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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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AN EVALUATION OF MICRO CREDIT IMPACT ON RURAL POOR WOMEN – A CASE STUDY IN BELLARY DISTRICT, KARNATAKA

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ABSTRACT

The micro credit is an effective and financially viable alternative to the existing methods of addressing rural poverty through the provision of credit. Micro credit through Self-Help Groups succeeded in reducing transaction costs both for banks and rural poor, apart from posting high loan recovery rates. The large number of women SHGs has also enabled women to have easy access to credit in recent years. The promotion and development of Self-Help groups has to provide opportunities for self-employment on a sustained basis for the rural poor women. In view of the importance and magnitude of Micro Credit, and its implications – this research paper made an attempt to evaluate the impact of Micro Credit on rural poor women in divergent areas in Bellary district of Karnataka under the title “An Evaluation of Micro Credit impact on Rural Poor Women – A case study in Bellary district, Karnataka”.

KEYWORDS

Micro credit, rural poor women, Bellary.

I. INTRODUCTION

Women form a crucial part of human resource. Unless this section of population is given opportunities to prove their capabilities, the development would be imperfect. Women form a vital part of the Indian economy, constituting 1/3rd of the labor force, and primary members contributing in the survival of the family. Women are the backbone of the agriculture sector, comprising the majority of agricultural laborers in India. The prevailing social and economic situations of rural areas so far prevented rural women to participate in the process of socio-economic development. Illiteracy, denial of access to resources, social evils has been main barriers for rural women empowerment and their active participation in decision making and in the process of development. Keeping in view, a large number of women focused schemes have been promoted. Swarn Jayanti Gram Swarozgar Yojana, Swashakti, Swayamsiddha Programme and micro financing schemes of Rashtriya Mahila Kosh were launched by the Government of India to address issues of women's economic empowerment.

An analysis of the credit needs of the rural poor reveals that they require small but regular and urgent loans essentially for the consumption purposes to meet the basic necessities of life, where as the banks cannot lend small frequent amounts nor can they entertain loans for consumption purpose. Credit is also essential for consumption purpose to alleviate poverty. The rural poor have nothing to offer as collateral except their labor and honesty.

In order to alleviate rural poverty, easy access to micro credit for development and promotion of women micro enterprises and income generation activities is imperative. The micro credit is an effective and financially viable alternative to the existing methods of addressing rural poverty through the provision of credit. Micro credit through Self-Help Groups succeeded in reducing transaction costs both for banks and rural poor, apart from posting high loan recovery rates. The large number of women SHGs has also enabled women to have easy access to credit in recent years. The promotion and development of Self-Help groups has to provide opportunities for self-employment on a sustained basis for the rural poor women. Women living in neighborhood with similar socio-economic background form the groups. The size of the groups ranges from 10 – 15 respondents. Women in these groups are encouraged to generate their own savings through thrift for six months and are then provided with one-time grant to be used as revolving fund. Any viable activity with sufficient local availability of forward and backward linkages can be taken up. Skill training is also imparted.

It is obvious that, the SHG concept was planned and implemented as a superior strategy for lending Micro Credit, eradication of poverty and development of women in the state of Karnataka. In view of the importance and magnitude of Micro Credit, and its implications – A sincere attempt has been done in this research paper to evaluate the impact of Micro Credit on rural poor women in divergent areas in Bellary district of Karnataka.

II. REVIEW OF LITERATURE

Nanda Y.C (1995) explains the significance of establishing linkages with self-help groups and banks. He observed that the main advantage to banks would be externalization of a part of the work items of the credit cycle-assessment of credit needs, appraisal, disbursal, supervision and repayment, reduction in transaction costs etc.

Ahmad (1999) through a case study on Thrift Groups in Assam, highlighted that women are coming to the administration directly for their just rights and to address their grievances boldly. It proved that Self Help Groups are successful in North East India even in the midst of insurgency

Narsimhan (1999) is of the view that more vital inhibiting factors leading to the disadvantaged position of women are their ignorance, powerlessness and vulnerability.

Lakshmi (2000) reported that the major constraints were the effective and beneficial credit programmings for women on a larger scale are lack of banking data, disaggregating by gender and lack of an adequate analytical framework for integrating women into credit analysis.

