village festivals	--	--	--	106 (30.29%)	244 (69.71%)	350 (100%)	4.70	0.46

Source: Primary Data

Table 10 displays the impact of SHG and social acceptance. A cursory glance at the table shows that the 345 members, 98.57 per cent, reported that they have been recognized as an entity due to their earning capacity derived from their membership in groups. The mean score of 4.65 testifies the acknowledgment of the fact of recognition as an earning member. Thus the very earning capacity of members makes others in the family and society to listen to their suggestion, ideas and views. All members are one in their view that they are invited to contribute their opinion on vital issues affecting their families. This increases the ego satisfaction of members.

All the members credit the SHG to the attainment of new status as an earning member. As regards their participation in decision making on social matters, it is evident from the response of all the 350 members that they are able to participate in all decisions affecting social matters. The unanimity of all members on the variable "invitation for village festival" unmistakably points to the positive contribution of SHG to emancipation of women from the clutches of male folk. In short all the variables listed in the table disclose in unambiguous terms the significant role played by SHG on heightening the image of women folk on the social spectrum.

TABLE 11: STUDENT T TEST FOR SIGNIFICANT DIFFERENCE BETWEEN TYPES OF FAMILY WITH REFERENCE TO SOCIAL VARIABLES

Social Variables	Type of family	Mean	S.D	t value	P value
Literacy	Nuclear	18.72	1.03	1.701	0.090
	Joint	15.63	1.02		
Health	Nuclear	18.69	1.41	3.254	0.004**
	Joint	12.86	1.46		
Social Relationship	Nuclear	15.04	1.76	3.818	0.009**
	Joint	19.06	1.59		
Social Acceptance	Nuclear	15.63	1.25	3.259	0.001**
	Joint	19.02	1.17		
Overall Social Impact	Nuclear	58.31	3.16	3.469	0.003**
	Joint	57.13	2.80		

Source: Primary Data

Note: 1. **Denotes significant at 1% Level 2. *Denotes significant at 5% Level

The impact of type of family on social variables is taken up for analysis is shown in the table 11. The smallness and largeness of the family may have an impact on social variables. The members from nuclear family may have better prospects to improve their literacy level than those from joint families thanks to availability of more time to develop the skill. In this background impact of type of family on social variables is analyzed. A sharper focus on mean scores of type of family on the literacy and health variables shows that the members from nuclear family stand to get a significant impact on these social variables as evidenced by the mean score of 18.72 and 18.69 respectively, while the members from joint family have been more deeply affected by social relationship and social acceptance variables than those from nuclear family. The overall impact of type of family on social variables is significant with the p value of 0.003.

TABLE 12: STUDENT T TEST FOR SIGNIFICANT DIFFERENCE BETWEEN LOCALITIES WITH REFERENCE TO SOCIAL VARIABLES

Social Variables	Locality	Mean	S.D.	t value	P value
Literacy	Urban	7.28	0.98	3.220	0.042*
	Rural	5.29	1.08		
Healthcare	Urban	12.64	1.44	3.223	0.046*
	Rural	10.62	1.43		
Social Relationship	Urban	17.60	1.75	3.305	0.041*
	Rural	18.94	1.54		
Social Acceptance	Urban	17.31	1.19	3.216	0.036*
	Rural	18.96	1.24		
Overall Social Impact	Urban	52.10	2.94	3.224	0.046*
	Rural	58.20	2.97		

Source: Primary Data

The locality where one resides may have an impact on various social variables like literacy, health, social relationship, and social acceptance. A close look at the mean scores of locality groups shows that urban members have been affected by the variables like literacy and health care with higher mean scores of 7.28 and 12.64 respectively. Further the existence of significant difference in the mean scores has been confirmed by the respective p values standing at 0.042 and 0.046. As explained earlier, higher exposure experienced by urban members might be the reason for significance in the impact level on the aforesaid variables when compared to rural counterparts. An analysis of the mean scores of locality groups on the variables i.e. social relationship and social acceptance presents a different picture. In other words, the extent of social relationship and social acceptance is deeper in rural members than their counter parts as evidenced by the mean scores of 18.94 and 18.96 respectively. Therefore it can be concluded that locality has impact on the rural and urban members differently on different variables. As for the overall impact of locality on social variables, it can be said that the locality factor has played a significant role with the p value of 0.046 on social variables.

