

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I
J
R
C
M



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

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., The American Economic Association's electronic bibliography, EconLit, U.S.A., EBSCO Publishing, U.S.A.,

Index Copernicus Publishers Panel, Poland, Open J-Gate, India [link of the same is duly available at Infilbnet of University Grants Commission (U.G.C.)]

as well as in Cabell's Directories of Publishing Opportunities, U.S.A.

Circulated all over the world & Google has verified that scholars of more than Hundred & Thirty Two 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.	DETERMINANTS OF INTEREST SPREADS IN COMMERCIAL BANKS – A CASE OF CRDB BANK TANZANIA <i>DR. SRINIVAS MADISHETTI & JOSEPH KIMEME</i>	1
2.	CORPORATE SOCIAL RESPONSIBILITY CSR OF BUSINESS ORGANIZATIONS IN NIGER STATE, NIGERIA: AN ISLAMIC PERSPECTIVE <i>DR. HALIRU BALA</i>	6
3.	CHALLENGES OF GOOD GOVERNANCE IN LOCAL GOVERNMENT: THE CASE OF SAESIETSAEDAMBA WOREDA, TIGRAY REGION, ETHIOPIA <i>GEBRESLASSIE KIROS HAILU</i>	11
4.	TOTAL COST OF SMALL ENTREPRENEURIAL CREDIT: AN ANALYSIS ON SELECTED PRIVATE COMMERCIAL BANKS IN BANGLADESH <i>JASMINE JAIM</i>	27
5.	FACTORS INFLUENCING TOTAL HOUSEHOLD INCOME OF FARMERS IN UTTAR PRADESH <i>AMARENDRA PRATAP SINGH</i>	31
6.	CUSTOMER AWARENESS AND SATISFACTION IN COMMERCIAL BANKS WITH REFERENCE TO COIMBATORE DISTRICT <i>DR. M. VIDHYA & DR. A. RAMACHANDRAN</i>	38
7.	MEASUREMENT OF CONSUMER'S PERCEPTION ON SERVICE QUALITY IN LIFE INSURANCE <i>ALTAF AHMAD DAR & SHABIR AHMAD BHAT</i>	44
8.	GROWTH AND PERFORMANCE OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) IN INDIA: AN OVERVIEW <i>OMKAR P. DASTANE.</i>	50
9.	A STUDY ON THE POSITION OF SMALL AND MEDIUM ENTERPRISES IN KERALA VIS A VIS THE NATIONAL SCENARIO <i>N. RAJEEVAN & DR. M. M. SULPHEY</i>	57
10.	A STUDY ON SOCIO – ECONOMIC STATUS OF PIG FARMERS IN KANCHEEPURAM DISTRICT OF TAMILNADU STATE <i>SASIKALA. V, P. KUMARAVEL & P. MATHIALAGAN</i>	61
11.	STUDY OF EMPOWERMENT STATUS AND THE LEADERSHIP QUALITIES OF WOMEN NGOS <i>DR. MADHAVI S. KULKARNI & KISHOR G. BHIDE</i>	64
12.	IMPACT OF AGE AND LEVEL OF EDUCATION ON ORGANIZATIONAL COMMITMENT <i>DR. ARTI BAKSHI, ATUL DUTT SHARMA & DR. KULDEEP KUMAR</i>	69
13.	SCAN ON MINIMUM ALTERNATE TAX <i>DR. G. VELMURUGAN</i>	73
14.	SELF HELP GROUPS (SHGs): IMPACT ON WELFARE OF RURAL WOMEN AT IKP (INDIRA KRANTHI PATHAM) <i>DR. M. SUKANYA</i>	76
15.	SELF HELPS GROUPS: A NEW PARADIGM SHIFT FOR WOMEN EMPOWERMENT <i>DR. K. MANOHARAN NAIR</i>	81
16.	WTO AND INDIA'S FOREIGN TRADE <i>DR. SANJAY TIWARI & DR. TILAK SETHI</i>	85
17.	PERFORMANCE OF VARIOUS BANKING AGENCIES IN INDIA OVER A PERIOD OF TIME <i>K. RANGASWAMY & DR. D.V.GOPALAPPA</i>	94
18.	DIRECT TAXES CODE – AN OVERVIEW <i>DR. A. JAYAKUMAR & R. ELAVARASAN</i>	98
19.	REGIONAL RURAL BANK FINANCE IN ARUNACHAL PRADESH, INDIA: AN IMPACT ANALYSIS <i>DR. TASI KAYE</i>	103
20.	FOREIGN DIRECT INVESTMENT AND RETAILING IN INDIA-ISSUES AND CONCERNS <i>K. BABY & C.A VISALAKSHI</i>	108
21.	SOCIO-ECONOMIC PROFILE OF WOMEN ENTREPRENEURS: A CASE STUDY WITH REFERENCE TO NORTH DISTRICT OF GOA STATE <i>DR. ACHUT P. PEDNEKAR</i>	114
22.	HUMAN SETTLEMENTS UNDER SRIPADA-YELLAMPALLY PROJECT AND SUSTAINABLE DEVELOPMENT STRATEGY <i>RAMAIAH BHEENAVENI</i>	118
23.	EFFICIENCY STUDY OF LARGE-SIZED BANKS IN INDIA – A DEA APPLICATION <i>MANAS KUMAR BAIDYA</i>	122
24.	GLOBALIZATION AND SMALL-SCALE INDUSTRIES: THE INDIAN PERSPECTIVE <i>SANDEEP AGGARWAL & PARUL MITTAL</i>	130
25.	STRATEGIES FOR SMALL BUSINESS DEVELOPMENT: MICROENTERPRISE IN ORISSA: PRACTICES TO PROMOTE SUCCESS AMONG LOW-INCOME ENTREPRENEURS <i>DR. BIKRANT KESARI</i>	136
26.	TRENDS AND CHALLENGES BEFORE BANKING SECTOR: A STUDY <i>SATISH TANAJI BHOSALE</i>	140
27.	INDIA & CHINA: THE RISING POWER IN GLOBAL ECONOMY <i>SARITA RANI & INDRA NEHRA</i>	143
28.	PROTECTION OF CHILDREN - ROLE OF PANCHAYATS IN INDIA <i>R.ARUNAJAYAMANI</i>	150
29.	BASEL III: A TOOL OF RISK MANAGEMENT IN BANKING SECTOR <i>SAHILA CHAUDHRY</i>	154
30.	MGNREGA: ITS DRAWBACKS IN J&K 2010 <i>SHEIKH IRSHAD AHMAD</i>	158
	REQUEST FOR FEEDBACK	162

