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CONTENTS

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   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

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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.

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- 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

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DISCRIMINATION OF MEMBERS ON THE DIFFERENT REASONS TO JOIN SELF HELP GROUPS: A STUDY IN SALEM DISTRICT, TAMILNADU

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ABSTRACT

The Self Help Groups played a vital role in empowering women in India. A silent revolution has been made by the Self Help Groups to uplift the socio-economic condition of women in Tamilnadu. Therefore, the researcher has made an attempt to analyse the reasons to join Self Help Groups by the members in Salem District of Tamil Nadu. Thus, the aim of this study is to find out how members are being discriminated by the different reasons to join Self Help Groups. The researcher has taken three independent variables like 'Marital Status', 'Family Type' and 'Educational Qualification' for the study. Five reasons to join Self Help Groups were focused in this study. The research conducted was descriptive in nature and the findings of this study would be beneficial to the policy makers and strategy formulators to improve the performance of Self Help Groups in the district.

KEYWORDS
Reasons to join Self Help Groups, Self Help Groups, Self Help Group Members.

JEL CODE
Z - Other Special Topics.

INTRODUCTION
In India, a silent revolution has been made by the Self Help Groups (SHGs) to uplift the socio-economic condition of women. The role of Self Help Groups in the area of empowering women in rural areas has been recognized in various parts of our country. Self Help Group (SHG) is an informal association of 10 - 20 women and they voluntarily join to do the business of saving and credit. They save whatever the amount they could save conveniently out of their earnings to contribute to a common fund and lend to their group members to meet their productive and emergent needs. This shows that Self Help Group members would join SHGs at least for one reason or other. Hence the researcher intended to study how the members are being discriminated with the different reasons to join Self Help Groups.

REVIEW OF LITERATURE
Murugan and Dharmalingam (2000) defined Self Help Group as a small economically homogeneous and affinity group of rural poor who agree to continue a common fund to be lent to its members as per group norms. Archana Singh (2002) illustrated that SHGs are informal groups, where members come together towards collective action for a common cause that is to meet their emergent economic needs without being dependent on outside help. Harper (2002) stated that SHGs in India are small, informal and homogenous groups of not more than twenty members each. The size of the group is kept at twenty members as any group larger than that would need to be registered under the Indian legal system which includes a whole range of regulatory constraints. Latha Krishnan et al. (2008) concluded in their study that through Self Help Groups, women are able to get hassle-free and timely loans to meet emergent needs. Bhatia and Bhatia (2000) with the help of few case studies reported that there has been a tremendous change in the living standards of the SHG members, in terms of ownership of assets, increase in savings and borrowing capacity, income-generating activities and income levels as well. Tanmoyee Banerjee (2009) concluded that the Self-Help Groups promoted the habit of savings among the group members. Dhavamani (2010) in a study found that the Self Help Group members mainly get the loan to educate their children, start business, to meet medical expenses, to meet marriage expenses, to redeem other loans, to maintain house expenses and meet festival expenses. The study concludes that the concept of SHG moulds women as responsible citizens of the country by achieving economic status. Manonmani and Prabhakaran (2011) in their study identified that, the members of Self Help Groups became economically independent and have contributed to their household income. Further, they observed that the purposes for which loans were obtained by the Self Help Group members were to start business, to educate their children, to meet medical expenses, marriage expenses, to maintain household expenditure, to redeem other loans and to meet festival expenses. Thus, they concluded that SHGs acted as a very powerful tool to develop the backward rural areas and to empower women economically.

IMPORTANCE OF THE STUDY
The present study has been carried out in Salem District of Tamilnadu to find out the reasons to join SHGs by the members. The study is likely to provide valuable information on the socio-economic characteristics of SHG members and reasons for which they joined the groups. The findings of the study would not only assist in motivating SHGs towards increased performance but also serve as guidelines in formulating further policies and programmes.