TABLE 13: ANOVA FOR SIGNIFICANT DIFFERENCE BETWEEN AGE GROUP WITH RESPECT TO SOCIAL VARIABLES

Social Variables	Age Group	Mean	S.D	F value	P value
Literacy	Below 25	6.27	1.06	1.287	0.277
	25-30	7.35	1.04		
	Above 30	6.09	0.88		
Health	Below 25	12.20	1.40	0.962	0.383
	25-30	12.72	1.53		
	Above 30	13.02	1.23		
Social Relationship	Below 25	19.03	1.43	0.141	0.869
	25-30	18.03	1.75		
	Above 30	19.93	1.72		
Social Acceptance	Below 25	16.75	1.28	0.760	0.468
	25-30	17.85	1.12		
	Above 30	18.97	1.39		
Overall Impact of Age on Social variables	Below 25	50.00	3.11	0.035	0.965
	25-30	51.87	2.99		
	Above 30	59.96	2.58		

Source: Primary Data

The impact of age on social variables is analyzed in the table 13. An attempt is made to identify the age group or groups which have been deeply affected by social variables. The higher mean scores of 7.35 of the age group falling between 25 and 30 have been significantly impacted by literacy. In other words, women members belonging to this age group has learnt three skills i.e. reading, writing and simple arithmetic. As far as health care is concerned women members above the age of 30 with mean score of 13.02 have gained a higher level of consciousness than the other age groups. Similarly women members above the age of 30 have significantly improved the social relationship as evidenced by the mean score of 19.93. The same finding holds good for social acceptance variable as well. In short, it can be concluded that except literacy, women members above the age of 30 have been favourably impacted on the variables like health, social relationship and social acceptance. The existence of significance in the mean scores has been confirmed by the p values. As regards the overall impact of age on

social variables, the statistical results confirm that age has played a definite role in social variables but the significance is more in the age group of those above 30 in most of the variables.

TABLE 14: ANOVA FOR SIGNIFICANT DIFFERENCE BETWEEN EDUCATIONAL STATUS AND SOCIAL VARIABLES

Social Variables	Educational status	Mean	S.D	F value	P value
Literacy	Illiterate	7.81 ^b	1.03	3.872	0.031*
	Primary Schooling	7.38 ^b	1.04		
	High School	7.29 ^a	0.98		
	HSc	7.19 ^a	1.06		
	Graduate	7.00 ^a	0.63		
Health	Illiterate	13.14 ^b	1.46	3.645	0.032*
	Primary Schooling	12.97 ^b	1.61		
	High School	12.71 ^a	1.32		
	HSc	12.42 ^a	1.18		
	Graduate	19.00 ^a	1.41		
Social Relationship	Illiterate	18.02 ^b	1.76	3.283	0.048*
	Primary Schooling	17.55 ^b	1.49		
	High School	17.72 ^a	1.63		
	HSc	17.95 ^a	1.82		
	Graduate	17.00 ^a	0.00		
Social Acceptance	Illiterate	18.96 ^b	1.26	3.853	0.033*
	Primary Schooling	18.67 ^b	1.16		
	High School	17.03 ^a	1.14		
	HSc	16.75 ^a	1.34		
	Graduate	16.33 ^a	1.32		
Overall Social Impact	Illiterate	59.53 ^b	2.98	3.501	0.015*
	Primary Schooling	59.10 ^b	3.27		
	High School	58.95 ^a	2.69		
	HSc	58.22 ^a	2.68		
	Graduate	54.83 ^a	1.94		

Source: Primary Data

An attempt is made to find out the impact of educational status on social variables. The ANOVA technique followed by Duncan multiple range test, applied to know the level of impact on different groups, establishes the fact that illiterate groups and those with primary education have been highly impacted by SHG while other groups with high school, higher secondary and degree holders have been comparatively less impacted.

As for the overall impact of educational status on social aspects, it is illiterate and those with primary education have been affected significantly as the p value is significant at 0.015. Perhaps the sample size comprises more of illiterates and primary school educated; the impact is more significant among these groups. Therefore the impact might be more pronounced in the case of illiterates and those with primary education.