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

PATRON

SH. RAM BHAJAN AGGARWAL

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

CO-ORDINATOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, 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., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, 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, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

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

PROF. SANJIV MITTAL

University School 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

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**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 addresses: infoijrcm@gmail.com or info@ijrcm.org.in.

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, 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.

WEBSITE

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

SELF HELP GROUPS (SHGs): IMPACT ON WELFARE OF RURAL WOMEN AT IKP (INDIRA KRANTHI PATHAM)

DR. M SUKANYA
ASSOCIATE PROFESSOR
SREE NIDHI INSTITUTE OF SCIENCE AND TECHNOLOGY
GHATKESAR

ABSTRACT

In India self help groups represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self management and development for the women who are SHG members. This paper attempts to show the impact of SHGs on improved lifestyle of rural women to grow their savings and to access the credit which banks are increasingly willing to lend. This study explores based on field research in 4 villages at Nizamabad district (AP) and sample for the study is 4 groups of 20 members in each group, the sample represents married, older, widows, diverse women and women's groups, mostly bank linked with a loan, it examines the effective management of financial transactions, group sustainability, benefits of the group and also to know the reasons for dropout. The study evidence that women perceived changes in their identity towards working collectively to influence for change at the village and panchayat levels.

KEYWORDS

Self-help groups (SHG), Banks, life style, rural women and group sustainability.

