

# DoCC Project Report

Grameena Abhivruddi Mathu Adhyayana Kendra (GRAMA)

## Social and Economic Impact Assessment of Microfinance Initiative by GRAMA



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By

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## Preface

Development of Corporate Citizenship (DOCC) is an innovative initiative by SPJIMR, Mumbai to promote social sensitivity among MBA students through a 4-week internship with NGOs in India and abroad. During this time, the participants are expected to understand on-ground realities, challenges and opportunities faced by these organizations and come up with managerial insights and business solutions to help them overcome their challenges and seize potential opportunities. Centre for DoCC co-ordinates in allocating students to projects across NGOs in 12 thematic social areas and over-the-years has developed a knowledge base of over 3,363 social projects from ~800 organizations.



Figure 1: 12 Thematic social areas - DoCC, SPJIMR

Through DoCC, I got the opportunity to work with Grameena Abhivruddi Mathu Adhyayana Kendra, better known as GRAMA, in Chitradurga District of Karnataka. GRAMA has been a pioneer in the areas of water shed management, organic farming, financial inclusion and capacity building. My project during the DoCC internship was to carry out an impact assessment study for the microfinance initiative of GRAMA. GRAMA has collaborated with NABARD Financial Services Limited (NABFINS) as a business facilitator to extend microfinance credit to rural poor in Chitradurga. With the ever-increasing demand for credit facility through SHGs and JLGs, GRAMA is faced with the challenge of pushing for more microfinance support from NABFINS as well as looking for potential new tie-ups. This report serves as an evidence to project the capability of GRAMA as a successful microfinance program implementor and also estimates the potential demand for credit in the near future.

## Acknowledgement

I, Patanjali Chinta would like to express my sincere gratitude to the members of GRAMA for their constant support and overwhelming hospitality. I would like to thank Mr. D M Sridhar for providing me an opportunity to work at the NGO and helping me contribute my little piece to the society.

I express my sincere thanks to Mr. Sulthan (Project Coordinator, GRAMA) for his support and guidance throughout the project. My special thanks to Mr. K.G. Basavaraju and Mr. Govindaraju for taking their time out and providing me with relevant information and insights for the project.

I also thank Mr. Narayana Murthy, Mr. Manjanna, Mr. Siriyanna, Mr. Suresha and Mr. Shiva Murthy for helping me interview and collect required information from SHG/JLG members. I am very grateful to Mr. Govindappa and his family for taking very good care of me during my stay in Challakere.

I also thank all the respondents who took out time for interviews and co-operated by providing vital information for the project.

Finally, I would like to thank my faculty for giving me an opportunity to give something back to the society through this rural internship project by having DOCC as a course in our curriculum. I would also like to thank the Centre for DoCC and its faculty in charge Dr. Chandrika Parmar for considering my request and allocating project in the domain of microfinance which matched my interests.

## Executive Summary

### About the Organization

Grameena Abhivruddi Mathu Adhyayana Kendra (GRAMA) is a Non-Government Organization (NGO) established in 1989. GRAMA's core strength lies in building people's institutions such as Self-Help Groups (SHGs), Joint Liability Groups (JLGs), etc. in the rural areas to promote sustainable development. It focuses on providing financial support as well as skill training to rural women through its microfinance and capacity building initiatives.

### Objective of the study

The primary objective of the study is to undertake detailed one-on-one interactions with the beneficiaries of GRAMA promoted SHGs/JLGs and understand the impact of microfinance credit on their social and economic conditions.

Apart from the impact assessment of GRAMA's microfinance initiative, the study also aims to showcase the GRAMA's implementation of NABARD's Sustainable Development Plan (SDP) and Climate Change Adaptation (CCA) projects in Gopanhalli and Sanikere villages of Chitradurga district.

### Methodology

The process involved conducting a pre-project study on GRAMA's history, mission and vision to understand its core functions. The project began with a brief from GRAMA members on their requirements and expectations pertaining to the outcome of this study. This was followed by a detailed literature review to understand various methods and tools employed in past to ascertain the impacts of a microfinance program. Based on the understanding of the various parameters used to assess impact, a sample questionnaire was developed. A pilot study was undertaken by interacting with SHG members from Amukundi and Tumkurlahalli villages of Chitradurga district to ensure that all relevant bases regarding social and economic impact assessment were covered. Post this, detailed one-on-one interactions through a structured questionnaire were undertaken with 128 SHG/JLG members across 12 villages in 4 taluks of Chitradurga district.

All the data relating to respondents' caste, age, family income, respondent's share in family income, household decision-making, etc. which were captured during survey interactions were updated into MS-Excel and statistical analyses such as ANOVA, Multiple Regression etc. were carried out using IBM-SPSS.

With respect to capturing success stories of GRAMA in implementing SDP and CCA projects of NABARD, field visits were carried out in Gopanhalli and Sanikere villages. One-on-one interactions were carried out with over 20 farmers who were the beneficiaries of the projects and their testimonials were captured. Using Adobe Premier Pro, Adobe After Effects and Audacity software tools, audio and video editing along with subtitling, transitional animation, etc. were performed to render testimonial videos which would be uploaded on GRAMA's website and social media handles.

### Learnings

Interacting with women from diverse backgrounds resulted in an enhanced understanding of the current scenario across various parameters proposed to be measured using the questionnaire. The following are the key learnings from this study.