T.S. Ragavendra (2000) studied three SHGs run by forward, SC/ST and backward communities in Karnataka to assess the performance. He found member no longer borrow for moneylenders. It was suggested that with vision, participation and motivation, forward community SHGs could sustain in changing farm based activities into market based.

Nagayya (2000) stated that there has been a massive expansion in the formal credit delivery network in the last three decades and there is an acceptable gap in financing the genuine poor, especially in remote rural area.

Jain S.C (2000), noted that women are assisted for income generating in number of ways by NGOs. They are given financial assistance directly or as facilitated by NGO functionaries to have access to finance from banks, financial institutions donors, corporate sector and government schemes etc.

S.K. Singh (2000) conducted a study in Uttar Pradesh comparing the pre and post SHG situations of women SHGs. He found that the average value of assets increased by 46% and the annual income per household by 28% between pre and post SHG periods.

Jeyesh Talati and Venkatakrishnan. (2001) explained women's empowerment in Jhabua district, Madhya Pradesh. The women 'leaders' elected by the group members were responsible for the maintenance of group records and management of group. These women's groups laid the foundation for the empowerment of women.

Barbara and Mahanta (2001) in their paper maintained that the SHG's have helped to set up a number of micro-enterprises for income generation.

Manimekalai and Rajeshwari (2001) in their paper highlighted that the provision of micro-finance by the NGO's to women SHG's has helped the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organizational skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernization.

Deepti Agarwal (2001) reported that the status of women is low and their socio economic conditions are much more depressed than that of men.

Suman Krishna Kant (2001) reported that woman's empowerment and mutual cooperation in the family.

Bharat Dogra (2002) reported that 15 to 20 women formed such groups with as monthly savings of Rs.10 each or Rs.20 each. Initially, men in many villages used to make fun of these groups with their small savings and also observed that when these savings grew and women were able to take loans to meet several pressing needs, men also started self-help groups with monthly savings of Rs.50 each or more.

Harper, Malcom (2002) in his study on Promotion of Self Help Groups Under SHG Bank Linkage Programme in India has examined and compared the different ways in which self help promotion institutions promote Self Help Groups.

Neera Burra, et al. (2005) in her edited volume on Micro Credit, Poverty & Empowerment have highlighted the SHG based micro finance and their impact on women empowerment in India. They presented analysis of case studies and modules of micro finance in India. They are of the view that collective strategies beyond micro credit to increase the endowments of poor women enhance their exchange outcomes viz-a-viz the family, state, markets and community, and expand socio-cultural and political spaces are required for poverty reduction and women's empowerment.

III. OBJECTIVES OF THE STUDY

1. To understand the socio-economic profile of the respondents of Micro Credit (Sthree Shakthi) groups in Bellary District of Karnataka.
2. To Study the modus operandi of Micro Credit groups in the selected area
3. To evaluate the functional performance of Micro Credit groups in the study region against identified indicators.
4. To understand the Savings and Loan utilization patterns and asset creation ability of the sample groups in the study region.
5. To study the impact of Micro Credit on socio-economic empowerment of rural poor women in divergent rural areas in Bellary district of Karnataka State.

IV. RESEARCH METHODOLOGY

The choice of research method does have an influence on the inferences drawn from the analysis of data. Study design describes the choice of the study area, selection of respondents, method of data collection and analysis of data and interpretation of results for drawing inferences.

a) Choice of the study area - The selection of Bellary district for the study is primarily based on the criteria that there are larger number of self help groups in the district and there is good scope in for promoting women oriented activities.

b) Selection of the respondents - A multi-stage stratified random sampling method has been applied for the selection of sample of the study. For the effective analysis this study has covered 490 respondents from 70 groups representing 35 villages and all seven talukas of the district.

c) Collection of Data - Present study is mainly empirical in nature and based on primary data. Primary data collected from the groups, respondents and agencies involved through questionnaire, personal interaction, and interview. Beside collection and analysis of primary data, secondary data and pertinent literature has been compiled, analyzed and reviewed accordingly.