INTRODUCTION TO MICRO FINANCE AND SHG's

Micro finance has evolved over the past quarter century across India into various operating forms and to a varying degree of success. Micro Finance is the term used for funding poor families with very small loans to improve their livelihood but its activities grow more than providing small loans and it discusses a broad range of services which includes credits, savings, insurance, etc. Since poor families are not accustomed to the traditional form of financial institutions and hence they hesitate to approach and by that they are lacking in financial support and hence the scope of micro finance is very wide and its scope is highly essential to the welfare of poor family.

Microfinance refers to the provision of financial services to low-income clients, including consumers and the self-employed. One such form of microfinance has been the development of the self-help movement. Based on the concept of "Self-help," small groups of women have formed into groups of ten to twenty and operated a savings-first business model whereby the member's savings are used to fund loans.

A type of banking service that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services, ultimately, the goal of microfinance is to give low income people an opportunity to become self-sufficient by providing a means of saving money and borrowing money.

ABOUT IKP (INDIRA KRANTHI PATHAM)

IKP was founded in 2001 as a statewide poverty project to enable the rural poor to improve their livelihoods and quality of life through their own organizations. It aims to cover all the rural poor households in the state with a special focus on the 30 lakh poorest of the poor households. The main aim of starting this group was, for any meeting or public gathering Male persons used to visit and female members were not aware of things happening around. In order to bring awareness and knowledge about issues of finance and other matters IKP was formed; it was started firstly at Nellore district calling few women to gather and asked the mandal development officers to start a sangham. Initially SC&ST groups have taken initiation to start later on other caste groups are also stated joining in the groups. The groups not only benefited economically but also education wise awareness has come. Initially there were 3 groups with 30 members in 2001 and in 2010 groups became 3250 members in 325 groups at Bhimgal Mandal, Nizamabad District.

TABLE 1.1: NO OF MEMBERS AT BHIMGAL MANDAL, NIZAMABAD DISTRICT

Year	Groups	Members
2001	03	30
2010	325	3250

A drastic Increase in groups from last 10 years at IKP has observed the following improvements

1. Group members are approaching the group leaders any type of loan.
2. Members are able to send their girl child for school.
3. Importance of education has come to their knowledge
4. They are able to distinguish the money getting a less interest rates compare to previous ones.
5. They became health conscious and awareness regarding HIV, Leprosy and other communal diseases
6. Counseling is also given in these groups regarding family issues and able to solve their problems.

RESEARCH METHODOLOGY

This study is based on both Primary and Secondary data. The primary data is in the form of Questionnaire and followed by the Interview based on the objectives of the study. Questionnaire consists of 15 questions which is collected from Four SHGs (self help group)s selected for the study and each group consists of 10 to 20 members group of Nizamabad district. The group consists of combination of BPL (Below Poverty Line) and other women members. Sample size of 80 members and also interviewed the President of the Groups. Secondary data is from statistics report of IKP website, Journals, various articles, books etc.

OBJECTIVES OF THE STUDY

1. To study the benefits obtained by the members of the group.
2. To Study the impact of SHGs in Improving Lifestyle of women and poor people.

HYPOTHESES OF THE STUDY

H1: Members of the group are obtained complete benefits from the SHGs.

H2: There is a considerable improvement in the Lifestyle of the women and poor people after joining the SHG.

SCOPE OF THE STUDY

The scope of the study is wide from a concept point of view because it covers major aspects of Micro finance. However, from an empirical point of view the scope of the study is narrow. The study explores improved Lifestyle of women and poor people who are the members in SHGs. Time period of the study is December 2010 to January 2011.

ANALYSIS OF THE STUDY

The main objective of Indira Kranthi Patham is to enable all the rural poor Families in 22 rural districts of Andhra Pradesh to improve their livelihoods and quality of life. All households below the poverty line, starting from the poorest of the poor are the target group of Indira Kranthi Patham.