- 95% of SHGs/JLG members promoted by GRAMA are women between ages of 19 and 52
- Respondents belonging to Scheduled Tribes, Scheduled Castes (SCs/STs) and Minorities accounted for 55% of the total respondents which highlights the success of GRAMA in targeting disadvantaged socio-economic communities in the study area
- 31% of SHG/JLG members interviewed were illiterate while only 2% completed graduation
- Instituting / Improving Business (26%) is the top most reason for SHG/JLG members to avail loan from NABFINS through GRAMA followed by Animal Husbandry (19%)
- While 97% of the respondents reported of having a Gas connection, only 43% responded of having own sanitation / drainage facilities
- The average monthly income of SHG/JLG respondents who availed microfinance loan through GRAMA stood at Rs. 16,694/- while those who did not avail stood at Rs.11,538/-. Likewise, savings of SHG/JLG respondents who availed microfinance loan was double that of the respondents who did not avail
- Of the survey respondents, only 39% expressed that they had a say in household decisions while in over 50% of the cases, husbands of the survey respondents were the sole decision makers in the household
- While 72% of the survey respondents expressed that their household income increased due to participation in SHG/JLGs, only 48% mentioned that their skills with respect to handling group records, loan and bank documents and dealing with bank officials improved
- Based on Multiple Regression Analysis, it was inferred that microfinance loan availed by respondents has a statistically significant positive impact on their household income
- It was also inferred that, microfinance loan availed by respondents has a statistically significant positive impact on their social empowerment index (EI) calculated based on 7 indicators which were captured during the survey such as household decision making, contribution of SHG/JLG member in their family income, improvement in reading, etc.
- Participating in business activities has statistically significant positive impact on both household income and social empowerment compared to other activities such as agriculture, salaried employment etc.

### **Recommendations**

Based on my interactions with SHG/JLG members and the analysis undertaken, the following recommendations were provided to GRAMA.

- GRAMA must focus its capacity building initiatives on providing skill training to SHG/JLG members promoted by them especially on handling financial accounts, loan and bank documentation along with communication for enabling the members to handle their day-to-day proceedings smoothly
- Being an NGO, GRAMA could raise awareness among SHG/JLG participants regarding the benefits of proper sanitation and might encourage some SHGs to avail loans for developing sanitation in their respective villages
- As can be inferred from learnings, promoting new SHG/JLG members to take up new entrepreneurship activities through trainings such as Entrepreneurship Training Weeks (ETWs), GRAMA can target for greater impact on both social and economic aspects

### **Conclusion**

The inferences and recommendations were well received by GRAMA and it was highlighted that this study and its outcomes would be presented to NABARD officials for highlighting the impact of their microfinance loans disbursed through GRAMA, the potential demand in near future, success of SDP and CCA projects and showcasing GRAMA as a successful implementor for microfinance, organic farming and watershed management programs.

## 1. Introduction

### 1.1. About GRAMA

Grameena Abhivruddi Mathu Adhyayana Kendra (GRAMA), is a Non-Government Organization (NGO) working in the areas of financial inclusion, natural resources and water shed management, organic farming and institution building since its inception in 1989. GRAMA’s primary focus is on the development of rural women and structural alleviation of poverty in rural areas. GRAMA’s core strength lies in building People’s Institutions including Self-Help Groups (SHGs), Joint-Liability Groups (JLGs), Tank Users Groups (TUGs), Village Watershed Management Committees, Village Farmers Committees etc., thereby promoting self-sustainable institutions in rural areas.

Although GRAMA is currently working in a few select villages of Chitradurga and Tumkur districts, it is exploring the possibilities of extending its activities in other parts of Karnataka by collaborating with Organizations and Government Departments working on similar issues.

Table 1: Vision and Mission of GRAMA<sup>1</sup>

<b>Vision</b>	Irrespective of caste, creed, sex, religion and region a democratic society with a sustainable developmental environment, where everyone, particularly women, participates and takes their own decision.
<b>Mission</b>	Organizing the rural poor with special emphasis on women, for economic, social and political empowerment, through active participation, to initiate a sustainable developmental process.

### Programs under GRAMA

GRAMA envisions to achieve its mission of promoting sustainable development through various initiatives and programs leveraging its own resources and collaborations with national and international institutions.

- *Institution Building* – This is the core strength of GRAMA. As at the end of 2018, GRAMA has 1495 SHGs and 88 Community Based Organizations (CBOs) under Natural Resources Management and Organic Farming activities. The total capital (primarily through savings) of these people’s institutions stood at Rs. 56.04 Crore. GRAMA has been successful in promoting the idea of “Savings first, spending later” among rural folk. Most recently, GRAMA has also started promoting Joint Liability groups (JLGs) for providing faster and larger quantum of loans to credit-worthy women in rural Chitradurga.

<sup>1</sup> Source: <http://gramachitradurga.org/about.php>

- *Financial Inclusion* – GRAMA has been successful in promoting regular savings among rural members, providing credit to these individuals for their needs such as marriages, family health, children education, house development and most importantly for income generation activities. As of March 2019, GRAMA has facilitated disbursements of Rs. 46.11 Crore to over 950 SHGs and 500 JLGs. Further, GRAMA has also facilitated disbursement of microinsurance products to over 500 beneficiaries.
- *Water Shed Management* – GRAMA in association with Government of Karnataka (GoK) and NABARD has developed watershed facilities for 34,243 hectares of land benefitting over 15,500 people.
- *Organic Farming* – In pursuant to GoK’s Organic Farming Policy, GRAMA is working towards engaging farmers in forming Organic Farmers Societies, encouraging organic farming through establishing retail outlets for their produce and facilitating certifications by bringing-in recognized certifying agencies for their practices. GRAMA has promoted organic farming in 539 hectares of land with a total investment of Rs.78.56 lakhs.
- *Other initiatives* – Apart from the above, GRAMA has facilitated the implementation of NABARD’s Climate Change Adaptation (CCA) and Sustainable Development Plan (SDP) projects, developed a “Replicable and Sustainable” Model for Informal Education System (Project IES), strengthened the informal institution members through training and exposure activities in collaboration with Government bodies such as Ministry of Skill Development & Entrepreneurship (PMKVY), NABARD etc. and organizations such as iCreate, etc.

In November 2016, GRAMA received the “Social Impact Award”, an initiative by SPJIMR in collaboration with Cummins India. It was amongst the top 3 NGOs selected from 70 NGOs and 232 social projects.



Figure 2: Cummins - DoCC Social Impact Award, 2016

## 1.2. GRAMA’s Microfinance Initiative

GRAMA currently provides microfinance to individuals through SHGs/JLGs in 4 taluks of Chitradurga district primarily through NABARD Financial Services Limited (NABFINS). GRAMA acts as a business facilitator for NABFINS. GRAMA leverages its superior on-field assets in terms of well-connected field and project coordinators for delivering the microfinance products of NABFINS. As on March 31<sup>st</sup> 2019, GRAMA has facilitated loan disbursements to the tune of Rs. 46 Crore to over 950 SHGs and 500 JLGs.