STATEMENT OF THE PROBLEM
The distinguishing feature of the Self Help Groups is creating socio-economic awareness among the members. The social awareness enables the members to pursue a better living. The economic awareness enables them to involve in taking decisions regarding their children's education, the investment of their family, managing the assets of their family and bringing up unity among their family members and others for a better living. This shows that, for some reason, or other they join Self Help Groups. Therefore, the researcher wanted to study the different reasons to join Self Help Groups by the members. Hence the researcher classified the reasons into five different categories like 'To earn for livelihood', 'To save for children', 'To get loan', 'To meet over emergency need' and 'To provide employment for others'. So, this paper examines how the SHG members are being discriminated by the above mentioned five reasons to join SHGs.

OBJECTIVE OF THE STUDY
The objective of the study is to study the different reasons to join Self Help Groups by the members in Salem District.

HYPOTHESES
The reasons to join the Self Help Groups is independent of the demographic variables Marital Status, Family Type and Educational Qualification of the members. Based on this, three hypotheses have been framed by the researcher as shown below:
H_1: Marital Status is a good predictor of Reasons to join SHGs.
H_2: Family Type is a good predictor of Reasons to join SHGs.
H_3: Educational Qualification is a good predictor of Reasons to join SHGs.

RESEARCH METHODOLOGY

The study is descriptive in nature and primary data have been collected through a field survey with the help of the questionnaire. The reasons to join Self Help Groups covers five statements like ''To earn for livelihood', 'To save for children', 'To get loan', 'To meet over emergency need' and 'To provide employment for others'. The sample size of the study was 390 respondents. The researcher has used simple random sampling for the study. The sample area is Salem district, Tamilnadu. The sample unit is the members of Self Help Groups in Salem District. The Discriminant Analysis has been done to analyse the collected data. Reliability and validity of the questionnaire were evaluated by the value of Cronbach's Alpha. Overall Alpha value for all the statements are considered high (0.963) and hence this instrument is considered to have high reliability and validity.

RESULTS AND DISCUSSION

With the help of discriminant analysis, the researcher would like to observe the factors like marital status, family type and educational qualification that discriminate the SHG members on the different reasons to join SHGs. Based on this, three hypotheses have been framed by the researcher as shown below:

H_1: Marital Status is a good predictor of Reasons to join SHGs.

H_2: Family Type is a good predictor of Reasons to join SHGs.

H_3: Educational Qualification is a good predictor of Reasons to join SHGs.

THE TABLE – 1 DISCLOSES THE OVERALL PREDICTIVE ACCURACY OF THE DISCRIMINANT FUNCTION (Hit ratio for cases in the analysis)

S. No.	Hit Ratio	Actual Group	NR	Predicted Group Membership for the reasons to join SHG				
				To earn for livelihood	To save for children	To get loan	To meet over emergency need	To provide employment for others
1	Respondents in the analysis	1	175	**169 (96.6)**	0 (.0)	6 (3.4)	0 (.0)	0 (.0)
		2	78	73 (93.6)	**0 (.0)**	5 (6.4)	0 (.0)	0 (.0)
		3	75	74 (98.7)	0 (.0)	**1 (1.3)**	0 (.0)	0 (.0)
		4	49	47 (95.9)	0 (.0)	2 (4.1)	**0 (.0)**	0 (.0)
		5	13	13 (100.0)	0 (.0)	0 (.0)	0 (.0)	**0 (.0)**
2	Cross Validation in the analysis	1	175	**169 (96.6)**	0 (.0)	6 (3.4)	0 (.0)	175 (100.0)
		2	78	73 (93.6)	**0 (.0)**	5 (6.4)	0 (.0)	78 (100.0)
		3	75	75 (100.0)	0 (.0)	**0 (.0)**	0 (.0)	75 (100.0)
		4	49	47 (95.9)	0 (.0)	2 (4.1)	**0 (.0)**	49 (100.0)
		5	13	13 (100.0)	0 (.0)	0 (.0)	0 (.0)	**13 (100.0)**

Source: Computed from Primary Data, NR: Number of Respondents

Percentage of original grouped respondents correctly classified: 43.6%

Percentage of cross validated grouped respondents correctly classified: 43.3%

In Cross Validation, each respondent is classified by the functions derived from all respondents other than that respondent.