d) Analysis Of Data - The filled in interview schedules were thoroughly checked, edited and processed in tabular form, subjected to statistical and analytical treatment. The statistical tools include percentages, simple averages, and Chi-square test. Inferences, results and conclusion have been drawn out from the analysis of data. The recommendations are based on critical appreciation of pertinent literature and analysis of research findings.

e) Timescales - The Study period was 2 years, commenced from 2008- 09, and ended by June, 2011. Groups which have been given SHG bank linkage up to 2007-08 are selected for the present study to analyze the impact of micro credit.

f) Limitations of the Study - The foremost limitation is with regard to the adequacy of sample size. Sample size restrictions may keep the study within manageable limits. The inference to be drawn and the generalizations to be made are relevant to the area covered.

V. DATA ANALYSIS

PROFILE OF THE RESPONDENTS

A) AGE GROUP OF THE RESPONDENTS

TABLE 1.1: AGE OF THE RESPONDENTS

Age Group	< 25	25 – 35	35 – 45	45 – 55	> 55	Total
No.of respondents	62	189	147	72	20	490
% to total respondents	12.65	38.57	30.00	14.69	4.08	100.00

Source : Field Survey, 2011

Table 1.1 shows the age group of respondents. 38.57% (189 respondents) of the total respondents are in the age group of 25-35 years, followed by 35-45 years age group with 30% (i.e., 147 respondents). 45-55 years age group respondents are 72, (i.e., 14.69%), 62 respondents (12.65%) in the age group of less than 25 years and 20 respondents (4.08%) are in the age group of above 55 years of age.

B) EDUCATION OF THE RESPONDENTS

TABLE 1.2: EDUCATION OF THE RESPONDENTS

Level of Education	Illiterate	Literate	Primary	Middle Class	High School	PUC	UG	PG	Tech Edn	Total
No.of respondents	35	12	134	111	146	32	14	2	4	490
% to total respondents	7.14	2.45	27.35	22.65	29.80	6.53	2.86	0.41	0.82	100.00

Source : Field Survey, 2011

Based on the table 1.2 information, Respondents with high school education were 146 (29.80 percent), followed by primary education 134 (27.35%), middle class 111(22.65%), illiterate respondents 35 (7.14%), PUC qualified 32 (6.53%), graduate respondents 14 (2.86%), Literates 12 members 12 (2.45%), Technically qualified 4 (0.82%), post graduates were 2 (0.41%).

C) CASTE OF THE RESPONDENTS

TABLE 1.3: CASTE OF THE RESPONDENTS

Caste	S.C	S.T	Minorities	O.B.C.	Others	Total
No.of respondents	108	92	39	104	147	490
% to total respondents	22.04	18.78	7.96	21.22	30.00	100.00

Source : Field Survey, 2011

Caste of respondents is shown in Table 1.3. Other categories like general category respondents were 147 (30%), Scheduled caste respondents are 108 (22.04%), Other backward caste members were 104 (21.22%), scheduled tribe respondents 92 (18.78%), and minorities 39 (7.96%).

D) MARITAL STATUS OF THE RESPONDENTS

TABLE 1.4: MARITAL STATUS OF THE RESPONDENTS

Marital Status	Married	Unmarried	Widow	Divorce	Separated	Total
No.of respondents	360	68	38	17	7	490
% to total respondents	73.47	13.88	7.76	3.47	1.43	100.00

Source : Field Survey, 2011

Marital status of respondents is shown in Table 1.4. Nearly 3/4th women (360, 73.47%) were married. Unmarried respondents were 68 (13.88%), followed by 38 (7.76%), divorced women 17 (3.47%) and separated women from their families were 7 (1.43%).

FUNCTIONAL PERFORMANCE OF THE SELF-HELP GROUPS

Functional Performance of SSGs was measured against two indicators, namely organizational performance indicators and Operational performance indicators.