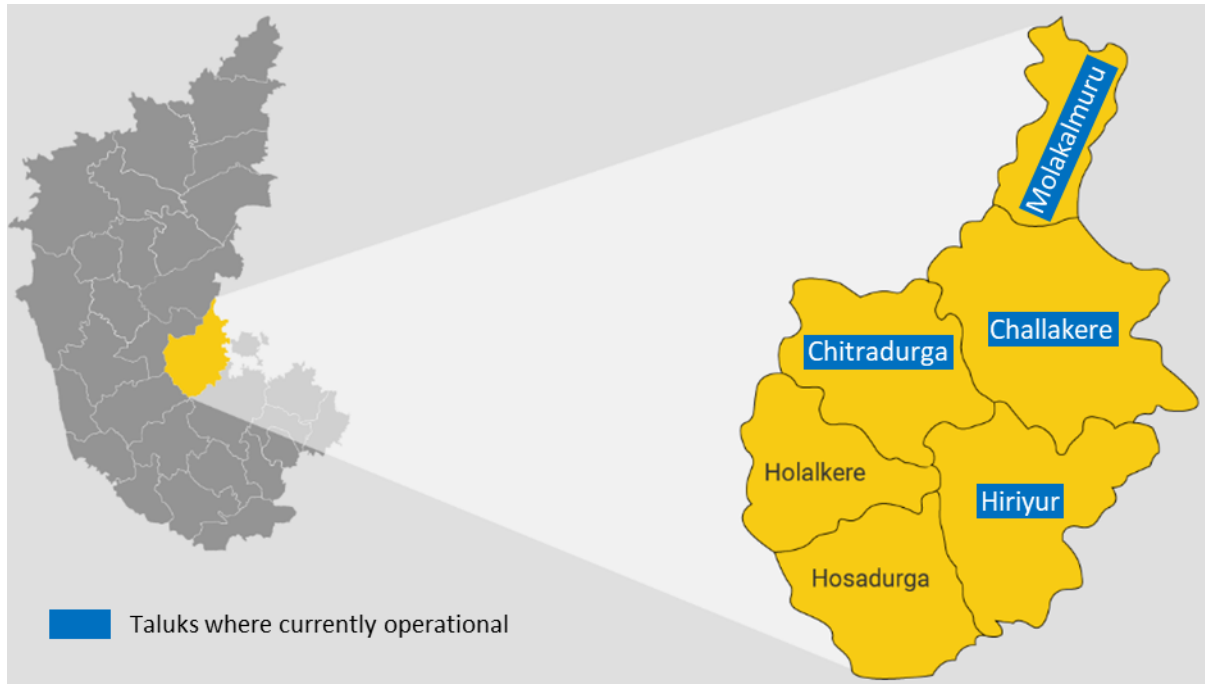


Figure 3: Microfinance operations of GRAMA in Chitradurga district, Karnataka

### Disbursement Model

Until October 2018, GRAMA has been disbursing credit only through SHGs. Starting from October 2018, it has started providing credit through JLG route as well.

Self-Help Group is a homogenous group of 10- 20 individuals, mostly women, belonging to the same locality, similar background and occupation type. The average size of the SHGs that were visited was about 12. The SHG members are involved in regular (typically weekly/monthly) meetings where they discuss activities undertaken and also the need for loan disbursements (if any) within the SHGs. They typically contribute Rs.20-100 per week towards the savings of the SHGs. It is mainly a savings-oriented group. A joint bank account is opened by the SHG under the name of 2 nominees who carry out bank transactions. Once established and functional for 6 months through regular meetings, maintenance of account books, etc., the members of SHG are entitled to borrow from the Microfinance Institutions (MFI).