The hit ratio for respondents and the hit ratio for cross validation in the analysis have revealed that 43.6 percent of the respondents and 43.3 percent of the cross validation sample were classified correctly into the reasons to join SHGs. The hit ratio for the respondents highlighted that the reason 'To earn for livelihood' was classified with slightly better accuracy (96.6 per cent) than the reason 'to get loan' (1.3 per cent), than the reason 'to save for children' (0 per cent), than the reason 'to meet over emergency need' (0 per cent) than the reason 'to provide employment for others' (0 per cent) which was shown in the table - 1. This has been projected in the form of Territorial Map (Figure – 1). The Table - 2 gives the details about the symbols used in the Territorial Map.

TABLE – 2: SYMBOLS USED IN THE TERRITORIAL MAP

S. No	Symbol	Group	Label
1	1	1	To earn for livelihood
2	2	2	To save for children
3	3	3	To get loan
4	4	4	To meet over emergency need
5	5	5	To provide employment for others
6	*		Indicates a group centroid

Source: Computed from Primary Data

The Table - 3 indicates the value of Wilk's Lambda and the Statistical Inference. From the Wilk's Lamda table, we could understand that, since the p-value of the variable 'marital status' (0.009) is < 0.05, we accept H_1 in function 1 through 3. Since the p-values of variables 'family type' and 'educational qualification' (0.140 and 0.395) are > 0.05, these two variables do not hold good predictive power and we could not accept H_2 and H_3 in function 2 through 3 and function 3. However, these two hypotheses could be accepted under the function 1. Hence, the researcher found that the variable 'marital status' only has the good predictive power in function 1 through 3 and the variables 'family type' and 'educational qualification' have good predictive power in function 2 through 3 and in function 3.

TABLE – 3: WILKS' LAMBDA VALUE AND STATISTICAL INFERENCE

S. No	Particulars	Function 1 through 3	Function 2 through 3	Function 3
1	Wilks' Lambda	.933	.975	.995
2	Statistical Inference	p-value (0.009) < 0.05 Significant	p-value (0.140) > 0.05 Not Significant	p-value (0.395) > 0.05 Not Significant