A) ORGANIZATIONAL PERFORMANCE

Organizational performance indicators include the aspects like average group size, motivation to join the group, stability, meeting frequency etc.,

a) Average Group Size**TABLE 2.1.1: AVERAGE GROUP SIZE**

Total Average	Initial Group Size(Avg)	Present Group Size (Avg)
	13.50	13.93

Source : Field Survey, 2011

Average group size was shown in the table 2.1.1. Initial group size in the district was 13.5, at present the average group size was grown up to 13.93, with the growth rate of 0.43.

b) Motivators to join in the groups**TABLE 2.1.2: MOTIVATORS TO JOIN IN THE GROUPS**

Self Motivation	Family members	Friends	SHPI/NGO/Govt Nodal Agency	Total
190	92	66	142	490
38.78	18.78	13.47	28.98	100.00

Source : Field Survey, 2011

Motivators to join in the groups shown in table 2.1.2. 190 respondents (38.78%) motivated by their own spirit. SHG promoting agencies influenced 142 respondents (28.98%) to join the groups. Family members encouraged 92 respondents (18.78%), friends inspired 66 respondents (13.47%).

c) Stability of the Selected Groups**TABLE 2.1.3: STABILITY OF THE SELECTED GROUPS (N = 70)**

Consist	Increase	Decrease	TOTAL
55	10	5	70
78.57	14.29	7.14	100.00

Source : Field Survey, 2011

Table 2.1.3 reveals the stability & sustain of the groups. 78.57% i.e., 55 groups are consistently performing, 10 groups (14.29%) improved their performance and sustainability at greater extent, and 5 groups (7.14%) were still in struggling phase. In all the blocks of the district, rate of consistency is similar.

d) Meetings frequency**TABLE 2.1.4: MEETINGS FREQUENCY (N=70)**

Weekly	Fortnightly	Monthly	TOTAL
7	16	47	70
10.00	22.86	67.14	100

Source : Field Survey, 2011

Meeting frequency had been observed in Table No.2.1.4. Out of 70 groups observed, 47 groups (67.14%) conducting monthly meetings, 16 groups (22.86%) meet every fortnightly and meeting frequency of 7 groups (10%) is once in week.

B) OPERATIONAL PERFORMANCE

Operational performance measured in terms of collection methods of savings, ability to do bank operations, average number of loans, purpose of loan, Training taken, etc.

a) Methods of savings collection**TABLE 2.2.1: METHODS OF SAVINGS COLLECTION (N=70)**

At group meeting	By Group leaders	By Collection Agents	By Facilitator	Total
40	16	14	0	70
57.14	22.86	20.00	0.00	100.00

Source : Field Survey, 2011

Table 2.2.1 shows the methods of savings collections in the groups. 40 groups (57.14%) collecting the savings of the group members in group meetings only. Group leaders taken the initiative of collecting the savings from the group members in 16 groups (22.86%). 14 groups (20.00%) appointed collection agents to collect the savings from the group members. Group facilitators/Promoters role is not identified in collection of savings.

b) Operators of the group bank account

Operators of the group bank account shown in Table No.2.2.2. Group leaders are the operators of Bank accounts in 53 groups (75.71%). Collection agents were looking after the bank transactions in 11 groups (15.71%). Both leader and agent were responsible for bank transactions in 6 groups (8.58%).

TABLE 2.2.2: OPERATORS OF GROUP BANK ACCOUNT (N=70)

Group Leader	Collection Agent	Both Leader & Agent	By Facilitator	Total
53	11	6	0	70
75.71	15.71	8.58	0.00	100.00

Source : Field Survey, 2011

c) Average No. of loans taken**TABLE 2.2.3: AVERAGE NO. OF LOANS TAKEN**

Average No. of members who have taken loan once	Average no. of members who have taken loan more than once	Average No. of Total Loans taken by the members	Avg No. of Loans taken by the Representatives	Total Average
13.23	7.05	15.57	4.37	10.05

Source : Field Survey, 2011

Average No. of loans taken by the Selected group members identified in Table No.2.2.3. overall average of group members who have taken more than once is 13.23. Average No. of members who have taken loans more than once is 7.05. if we observed the statistics Average No. of total loans taken by the selected groups stood at 15.57. Group leaders average loan number is 4.37.

d) Purpose of the Loan

TABLE 2.2.4: PURPOSE OF THE LOANS TAKEN

Purpose -->	Domestic Consumption	Agriculture	Animal Husbandry	Asset Creation	Income Generating Activities	Emergency Needs	Total
No of respondents	73	105	97	89	106	20	490
%	14.90	21.43	19.80	18.16	21.63	4.08	100.00