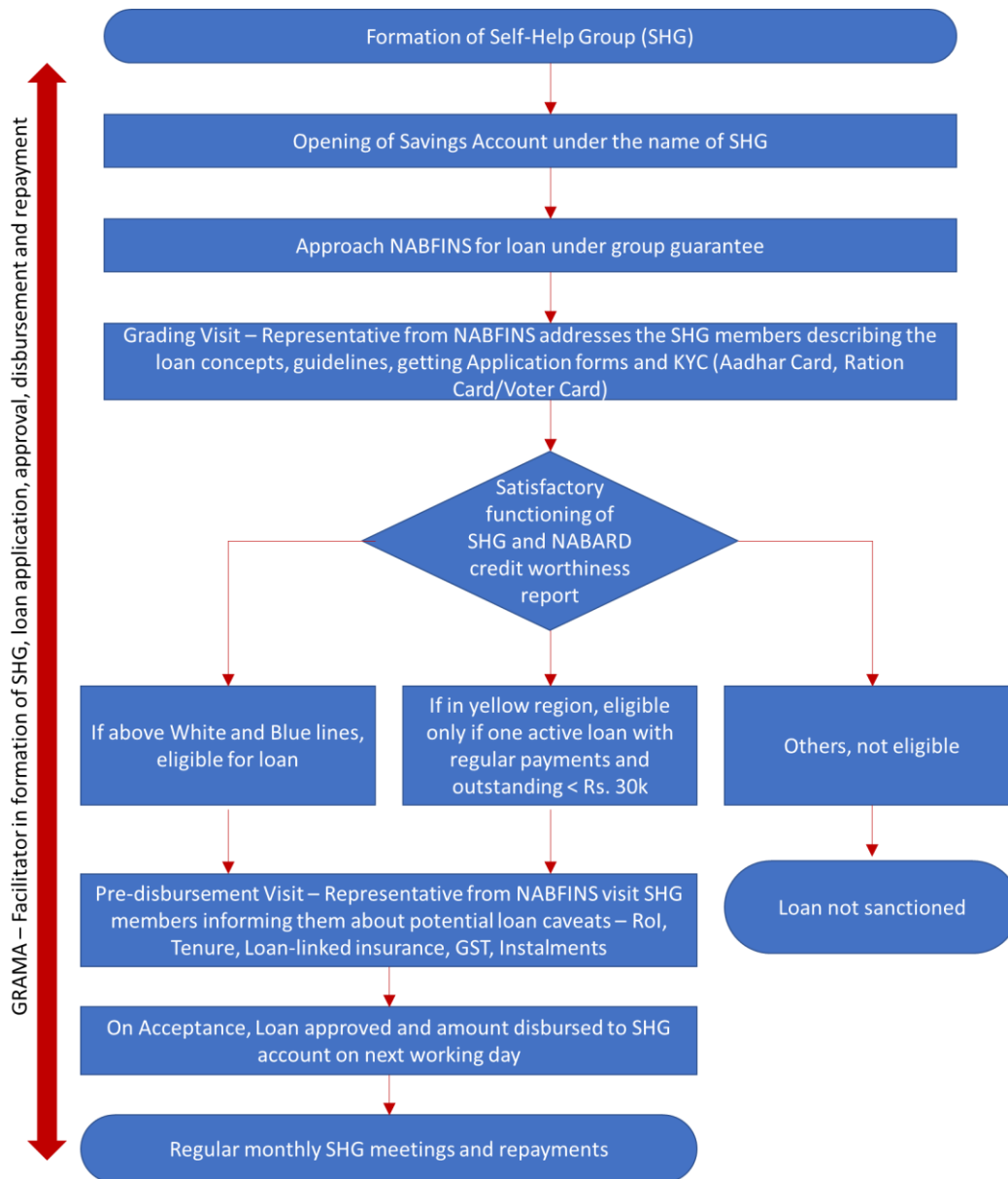


Figure 4: SHG Model for Microfinancing and Role of GRAMA

Joint-liability Group is also a homogenous group containing only 4-10 individuals. The average size of the JLGs that were visited was 5. Just like SHGs, JLGs also undertake regular meetings to discuss the credit borrowed, repayment schedules, etc. Unlike SHG, JLG is a credit-oriented group where members are jointly and severally liable for repayment of all loans taken by all individuals in the group.

Under NABFINS, GRAMA facilitates Individual-loan disbursement model where loan is disbursed to individual accounts of JLG members whereas in SHG model total loan amount is disbursed to SHG bank account. Further, a JLG will be eligible for loan from MFI immediately after the formation of the group and individual bank accounts.

### Internal Work Flow for handling operations

The four taluks where GRAMA is currently operating is divided into 3 field areas with respective field coordinators. Under each of these field coordinators there will be Taluk coordinators followed by Hobali coordinators and Gram Panchayat coordinators. While Field Coordinators, Taluk Coordinators and Hobali Coordinators are full-time employees of the NGO, Gram Panchayat Coordinators are contract employees who receive 0.25% of disbursement amount and 0.65% of repayment collection amount as incentive every month.

### 1.3. Gap Analysis

Research conducted on the Standard of Living in rural Karnataka portrayed an alarming picture. The research report “A Poverty Lens on Financial Inclusion, July 2013” by Grameen Foundation says that 25% of the households in Karnataka were found to be poor and very poor. The very poor, poor and borderline poor combined, constituted 57% of Karnataka’s population. This suggests that there is a huge scope for reaching out to the poor.

As per demographic profile of Chitradurga district, only 20% of the population lives in urban areas. Although sufficient focus is provided by the State Government and MFIs to extend micro finance support to the rural and marginalized in the district, a systematic approach for enhancing credit absorption capabilities of people by improving their skills and establishing suitable market linkages for ensuring economic sustainability is lacking.

Out of the SHGs currently under GRAMA, only about 950 SHGs are availing loan facilities from NABFINS while JLGs which started from October, 2018 are about 536, all of which are receiving loan. The average ticket size of an SHG availing microfinance credit through GRAMA stood at Rs. 4.98 Lakh while that of a JLG stood at Rs. 1.95 Lakh.

Table 2: Performance in last 6-months (October 2018-March 2019)

S.No.	Month	Number of SHGs that got loan	Amount of loan disbursements (Rs. Lakhs)	Number of JLGs that got loan	Amount of loan disbursements (Rs. Lakhs)
1	October, 2018	23	120.80	7	12.00
2	November, 2018	4	19.55	6	15.35
3	December, 2018	29	112.95	50	91.10
4	January, 2019	28	131.90	120	229.75
5	February, 2019	16	66.20	127	265.10
6	March, 2019	27	181.15	226	432.75
	<b>Total</b>	<b>127</b>	<b>632.55</b>	<b>536</b>	<b>1046.05</b>

Over FY 2015-18, i.e. in a span of 3 years, the number of SHGs under GRAMA grew from 1,227 to 1,495 at a rate of 7% while the SHGs availing loans grew from 200 to 717 at a rate of 53%. While JLGs which are in the initial stages of development grew at a CAGR of 100% each month between Oct,2018 – Mar,2019.

Table 3: Growth in SHGs under GRAMA (FY 2015 to FY 2018)

S.No.	Year	Total number of SHGs	Number of SHGs availing loan (Cumulative)	SHGs availing loan in the fiscal
1	2014-15	1,227	200	-
2	2015-16	1,295	274	74
3	2016-17	1,445	485	211
4	2017-18	1,495	717	232

As can be observed from the above table, in the last fiscals, FY 2017-18, the increase in SHGs availing loans grew at 10%. In the second half of FY 2018-19, as can be inferred from Table-2, number of SHGs availing loan increased by 127. Assuming that a similar number of SHGs availed loans even in the first half leads to the conclusion that every year there is an increase of 10% in the SHGs availing loan. Accordingly, in FY 2019-20, the number of SHGs that are expected to avail loan comes to 280. Based on these and the average ticket sizes of SHGs and JLGs the loan absorption over the next fiscal year has been estimated as below.