Source: Computed from Primary Data

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT 42

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TERRITORIAL MAP

FIGURE – 1
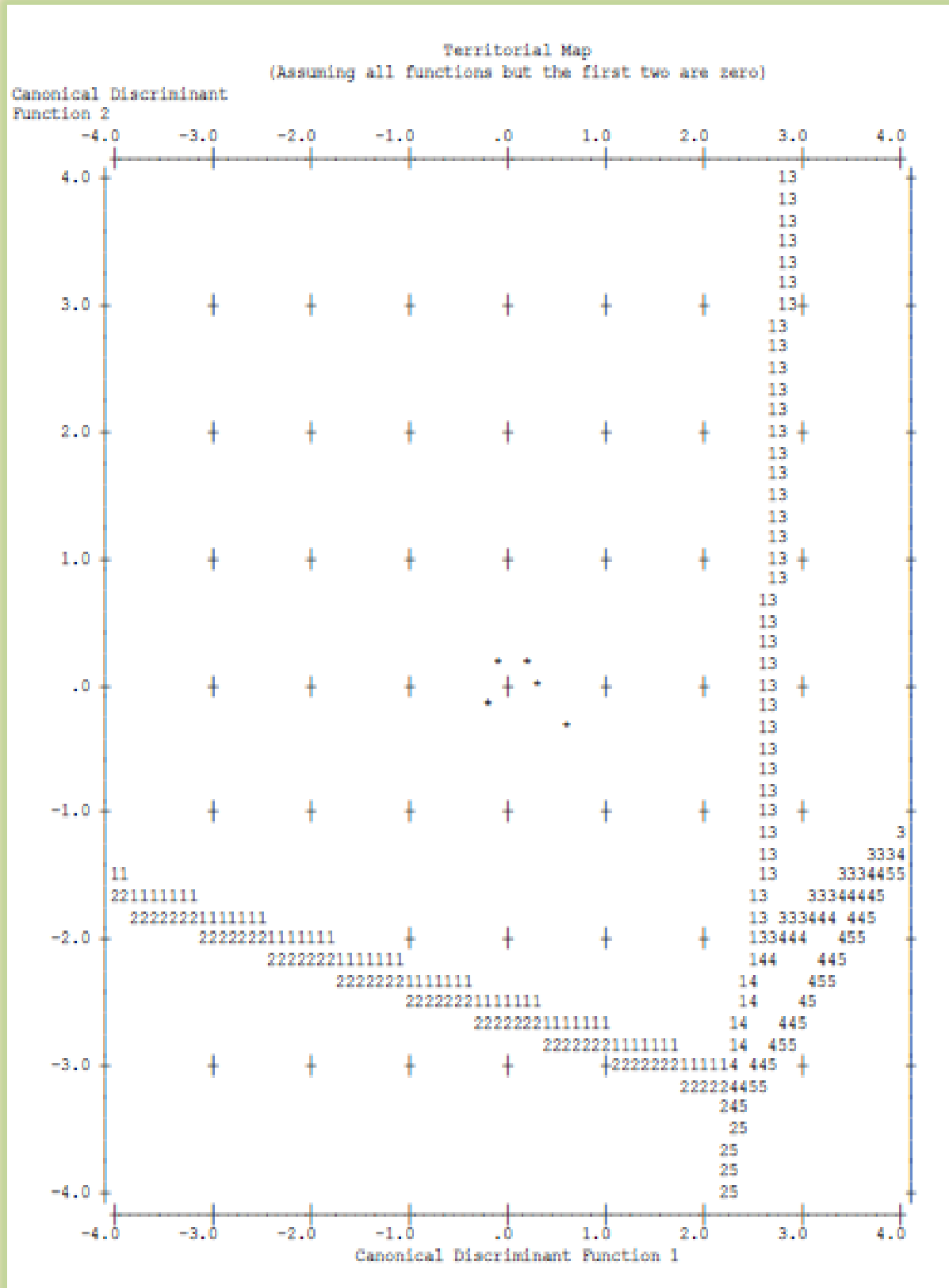
The Table – 4 highlights the variance in the dependent variable accounted for by this model with the help of the values of Canonical Correlation and its square.

TABLE – 4: VALUES OF CANONICAL CORRELATION AND CANONICAL CORRELATION^2

S. No	Particulars	Function 1	Function 2	Function 3
1	Canonical Correlation	.207	.142	.069
2	Canonical Correlation^2	4.28%	2.02%	0.48%

Source: Computed from Primary Data

From the Table - 4 with a canonical correlation of 0.207, 0.142 and 0.069, and the square of canonical correlation we could highlight that 4.28 per cent, 2.02 per cent and 0.48 per cent of the variance in the dependent variable were accounted for by this model. The Table - 5 gives the mean comparison which helps to discriminate the members with different reasons to join SHG.

TABLE – 5: MEAN COMPARISON

S. No	Independent Variables	Reasons to join SHGs					F - Value
		To earn for livelihood	To save for children	To get loan	To meet over emergency need	To provide employment for others	
1	Marital Status	1.41	1.53	1.35	1.31	1.00	1.652
2	Family Type	1.24	1.13	1.20	1.14	1.00	2.168
3	Educational Qualification	2.72	2.65	3.15	3.20	3.38	3.706

Source: Computed from Primary Data

From the mean comparison table above (Table – 5), we could understand that all the three independent variables carry positive signs, which mean that they help to discriminate the members on the different reasons to join SHGs. The Table – 6 gives the summary of interpretive measures for discriminant analysis.