Source : Field Survey, 2011

Loan purpose of respondents tabulated in Table No.2.2.4. Income generating activities such as dairy business, poultry, Tailoring and weaving, pickle making, arts & crafts business etc., lead the table (106 respondents - 21.63%) followed by Agriculture (105 respondents, 21.43%). Next dominant reason for the SHG loan is Animal husbandry (97 respondents – 19.80%) which includes loan for Milch cattle and sheep rearing. 89 respondents (18.16%) obtained the loan for asset creation such as land purchase, Tractor purchase, house construction, Purchase of Electronic home appliances etc., Domestic reasons such as education & marriage of the children and repayment of old loans influenced 73 respondents (14.90%), to take the loan from the group. And to meet emergencies and contingencies needs 20 respondents (4.08%) taken the loans from the groups.

e) Utility wise average loan amount

TABLE 2.2.5: UTILITY WISE AVERAGE LOAN AMOUNT

Utility -->	Domestic Consumption	Agriculture	Animal Husbandry	Asset Creation	Income Generating Activities	Emergency Needs	Total
Avg Loan Value (Rs)	8,301	14,031	20,967	11,424	20,423	5,839	80,985
% to total Loan value	10.30	17.37	26.01	14.06	25.07	7.18	100.00

Source : Field Survey, 2011

Utility wise average loan amount of selected groups recorded in Table No. 2.2.5. Loan size wise animal husbandry occupied top rank with average loan value of Rs.20,967 (26.01% of Total average loan value). Next big average loan value is Rs.20,423 (25.07% of Total average loan value) given to income generating activities as identified in the table No.5.13. After this, Loan size and its' purpose was Agriculture Rs.14,031 (17.37% of Total average loan value), Domestic consumption Rs.8,301 (10.30% of total average loan value), and Emergencies average loan size was Rs.5,839 (7.18% of total average loan value)

f) Training of the Respondents

TABLE 2.2.6: TRAINING OF THE RESPONDENTS

Training	Yes	No	Total
No. of respondents	439	51	490
%	89.59	10.41	100.00

Source : Field Survey, 2011

Details of Respondents who undergone training shown by table no.2.2.6. Out of 490 respondents 439 respondents (89.59%) undergone training. Still 51 respondents (10.41%) waiting for the training opportunities.

V. EMPOWERMENT OF WOMEN

Empowerment of women involves many things viz, economic opportunity, property rights, political representation, social equality, personal rights and so on. Under successive five year plans of the country several measures have been initiated in India to provide employment and training to women. Development of women and children contributes an integral component of the country's human resource development programmes. It is clear that the current approaches seek to link gender with poverty, using development delivery as a platform for targeting women as beneficiaries and mobilising them for social empowerment. self-help group strategy as a means to build women's 'self reliance and self confidence, to provide greater access to and control over resources, sensitise and strengthen the institutional capacity of support agencies to proactively address women's needs, increase incomes of poor women through involvement in income-generating activities, develop linkages between SHGs and lending institutions to ensure access to credit financing, and improve access to better healthcare, education and drudgery reduction facilities

Four broad features distinguish the approach taken by the Karnataka state government during the last decade or so to strengthen women's access to income and economic resources. These include (i) a strong emphasis on the self-help group (SHG) model; (ii) a clear focus on poor, dalit and tribal women as those most in need, along with women with disabilities or victims of violence; (iii) a recognition that women in the districts of Hyderabad Karnataka and Bombay Karnataka need special attention; and (iv) the use of the language of empowerment.

A. IMPACT OF MICRO CREDIT ON ECONOMIC EMPOWERMENT

Micro credit and its impact on economic empowerment observed through key economic variables such as Savings, investment, employment, and income of the members based on Pre & Post SSG membership.

a) Savings capacity of SSG members (Pre & Post Credit)

TABLE 3.1: SAVINGS CAPACITY OF SSG MEMBERS (PRE & POST CREDIT)

Sl. No	Category	Before N = 490		After N = 490	
		F	%	F	%
1	Low	360	73.47	12	2.45
2	Average	100	20.41	356	72.65
3	High	30	6.12	122	24.90
Total		490	100.00	490	100.00

Source: Field Survey-2011.