Table 4: Potential demand for credit in FY 2019-20

	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20
SHGs per month	23	23	24	23	23	24	23	23	24	23	23	24
JLGs per month	280	345	450	495	545	600	630	662	695	702	709	716
Loans by SHGs (Rs. Lakhs)	115	115	120	115	115	120	115	115	120	115	115	120
Loans by JLGs (Rs. Lakhs)	546	673	878	966	1064	1171	1229	1292	1356	1370	1384	1397
<b>Total (Rs. Lakhs)</b>	<b>661</b>	<b>788</b>	<b>998</b>	<b>1081</b>	<b>1178</b>	<b>1290</b>	<b>1344</b>	<b>1407</b>	<b>1476</b>	<b>1485</b>	<b>1498</b>	<b>1517</b>

As can be inferred from the above table, the requirement of credit over the next fiscal in itself is a whopping Rs. 147.32 Crore while GRAMA since the inception of its microfinance initiative in FY 2014 has been able to disburse Rs. 46.11 Crore. This gap in training and resultant credit demand is what GRAMA is focusing on through its institution building and microfinance initiatives.

#### 1.4. Objective of the study

The objective of this report is to assess the social and economic impact created by GRAMA till now in the rural areas of Chitradurga to assist the NGO in its pursuit of expanding operations and taking microfinance initiative to other regions of rural Karnataka.

#### 1.5. Scope

The research study was undertaken in all the taluks where GRAMA is currently operating and disbursing loans to SHG and JLG members. Individuals from 12 villages from 4 taluks were interviewed. The results of the study will provide feedback for further development and removal of potential roadblocks for microfinance credit to reach the rural individuals in the study area. On the whole, the study highlights the overall performance of SHGs/ JLGs and their contribution to economic upliftment and social equity.

#### 1.6. Limitations

The following are the key limitations of the study.

- **Sampling:** The project aimed to cover as many villages as possible in the limited timeframe. Study participants were chosen randomly based on their availability and introductions from Field Executives. Although it is to be noted that, interviews were conducted on weekdays and weekends alike at different times in the day starting as early as 8 AM and closing as late as 10 PM to ensure randomness to the extent possible.
- **Interview Environment:** As the researcher was not well versed with the local language, Kannada, a field executive always accompanied. The presence of field executives and the translational modifications / errors (if any) may not be ruled out.
- **Respondents:** As the survey contained questions related to income, savings, decision-making etc. some respondents might be conservative and there exists a possibility that they might not have disclosed their true figures.



## 2. Literature Review

In order to get an understanding of potential factors that are essential for assessing socio-economic impact of microfinance program, a detailed study of past research work related to microfinance impact assessment conducted across India has been performed.

Puhazhendi and Satyasai, 2000 conducted an impact assessment study for NABARD on SHG-bank linkage programme. The study assessed the impact of microfinance on socio-economic conditions of 560 households with members from 223 SHGs in 11 states. The study revealed that income per household has increased by 33% post SHG-bank loan. The study also inferred that income inequality was reduced and the propensity to save among group members enhanced during the post-SHG period. Further, additional employment (person-days) generated due to the programme was estimated at 17% highlighting the employment-generation capability of SHG members by availing microcredit.

A nation-wide survey was conducted by SIDBI and EDA Rural Systems over five years, 2001-06, across 111 clusters in 41 districts of 10 states of India with 5,327 households including 3,908 clients and 1,419 non-clients. The study revealed that as a result of microfinance, the client households recorded an increase of 68.6% in average household income as compared to the non-clients (31.2%). Among the clients, poorer households showed significant growth in income which is a result of increased access to micro credit. The study also revealed that women in client households had higher share (30.5%) in the total savings of households than the non-clients (28.0%). The share of women savings in total household savings increased significantly for the 'very poor' category. Further, it also revealed that microfinance support has increased the enterprise activities among MFI clients. The number of enterprises by client households increased only by 1.2 per cent while those supported by micro credit increased by 5.7 per cent.

Kamran Ghalib, 2007 has developed a social impact measurement index (SIMI) to act as a framework for measuring social impact. It attempts to classify and evaluate four broad categories that encompass a wide range of aspects which affect borrowers and the societies. The four variables that formed the basis of the model, (alongside their sub-categories) are: **Livelihoods** (lifestyle and empowerment), **Literacy** (knowledge and awareness), **Community** (social and cultural interaction) and **Health** (physical and mental well-being).

In 2009-10, students of KIIT University have conducted impact assessment study for microfinance program of 'Mission Annapurna' in Odisha. Some of the key factors that were assessed during the study were: caste distribution and poverty profile of the beneficiaries, land-holding, occupation, income generating and expenditure patterns, household assets, nutrition, sanitation and household decision making. These factors were assessed before and after microfinance implementation through baseline and endline surveys. The study revealed that average income and savings, assets in possession, nutrition and mobility have improved significantly while sanitation still remained unaffected before and after microcredit support.

Dr. K. P. Suresha et.al., 2013 have assessed microfinance and its impact on SHG's in Tumkur and Chitradurga districts of Karnataka covering 60 SHGs with 800 members. The key quantitative factors include: Age of SHG, family income distribution, loan purpose, capital resources, occupational background and monthly savings patterns of the SHG members. Along with quantitative assessment, they have also undertaken qualitative assessment of the impact of microfinance credit on the change in fixed assets of members, working capital position, dependence on money lenders, income generation sources and standard of living. The study concluded that financial assistance provided to the SHGs helped in improving the socio-economic status of the SHG members and was successful in reaching to the economically marginalized and socially backward, in the study area. These SHGs have been found to be working in right directions for eradicating poverty in rural areas and empowering women.

S K Das, 2012 made an empirical analysis on ground realities of Self-Help Group - Bank Linkage programme. The study was undertaken in three districts (Cachar, Karimganj and Hailakandi) of Barak Valley in Assam between 2010-11. He inferred that due to the fast growing SHG-bank linkage programme, quality of SHG has come under stress. Inadequate incentives for NGOs for nurturing their groups pushing them to reduce level of monitoring and quality enhancement initiatives along with target-oriented approach of government and MFIs in preparing group had been found as key factors affecting quality of SHGs.