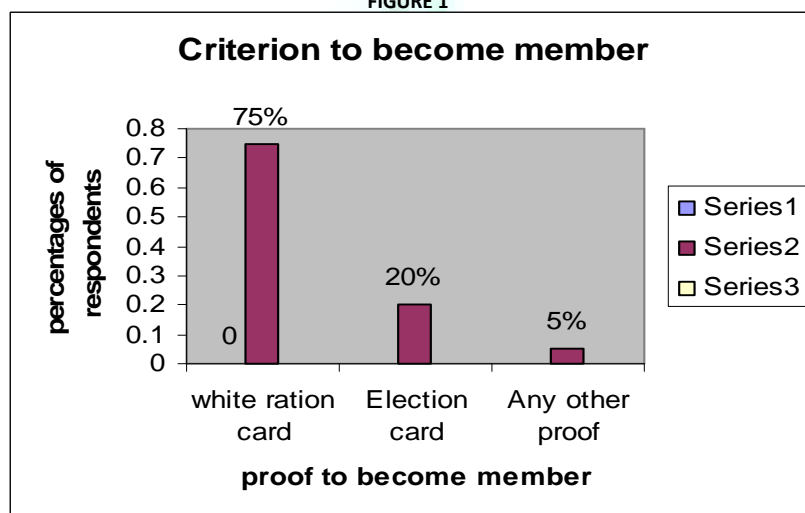
FOLLOWING ARE THE RESULTS FROM THE PRIMARY DATA COLLECTED FROM THE RESPONDENTS

1. Criterion to become a member: The members in the SHG are Nativity, Migrants or Daughters. These people are given membership in the group and they have to open bank account with the bank through the president of the group. Only one woman from the family is eligible to become the member in that group. The following table 1 shows the details of respondents who became members in the SHG.

TABLE 1: CRITERION TO BECOME A MEMBER

Proof to become a member	Percentage of respondents
Nativity	90%
Migrants	05%
Daughters (widows)	05%

FIGURE 1



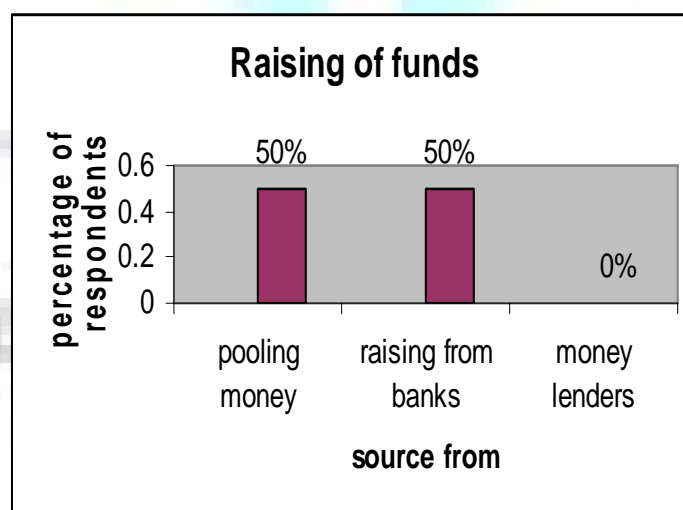
RAISING OF FUNDS

Initially the funds are raised by pooling money from the members as per the capacity of the group e.g. (Rs.100 or Rs 150) per month and kept with the president, who ever the group member wants to use for any urgency it will be given and time will be mentioned to repay back the amount, any default by any member the loss will be borne by the remaining members. After one year or two once the group is established the president will approach the bank for further loans. From the following table and figure 2 shows the details of the respondents who have got loans banks and others who are still waiting to complete the minimum period.

TABLE 2: RAISING OF FUNDS

Source from	Percentage of respondents
Pooling money	50%
Raising from banks	50%
Money lenders	0%