TABLE – 6: SUMMARY OF INTERPRETIVE MEASURES FOR DISCRIMINANT ANALYSIS

S. No	Independent Variables	Unstandardized Coefficients			Standardized Coefficients			Discriminant Loading (Rank)		
		Function 1	Function 2	Function 3	Function 1	Function 2	Function 3	Function 1	Function 2	Function 3
1	Marital Status	-.500	-.275	1.191	-.387	-.213	.923	.918[*]	.038	.394
2	Family Type	-.201	2.615	.215	-.078	1.021	.084	-.301	.949[*]	.093
3	Educational Qualification	.678	.168	.475	.831	.206	.582	-.552	-.110	.827[*]

Source: Computed from Primary Data

*Largest absolute correlation between each variable and any discriminant function

The Table - 7 provides the details of group centroid for the different reasons to join SHGs.

TABLE – 7: DETAILS OF GROUP CENTROID FOR THE REASONS TO JOIN SHGs

S. No	Group Centroid for the Reasons to join SHGs	Function 1	Function 2	Function 3
1	To earn for livelihood	-.121	.101	-.042
2	To save for children	-.201	-.234	.039
3	To get loan	.208	.086	.075
4	To meet over emergency need	.279	-.042	.042
5	To provide employment for others	.583	-.301	-.267

Source: Computed from Primary Data

With the help of Summary of Interpretive Measures (Table - 6) and Group Centroid (Table - 7) above, we could understand that in dimension 1, the variable 'marital status' has highest positive sign and this indicates that both widow and divorced members have been influenced more to join SHGs by three reasons namely, first 'to meet over emergency need', then 'to provide employment for others, then 'to get the loan'. In dimension 2, the marital status has the lowest positive sign. This shows that both widow and divorced members have joined SHGs for the reason 'to get the loan'. In dimension 3 also, the variable 'marital status' has moderate positive sign and this indicates that widow and divorced members have joined SHGs for the reason 'to meet over emergency need'. In dimension 1, the variable 'family type' has negative sign and this denotes that the members from nuclear family gave less importance for the reason 'to earn for livelihood' to join SHGs. The variable 'educational qualification' has the negative sign in dimension 1 and this denotes that the illiterates and members qualified up to middle school gave less importance to join SHGs for the reason 'to save for children'.

FINDINGS

It was found from the above analysis that, both widow and divorced members have joined SHGs, mainly for three reasons namely, first 'to meet over emergency need', then 'to get loan', then 'to provide employment for others' compared to married and unmarried members. It was also found that members from nuclear family did not join SHGs for the reason 'to earn for livelihood'. It was also observed that illiterate members and those who have qualified up to middle school did not join SHGs for the reason 'to save for children'.

RECOMMENDATIONS

The present study indicated that, the members joined SHGs for some reason or other to develop themselves socially and economically. The existing SHG programmes have to be widened to include the poorer and the poorest among the poor in the women's community. Therefore, there is a need to initiate, encourage and establish SHGs in all villages for the betterment of poor women, particularly women in Salem District.

CONCLUSION

It is concluded that widow and divorced members, either they may be illiterates or qualified up to middle school from nuclear family have joined SHGs, mainly for three reasons namely, first 'to meet over emergency need', then 'to provide employment for others', then 'to get the loan'.

LIMITATIONS

Though all possible efforts were taken by the researcher to make the study precise, certain limitations did remain in the present study. Some limitations of the study have been given here as follows:

- Due to time and budget constraints, the researcher has selected only limited (390) respondents for the study.
- The reliability of the study depends on the true responses of the respondents as the study is based on primary data collected through interview method.

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SCOPE FOR FURTHER RESEARCH

This study provides a door opening for further research related to various aspects of SHGs such as:

- A comparative study between rural women SHGs and urban women SHGs can be taken.
- A study on the role of banks in promoting the Self Help Groups can be taken.