Saroj & Singh, 2015 evaluated SHGs and their effect on women empowerment in Ajmer district of Rajasthan. They inferred that age group, educational status and the income of family as the vital factors which affect women empowerment. The study also inferred that recognition in family and community, literacy, family income, nutritional and health awareness, asset building, etc., of the beneficiaries have improved after joining SHGs.

Bareh Pynphriang and Souvik Ghosh, 2016 developed a Self-Help Group Effectiveness Index and Empowerment Index for monitoring and evaluating SHGs. Twelve factors across 4 dimensions of empowerment viz. Educational, Social, Economic and Political – capacity building, participation, membership feelings, economic independence, motivation, fund generation and management, awareness, mutual trust, group norms, conflict management, collective mobilisation and marketing (availability, opportunity and problems) –were part of this SHGEL.

Vishal Goel, 2017 has assessed the impact of microfinance on income and income inequalities among beneficiaries of SEWA Bank across 4 districts of Gujarat. He also assessed the impact on poverty alleviation and women empowerment. He concluded that there is significant increase in average income of beneficiaries due to availment of loan. The study also found that increase in family income is the highest in Ahmedabad district (59.69%) followed by Sabarkantha (49.10%); Mehsana (46.23%) and Gandhinagar (34.93%) after availment of loan. The study also assessed the intensity of poverty through Poverty Gap Index and concluded that availment of loan has resulted in reducing the depth of poverty among the beneficiary families. The study also developed an overall Poverty Index with family income, highest level of education in beneficiary's family, amount of loan and family size of beneficiary as independent variable factors effecting it. The study further established that availment of micro-finance and participation in household decision making are dependent on each other.

### **Summary**

The literature reviewed helped to understand different aspects of the impact assessment study besides throwing light on the identification and application of suitable tools for arriving at valid conclusions. These studies on socio-economic impact show that micro-credit through SHG route has been successful at varying levels across the country in increasing the income levels, reducing income inequalities, promoting women empowerment, raising the living standards and improving income generating avenues. The present investigation on socio-economic impact of microfinance in Chitradurga district is a contributing one in this area.

### 3. Methodology

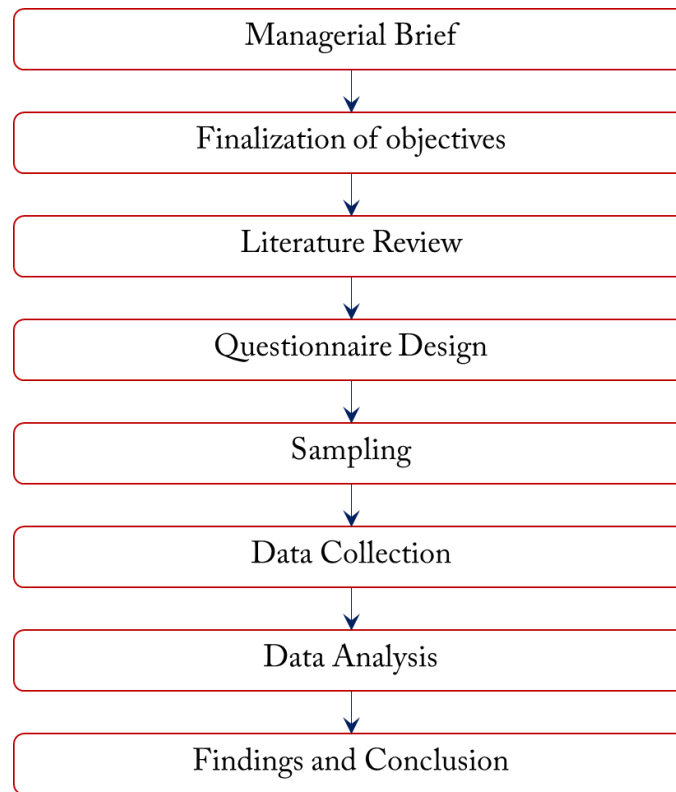


Figure 5: Methodology for the study

As per the managerial brief, the objectives and scope of the study were identified which were highlighted in Chapter 1. Based on the objectives, a detailed literature review was carried out, the synopsis of which was presented in Chapter 2. Through the literature review, the following factors were identified as essential for assessing the socio-economic impact of GRAMA’s microfinance initiative.

Table 5: Factors considered for impact assessment based on literature review

S. No.	Category	Factor
1	Group Characteristics	Number of members
		Location of group (SHG/JLG)
2	Member Characteristics	Caste
		Age
		Education
3	Family Details	Member’s Occupation
		Number of family members
		Number of earning members
		Number of children (if any)
		Number of children studying (if any)
		Number of children dropped out (if any)
	Occupation of Spouse	
	Occupation of other earning members (if any)	

S. No.	Category	Factor
4	Amenities	Cooking Gas
		Water supply
		Bathroom
		Drainage
		Health Center
5	Income Details	Average monthly income of the family
		Average monthly savings of the family
6	Microfinance loan Details	Received any loan from group or SHG-bank linkage? (Y/N)
		If yes, amount of loan
		Reason for loan
		Any other loans from other sources
7	Improvements due to participation in SHG/JLG	Signature
		Reading
		Writing
		Handling loan and bank documents
		Communicating with bank officials
		Increase in household income
		Improvements to fixed assets (agricultural land, house, etc.)
Improvements to movable assets (bike, gold, animals etc.)		
8	Member Empowerment	Main decision maker in the house
		Average income contribution by SHG member

Apart from literature review, a pilot study was undertaken by the researcher to arrive at a framework for developing questionnaire. Semi-structured interviews were conducted with SHG members from Amukundi and Tumkurlahalli along with NABFINS and GRAMA executives during the Grading Visits to have a well-rounded understanding. On average these discussions ranged between 20-30 minutes and involved their comments on the above-mentioned factors and their relevance for inclusion in the questionnaire. These discussions were helpful in understanding the member's views on various aspects of microfinance and also in refining the questionnaire.



Figure 6: Field Visit – SHG in Tumkurlahalli

Based on the literature review and inputs from field visits, a questionnaire was designed and presented to the management at GRAMA. Based on inputs from Mr. D. M. Sridhar, Governing Board Member and Trustee, GRAMA and Dr. R. Shankar, Professor, Mangalore University, the questionnaire (Annexure 1) is further refined for carrying out the survey.