FIGURE 2



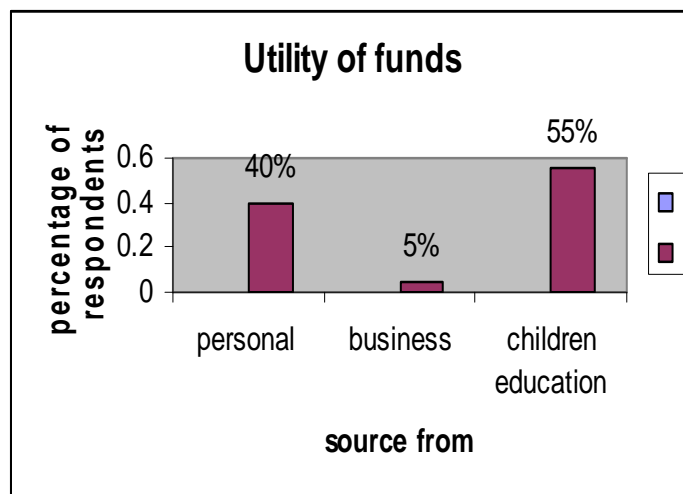
UTILITY OF FUNDS

Respondents of the group said, most of them used funds for children education, personal loans and others have used to set up small business in the house. The respondents who are the members for long time they have benefited by purchasing small piece of land and little of gold and starting up of joint business they come under 5% category. The following table and figure 3 shows the details of utility of funds

TABLE 3: UTILITY OF FUNDS

Funds utilized	Percentage of respondents
Personal	40%
Business	05%
Children education	55%

FIGURE 3

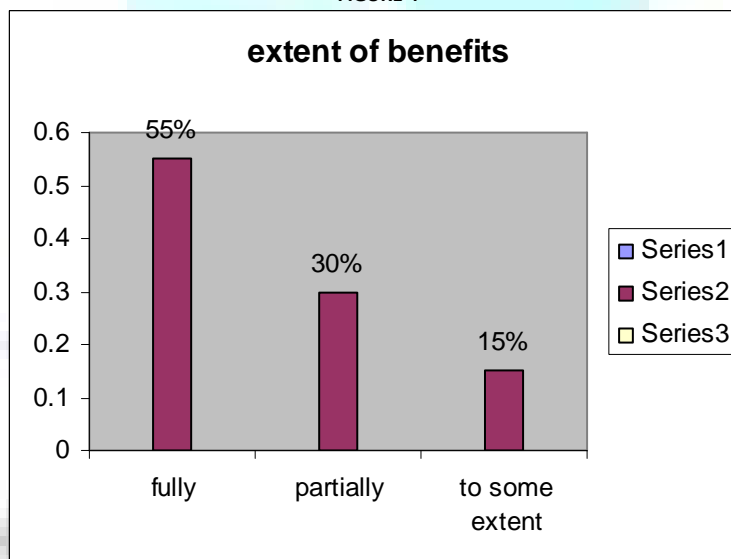
**EXTENT OF BENEFITS OUT OF SHGs**

Respondents who have benefited fully are (55%) in giving education to their children, taking decisions in house hold activities regarding money matters. By improving their standard of living in accordance with the society. Some respondents have benefited partially are (30%) which requires for them some time to improve. Others who are not sure about their improvement are said to some extent are (15%). They prefer to be life members in the group rather than in any other Institutions, due to flexibility in getting loans and easy to access and approachable. Many respondents said that they have repaid their loans which they were indebted for years together. The following table and figure 4 shows the details of the respondents about their benefits received from the SHGs.

TABLE 4: EXTENT OF BENEFITS OUT OF SHGs

Benefited	Percentage of respondents
Fully	55%
Partially	30%
To some extent	15%

FIGURE 4

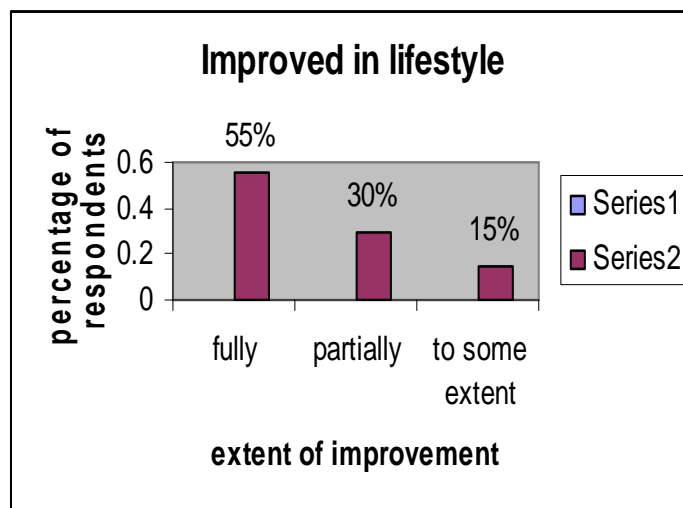
**IMPROVEMENT IN THE LIFESTYLE**

The respondents felt happy about the SHGs, as they have improved in many ways, e.g. For illiterates, groups have given coaching in how to write their name and do signature, by conducting meetings they have educated awareness of many other things related to their life and well being.