TABLE 15: ANOVA FOR SIGNIFICANT DIFFERENCE BETWEEN AVERAGE ANNUAL INCOME AND SOCIAL VARIABLES

Social Variables	Average Annual Income (In Rs.)	Mean	S.D	F value	P value
Literacy	7,500 –15,000	7.21	0.97	0.312	0.732
	15,001 – 22,500	7.20	1.04		
	22,501 - 30,000	7.26	1.61		
	30,001 – 37,500	7.30	1.06		
	Above 37,500	7.31	1.01		
Health	7,500 –15,000	12.59 ^a	1.30	3.106	0.046*
	15,001 – 22,500	12.77 ^a	1.55		
	22,501 – 30,000	13.01 ^b	1.24		
	30,001 – 37,500	12.74 ^a	1.16		
	Above 37,500	13.15 ^b	1.28		
Social Relationship	7,500 –15,000	18.62 ^a	1.33	3.545	0.034*
	15,001 – 22,500	18.50 ^a	1.25		
	22,501 - 30,000	18.79 ^b	1.30		
	30,001 – 37,500	18.41 ^a	1.31		
	Above 37,500	18.95 ^b	1.81		
Social Acceptance	7,500 –15,000	18.77 ^a	1.30	3.243	0.024*
	15,001 – 22,500	18.62 ^a	1.19		
	22,501 – 30,000	18.93 ^b	1.14		
	30,001 – 37,500	18.43 ^a	1.12		
	Above 37,500	18.96 ^b	1.16		
Overall Social Impact	7,500 –15,000	57.72 ^a	2.74	3.636	0.038*
	15,001 – 22,500	57.64 ^a	2.63		
	22,501 – 30,000	57.91 ^b	3.08		
	30,001 – 37,500	57.35 ^a	2.54		
	Above 37,500	58.36 ^b	2.89		

Source: Primary Data

It is common knowledge that the level of income influences one's literacy, health, social relationship and social acceptance. The result of the ANOVA analysis proves that the level of income has not significantly influenced the literacy level. In other words, since most of the members have already crossed the age for educating themselves, they may not spend much on their education. Therefore the impact of rise in income does not bring out a significant change in their literacy level.

As regards other social variables i.e. health, social relationship and social acceptance, those groups whose income is beyond Rs. 37,500 have been highly impacted as the mean values of this group are higher than those of other income groups. Therefore it can be concluded that higher the income level, higher the impact on social variables. The overall impact of average annual income on social variables is significant, as the p value is 0.038.

TABLE 16: ANOVA FOR SIGNIFICANT DIFFERENCE BETWEEN MARITAL STATUS AND SOCIAL VARIABLES

Social Variables	Marital status	Mean	S.D.	F value	P value
Literacy	Unmarried	7.25	1.03	1.131	0.324
	Married	7.27	1.02		
	Others	7.58	1.06		
Health	Unmarried	12.80 ^b	1.33	3.107	0.041*
	Married	13.00 ^b	1.60		
	Others	12.79 ^a	1.48		
Social Relationship	Unmarried	19.05 ^b	1.39	3.343	0.003**
	Married	19.12 ^b	1.79		
	Others	18.91 ^b	1.33		
Social Acceptance	Unmarried	18.81 ^b	1.27	3.303	0.050*
	Married	18.94 ^b	1.18		
	Others	17.31 ^a	1.26		
Overall Social Impact	Unmarried	57.90 ^a	2.94	3.685	0.005**
	Married	58.62 ^b	2.97		
	Others	57.91 ^b	3.04		

Source: Primary Data

One's marital status may influence the social impact. The unmarried ones may have more inclination to improve their literacy level than the other categories in order to improve their earnings prospects and to gain recognition as the educated members of the society. The sense of being settled in family life might not urge them to improve their literacy level. In this context, an attempt is made to find out the impact of educational status on various groups covered under the variable "literacy".

It is obvious from the table 16 that the marital status has not significantly impacted the literacy of members as the p value 0.324. The health consciousness used to be higher among the married members than the other groups as they may like to live longer to take care of rest of their family members. The unmarried and others like widows, destitute and orphans may not be interested to take care of health as much as their married counterparts. In this backdrop the impact of one's marital status on health is explored. A close examination of mean scores reveals the fact that the married members become more conscious in health aspect than the other groups as their mean score is 13. The unmarried and others are equally concerned about their health aspect as evidenced by the mean score of 12.8. The fact of marital status significantly influencing the health aspect is further borne out by the significant p value of 0.041.

The comparison of mean scores of different groups discloses the fact that the married and unmarried groups have significant impact on the dimension of social relationship in terms of significant p value which stands at 0.003.