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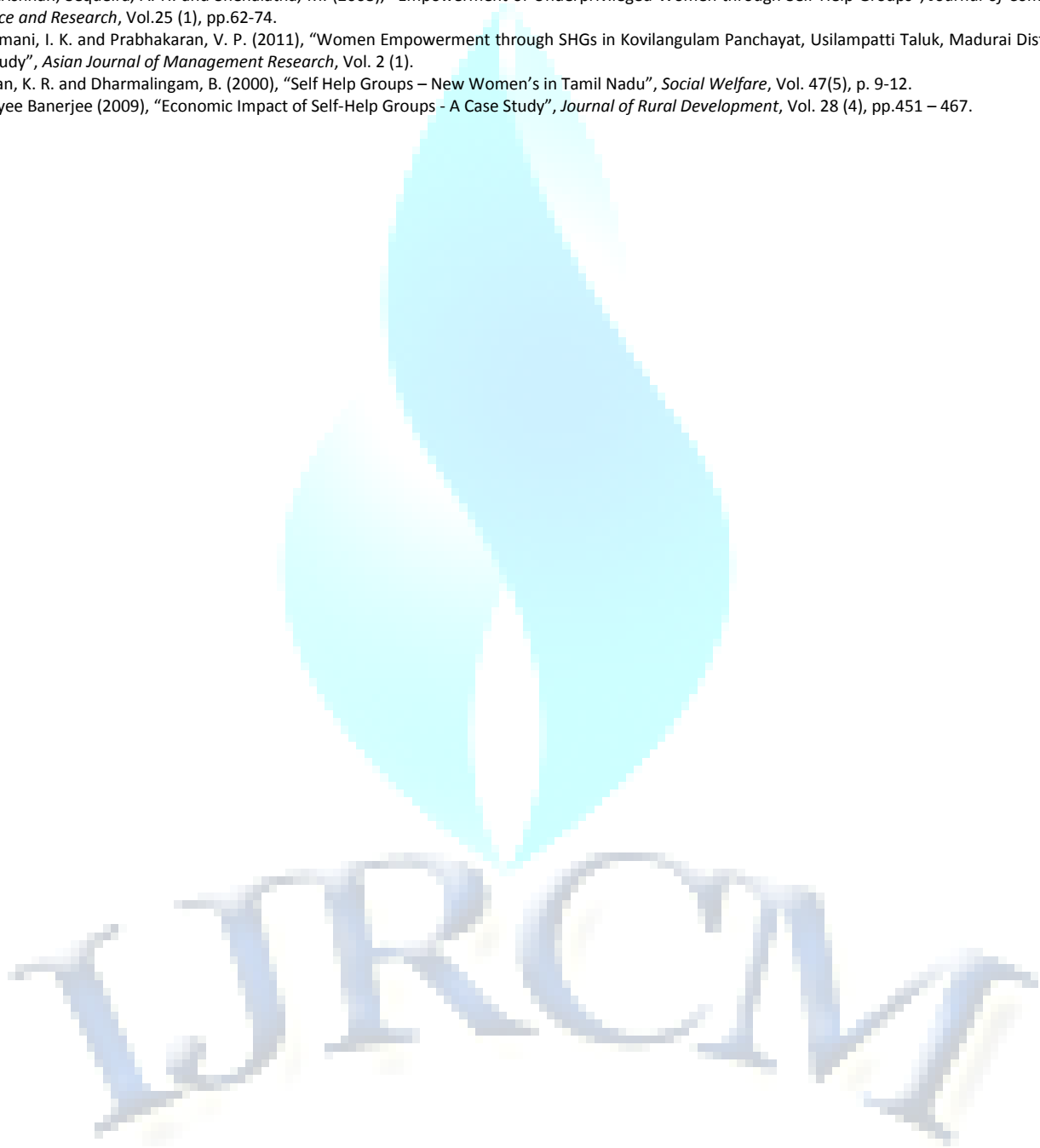
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