Note: Figures in decimals are the percentages.

The impact of SSGs on Savings potentials of the member is presented in Table 3.1. The percentage of members under high Savings ability category increased from 6.12 per cent to 24.90 per cent. Average savings ability raised from 20.41 per cent to 72.65 per cent after joining SSG. Low savings ability category respondents, decreased from 73.47 per cent to 2.45 per cent.

b) Investment ability of SSG members (Pre & Post Credit)**TABLE 3.2: INVESTMENT ABILITY OF SSG MEMBERS (PRE & POST CREDIT)**

Sl. No	Category	Before N = 490		After N = 490	
		F	%	F	%
1	Low	162	33.06	34	6.94
2	Average	282	57.55	260	53.06
3	High	46	9.39	196	40.00
Total		490	100.00	490	100.00

Source : Field Survey- 2011

Note: Figures in decimals are the percentages

The impact of SSGs on investment pattern of the member is presented in Table 3.2. The percentage of members under high investment category increased from 9.39 per cent to 40.00 per cent, medium investment category decreased from 57.55 per cent to 53.06 per cent after joining SSG, but in case of low investment category, it was decreased from 33.06 per cent to 6.94 per cent.

c) Employment of SSG members (Pre & Post Credit)**TABLE 3.3: EMPLOYMENT OF SSG MEMBERS (PRE & POST CREDIT)**

Sl. No	Category	Before N = 490		After N = 490	
		F	%	F	%
1	Low	264	53.88	51	10.41
2	Average	163	33.27	315	64.29
3	High	63	12.86	124	25.31
Total		490	100.00	490	100.00

Source: Field survey 2011

Note: Figures in decimals are the percentages.

The impact of SSGs on employment of the member is presented in Table 3.3. The percentage of members under high employment category increased from 12.86 per cent to 25.31 per cent, Modestly employed category also shown rise from 33.27 per cent to 64.29 per cent after joining SSG, but in case of low employment category, it was decreased from 53.88 per cent to 10.41 per cent.

d) Income levels of SSG members (Pre & Post Credit)**TABLE 3.4: INCOME LEVELS OF SSG MEMBERS (PRE & POST CREDIT)**

Sl. No	Category	Before N = 490		After N = 490	
		F	%	F	%
1	Low	315	64.29	29	5.92
2	Average	125	25.51	291	59.39
3	High	50	10.20	170	34.69
Total		490	100.00	490	100.00

Source: Field Survey – 2011

Note: Figures in decimals are the percentages.

The impact of SSGs on income levels of the member is presented in Table 3.4. The percentage of members under high income category increased from 10.20 per cent to 34.69 per cent. Moderate income level also shown rise from 25.51 per cent to 59.39 per cent after joining SSG. Low income level category, registered sharp decrease from 64.29 per cent to 5.92 per cent.

B. IMPACT OF MICRO CREDIT ON SOCIAL EMPOWERMENT

The level of social empowerment among the respondents was measured by asking them to give their opinion on identified indicators such as Mobility, Recognition in family, Recognition in Community, Interaction with outsiders, Literacy, Asset building ability, Control over Family income, Skill development, Decision making, Access to Health services, Immunization, Sanitation, and credit sources etc., through three point continuum scale.