After the questionnaire design, various sampling techniques were assessed. A list of all the SHGs and JLGs currently under GRAMA was obtained. As the study must include members from all the 4 taluks where GRAMA is operating, multi-stage sampling was used. The sample size to be collected from each of these taluks was in the same ratio as the total number of SHGs and JLGs in the taluk.

Based on random sampling, 12 villages were selected from the 4 taluks. 128 interviews were conducted and data on various factors as highlighted in the above table was collected across these 12 villages through focus-group discussions and individual one-on-one interactions based on availability of SHG members and introductions from field executives.

Table 6: Summary of field surveys conducted

Taluk	Village	Interviews recorded
Challakere	Gopanahalli	15
	Nalajamanahatti	10
	Sanikere	10
	Kurdihalli	8
	Nandanahalli	7
	Balenahalli	5
Molakalmuru	NMS Layout	30
Chitradurga	BB Hatti	13
	Doddasiddamanahalli	7
	Gonuru	5
Hiriyur	Shravanagere	9
	Dharampura	9
<b>TOTAL</b>		<b>128</b>

The data was collected over the span of two weeks spread across March and April 2019. After data collection, entries were done in to MS- EXCEL. Further, the data is analyzed in IBM-SPSS using statistical techniques such as ANOVA and Multiple Regression.

## 4. Data Analysis and Discussions

### 4.1. Descriptive Statistics

#### 4.1.1. Demographic Profile

The demographic profile of respondents was analyzed in terms of their age, caste, education and respondent’s primary occupation.

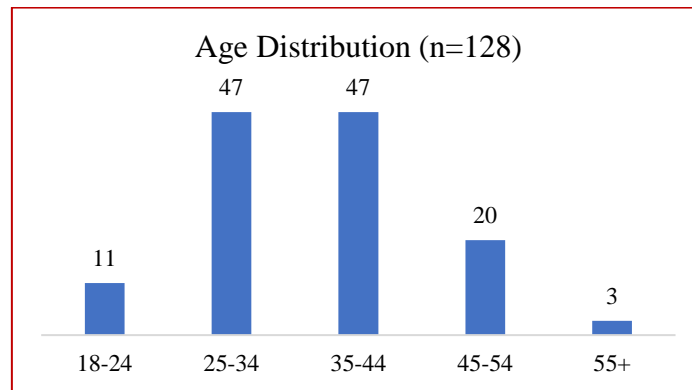


Figure 7: Age-wise distribution of sample respondents

As can be inferred from the above illustration, age distribution of sample respondents is close to normal distribution with a sample mean of 35.68 and a standard deviation (sample) of 8.34. This suggests that 95% of the participants in SHGs/JLGs promoted by GRAMA are between the ages of 19 and 52.

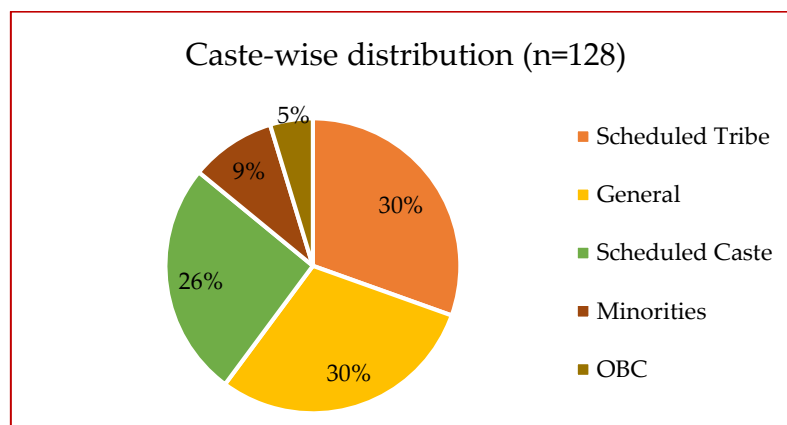


Figure 8: Caste-wise distribution of sample respondents

From the above illustration of caste distribution among survey respondents, it can be inferred that, Scheduled Tribe (STs) are the largest participants in SHGs/JLGs promoted by GRAMA with almost equal participation from General and Scheduled Caste (SC). It is to be noted that close to 46% of survey respondents who are the members of GRAMA promoted SHGs/JLGs belong to SC/ST who are amongst the most marginalized communities in India as put by United Nations. This suggests that GRAMA has been able to target these disadvantaged socio-economic groups in rural parts of Chitradurga.

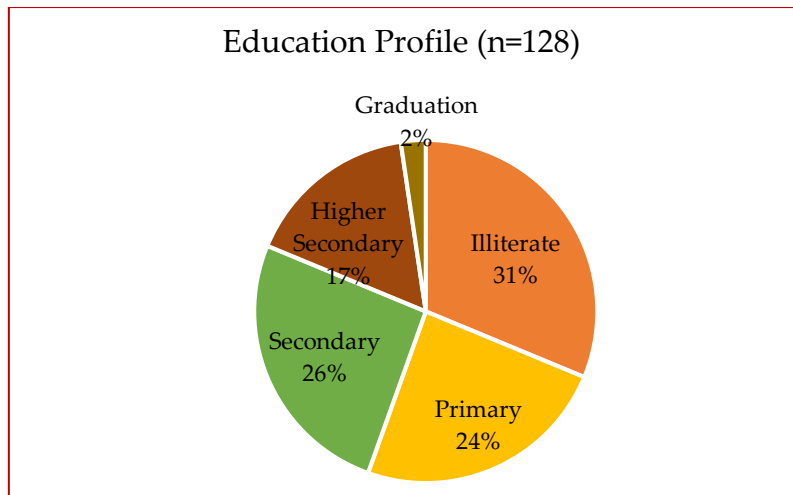


Figure 9: Education profile of survey respondents

As can be inferred from the above illustration, ~55% of the survey respondents were either illiterate or only have done primary education. Through this, it can be said that majority of the group members promoted by GRAMA have below primary education. This demonstrates the success of GRAMA in reaching to the marginalized communities in terms of education and providing them with avenues for development.