TABLE 5: IMPROVEMENT IN THE LIFESTYLE

Extent of improvement in lifestyle	Percentage of respondents
Fully	55%
Partially	30%
To some extent	15%

FIGURE 5

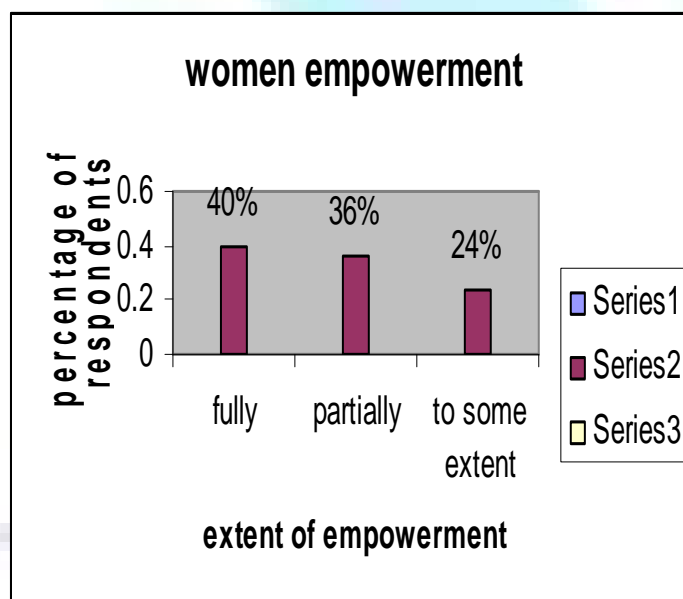
**EXTENT OF WOMEN EMPOWERMENT AFTER JOINING THE GROUP**

Regarding women empowerment 40% of the respondents felt fully and remaining 36% said partially and 24% respondents feel they are empowered to some extent. but those who are widows and divorcees they are happy with the scheme, that they need not depend either on their parents or on their parent-in-law, in fact they feel it is a boon for them to become a member in the SHGs.

TABLE 6: EXTENT OF WOMEN EMPOWERMENT AFTER JOINING THE GROUP

Extent of women empowerment	Percentage of respondents
Fully	40%
Partially	36%
To some extent	24%

FIGURE 6

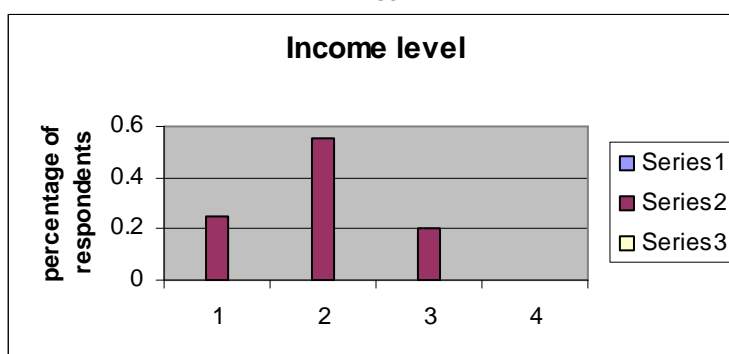
**INCOME LEVEL OF THE MEMBERS**

The income level of the members varies from month to month as they are not sure of their earnings, so most of them said their average income for the month would be Rs 3000 to Rs 4000 as their family total income. Most of them work under daily wages. The following Table 7 shows the percentages of respondents who are below Rs 2000 income level and Above Rs 4000 income level.