TABLE NO 3.5 : SOCIAL IMPACT OF MICRO CREDIT

Indicators	Same	Increase	Decrease	TOTAL
Mobility	77	397	16	490
	15.71	81.02	3.27	100.00
Recognition in family	60	421	9	490
	12.24	85.92	1.84	100.00
Recognition in Community	74	402	14	490
	15.10	82.04	2.86	100.00
Interaction with outsiders	92	387	11	490
	18.78	78.98	2.24	100.00
Literacy	92	393	5	490
	18.78	80.20	1.02	100.00
Access to Health services	109	372	9	490
	22.24	75.92	1.84	100.00
Access to Immunization	72	412	6	490
	14.69	84.08	1.22	100.00
Access to Sanitation	108	374	8	490
	22.04	76.33	1.63	100.00
Access to credit sources	102	380	8	490
	20.82	77.55	1.63	100.00
Asset building	87	392	11	490
	17.76	80.00	2.24	100.00
Control over Family income	88	386	16	490
	17.96	78.78	3.27	100.00
Skills	98	377	15	490
	20.00	76.94	3.06	100.00
Voicing your concern	111	368	11	490
	22.65	75.10	2.24	100.00
Decision making	78	400	12	490
	15.92	81.63	2.45	100.00
Participation in Community Development	51	424	15	490
	10.41	86.53	3.06	100.00

Source: Field Survey, 2011

Note: Figures in decimals are the percentages

VI. HYPOTHESIS TESTING

Based on the objectives of the study the following null hypothesis has been formulated to test the significance of micro credit impact on rural poor women through two dimensions. Viz., impact on Economic empowerment and impact on social empowerment.

Hypothesis 1: Participation in microcredit program has no significant impact on economic empowerment of women in terms of savings. (Ho)

Inference drawn from the χ^2 Test: Null Hypothesis has been rejected because, there is a strong association between the membership in Micro credit group and savings of respondents (Table 3.1), the chi-square value is 524.9519 ($p < 0.01$) at 1% level of significance.

Hypothesis 2: Participation in microcredit program has no significant impact on economic empowerment of women in terms of investment (Ho).

Inference drawn from the χ^2 Test: Null Hypothesis has been rejected because, there is high significant relation between the membership in Micro credit group and investment pattern of the respondents (Table 3.2), the chi-square value is 177.46 ($p < 0.01$) at 1% level of significance.

Hypothesis 3: Participation in microcredit program has no significant impact on economic empowerment of women in terms of Employment generation (Ho).

Inference drawn from the χ^2 Test: The chi-square value is 212.2617 ($p < 0.01$) at 1% level of significance, indicates strong association between the membership in Micro credit group and employment of the respondents (Table 3.3). Therefore Null Hypothesis has been rejected.

Hypothesis 4: Participation in microcredit program has no significant impact on economic empowerment of women in terms of income generation (Ho).

Inference drawn from the χ^2 Test: At 1% significance level the chi-square value is 369.474 ($p < 0.01$), indicates highly significant association between the membership in Micro credit group and income levels of the respondents (Table 3.4). Therefore Null Hypothesis has been rejected.

Hypothesis 5: participation in microcredit program has no significant impact on Social empowerment of women. (Ho)

Inference drawn from the empirical (χ^2) Test: At 1% significance level the chi-square value is 78.7436 ($p < 0.01$), Null Hypothesis can be rejected as we found strong association between the membership in Micro credit group and social recognition & participation.

VII. CONCLUSIONS OF THE STUDY

The Micro credit program Stree Shakti has created opportunities for thrift and credit among the rural poor women, inter-loaning and bank credit have enable rural poor women for livelihood development and income generating activities. The scheme has benefited women in raising their economic status, their awareness levels and all round development. The scheme has also helped in increase in income.

The groups have perceived significant changes at group level related to financial and functional aspects. Those changes include small to large volume of credit to members, large group common fund, more respect from bank officials, reduction of quarrels & dropouts, increase in linkages with many organizations outside the village, less dependency on promoters and adherence to group norms and respect for members as models for others.

With reference to economic status of the SSG member households, significant upward mobility has been recorded. The benefits to household members are many and across generations. Most of the households have adopted larger/more economic activities than before joining the group. Within the household, the parental generation moved towards agriculture & allied activities, whereas children moved mostly towards nonfarm activities and education. The SSG members household created a good amount of productive assets followed by household articles and permanent assets.

Awareness of various social issues has also being created among women. They are now being made familiar with various developmental schemes of several departments. which benefit women. The women members are taking active role in decision-making process at the family level and in the communities. Women have also developed saving habits and thus, they are saving for the emergency purposes. Majority of the women members have received basic training regarding social issues, development programmes and starting income generating activities. However, the amount of change is limited especially with regard to intervention to reduce domestic violence and participation in political affairs.

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