An analysis of mean scores of the groups covered under the marital status shows that married and unmarried members experience higher degree of social acceptance than the others. Therefore it can be concluded that the impact of married and unmarried is significant with the p value of 0.052 on social acceptance parameter. As regards the impact of marital status on all the parameters covered under the social dimension, the married and unmarried groups have significant impact as the p value is 0.005.

TABLE 17: CORRELATION CO-EFFICIENT BETWEEN SOCIAL VARIABLES

Social variables	Literacy	Health	Social Relationship	Social Acceptance
Literacy	1.000	-0.020	0.118*	0.101
Health	---	1.000	0.003	0.020
Social Relationship	---	---	1.000	0.182**
Social Acceptance	---	---	---	1.000

Source: Primary Data

An attempt is made in the table 18 to find out the inter-variable correlation among the social variables. It is very interesting to note that the level of literacy is positively and significantly correlated with social relationship and social acceptance. It implies that rise in the literacy level enables the members to bond with others in the society very smoothly and enables them to gain social acceptance in the society. Therefore the SHG in the study area needs to be credited for the positive contribution it has made in the social relationship and social acceptance through the development of literacy level of members.

The health variable however is not correlated significantly with social relationship and social acceptance since there may not be any connection between the health and social relationship and social acceptance. In other words, irrespective of one's health condition, one can relate with others in the society very smoothly and gain social recognition by one's conduct. Therefore there may not be a correlation between health and other variables. Social relationship has a positive linkage with social acceptance to a significant extent of 0.182. In other words, the more intense the social relationship, the more wider the social acceptance.

CONCLUSION

The present study undertaken in Kanchipuram District reveals that SHGs have made a tremendous impact on social dimensions of women members. The SHG has contributed substantially on the social front in nurturing good relationship with members, friends, funding agencies and bank; in winning a positive recognition from the society as an entity; in upgrading their reading, writing, computational and decision making skills. The SHGs would continue to produce revolutionary results in the study area if the organization promoting microfinance programmes pay more attention to the existing and new groups for a visible success.

REFERENCES

1. Anjugam.M and Alagumani T. "Impact of Micro Finance through Self-Help Groups: A Case Study." *Indian Journal of Agricultural Economics* 56.3 (2001): 458-459.
2. Benerjee G.D. (2002), Self Help Groups: A Novel Approach for reaching and empowering the unreached and underserved poor in India, WWW.alternative-finance.org/cgibing/summary.
3. Bezabih Tolosa. "Socio-Economic Impact of Self Help Groups, case study." Addis Ababa University school of graduate studies, Graduate School of Social Work July (2007).
4. Dolli, S.S. "Sustainability of natural resources management in watershed development project." Diss. University of Agricultural Science, Bangalore, 2006.
5. Jain, jr. "Self Help Groups – Issues and constraints." *Indian Journal of extension education* 40.3. (2003): 10.
6. Jeronabi and Lalitha Devi. Social Empowerment of Rural Women through SHG Bank linkage. Edited Book, Chennai: Vijay Nicloe Imprints Private Limited (2010): 48-55.
7. Kausalya Santhanam. "Advantage Women, Three part Series" *The Hindu Magazine*, August (2004).
8. Olson, Manuar, *The Logic of Collective Action*. New York: Public goods and the theory of groups, Schaken Books, 1971.
9. Prem Singh Dahiya, Pandey, N.K. and Abshuman Karol, "Socio-Economic Evaluation is Self-help Groups in Solan District of Himachal Pradesh: Impact, Issues and policy Implications" *Indian Journal of Agricultural Economics*, (2006): 440-450.
10. Rao, V.M. "Women Self-Help Groups, profile from Andhra Pradesh & Karnataka," *Kurukshetra* 50.6 (2003): 26-32.
11. Savitha. "Women empowerment on decision making in agriculture – an economic study in Mysore district, Karnataka." Diss. University of Agricultural Science, Bangalore, 2004.
12. Stanley T., Selvarj V.M. Davis Mani. "Women Empowerment through self help groups in Rediyarpatti village." *Indian Co-operative Review* 45. 4(2008): 294-299.
13. Thelma Kay. "Occasional paper on Empowering Women through SHG Micro Credit Programs." *Bulletin on Asia-Pacific perspectives* (2003).

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail **info@ijrcm.org.in** for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