TABLE 7: INCOME LEVEL OF THE MEMBERS

Level of Income	Percentage of respondents
Rs 2000 to Rs 3000	25%
Rs 3000 to Rs 4000	55%
Above Rs 4000	20%

FIGURE 7

**TIME TAKEN TO COME OUT OF POVERTY SITUATION**

SHGs started with loans of Rs 3000 in the first year, going up to Rs 4,000 in the second year, and so on. But now some SHGs start with Rs 10,000, go up to Rs 15000 the next year, and so on, with this kind of loan facility, respondents said minimum period without any discontinuation poor member can come out of poverty line after two years which is very slow process and further steps to be taken.

MAINTAINING BOOKS OF ACCOUNTS

The president of the group will maintain books of accounts and conduct meeting once in a week. And all members must be present for the meeting and decisions will be taken with the concern of members, for this the president will be paid a commission of 2% of the loan amount sanctioned.

DROPOUTS IN THE GROUP

There will be dropouts in the groups, even after taking many precautions before they join. But on the whole they will be less in ratio, in order to maintain harmony in the group they take the new members in to the group in the name of Old member, through the willingness of remaining members.

MISAPPROPRIATION IN GETTING LOANS

Respondents of the group said that, as the president who looks after the sanctioning of the loans and getting them, distributing among the members, different groups charge different types of interests. Even though they get 25 paise interest, but presidents charge from them for 1.25 paise, but members of group feel that they are comfortable with the group than instead of going to Money lender who charges for higher rate of interest with security. But in SHGs there is no Collateral Security.

CONCLUSIONS AND SUGGESTIONS OF THE STUDY

H1 There is a considerable improvement in the Lifestyle of the women and poor people after joining the SHG.....Accepted.

In India still there are 40% of the people who has no bank account out of which 60% are lying in rural areas. Approach to the common people should be fastened and should make flexibilities in obtaining rural credit. This paper has outlined several areas of working with SHGs to further their civil society; the financial status of households had improved due to improvement in access in a formal credit institutions, since SHGs are linked with banks. It has enabled women to undertake income generating activities and increased awareness levels about the society. The SHGs system reflects the independence and diversity.

REFERENCES

1. NBARD. (2000). NABARD & Micro finance.
2. Saminathan S Anklesaria Aiyar, (2009), "How micro-finance institutions beat Nationalised banks", Economic Times, 26 July, 2009.
3. Ministry of Finance (1999-2000), Economic Survey, Government of India Publication.
4. Ledger wood, Joanna. Microfinance Handbook. Washington, D. C., World Bank, 1998.
5. <http://www.ruralfinance.org>
6. Damayanthi, U.T. (1999), "Development of Women and Children in Rural Areas – An Impact Study", The Asian Economic Review, August, 41, 2:349-357
7. Dodkey, M.D. (1999), "SHGs and Micro Credit, Sustaining Rural Women", Social Welfare, March, 45. 12: 19-20
8. Gopalakrishnan B.K. (1998), "SHGs and Social Defence", Social Welfare, January, 44. 10: 30-34
9. Kokila K. (2001), "Credit Groups for Women workers", social Welfare, May, 48.2: 23-25
10. Lalitha, N. (1998), "Micro Finance: Rural NGOs and Banks Networking", Social Welfare, October, 45.7:13-17.
11. Lalitha N. and B.S. Nagarajan (2002), "Self Help Groups in Rural Development", New Delhi: dominant Publishers and Distributors.
12. Mangathai R.A. (2001), "Together We Stand (Success Story)", Kurukshetra, November, 50. 30-31
13. Nair, Tara S. (1998), "Meeting the Credit Needs of the Micro Enterprise Sector: Issues in Focus", The Indian Journal of Labour Economics, July-September, 41.3:531-538
14. Narashimban Sakunatala, (1999), "Empowering Women: An Alternative Strategy for Rural India", New Delhi: Sage Publications India Pvt. Ltd.
15. Abhaskumar Jha (2004), "Lending to the Poor: Designs for Credit", EPW, Vol. XXXV, No.8 and 9.

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-mails i.e. **infoijrcm@gmail.com** or **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