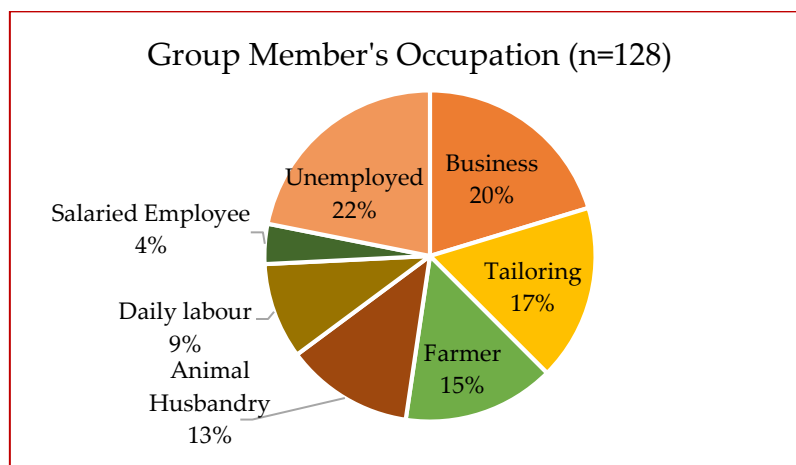


Figure 10: Occupation Profile of survey respondents

From the above illustration it can be inferred that, running business is the most prominent occupation of women participating in GRAMA's SHGs/ JLGs. These businesses might include provision stores, fruits and vegetable shops, garment shops, small hotels, etc. Tailoring is also a prominent occupation among GRAMA's SHG/JLG members surveyed while only 22% of the women were unemployed. This suggests that GRAMA has been successful in providing an alternate income generation avenue for women in the study area.



**4.1.2. Household Profile**

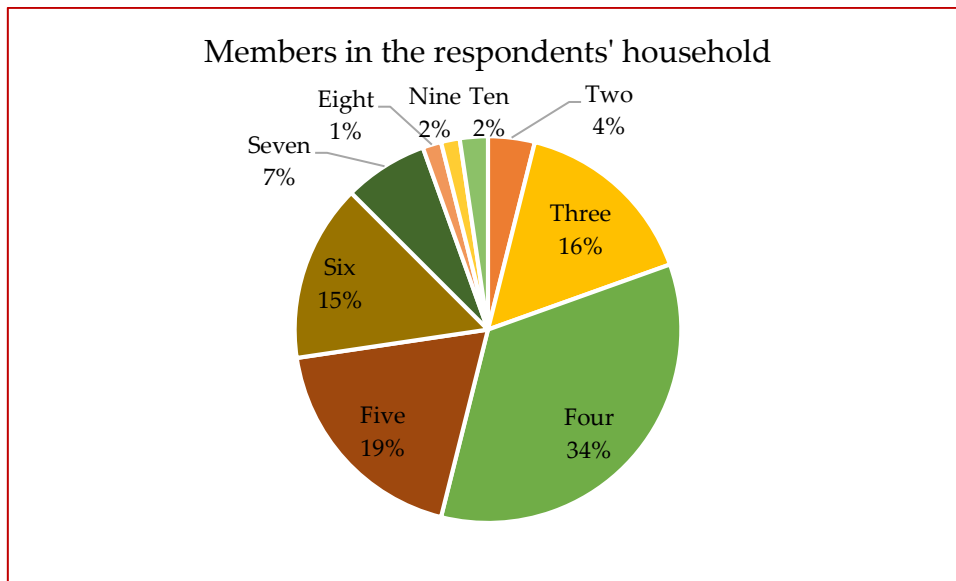


Figure 11: Household members of survey respondents

The average household size of survey respondents stood at 4.74 with a sample standard deviation of 1.64. Further, from the below illustration it can be inferred that the average working members in the family stood at 2.30 with a sample standard deviation of 1.00. This suggests that the average employment-to-population ratio among the families of survey respondents was 48%.

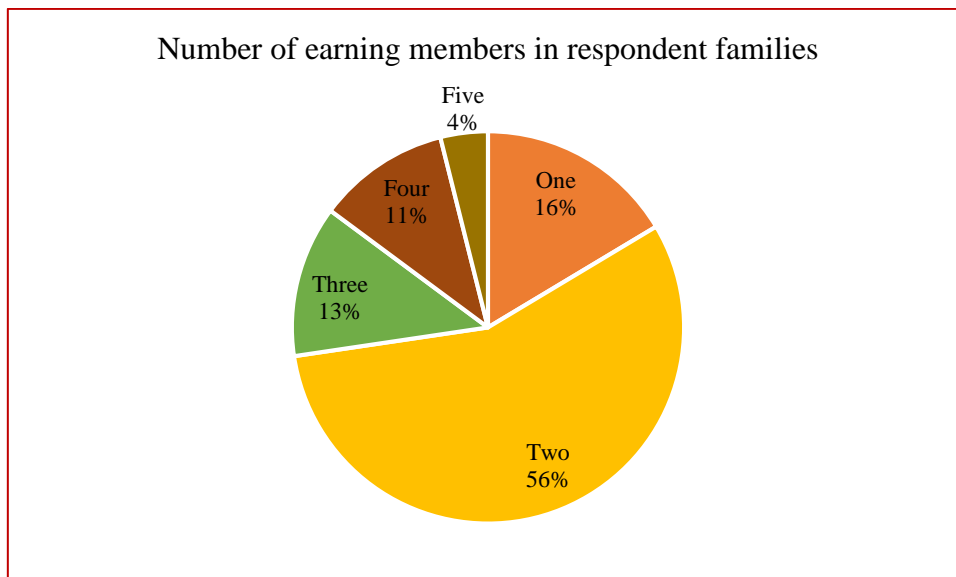


Figure 12: Earning members in the household of survey respondents

Among the survey respondents, the average children per family is 2.02. It was also reported that in ~15% of the respondent families, children have dropped out of school / college before completion of graduation mainly to financially support the family.

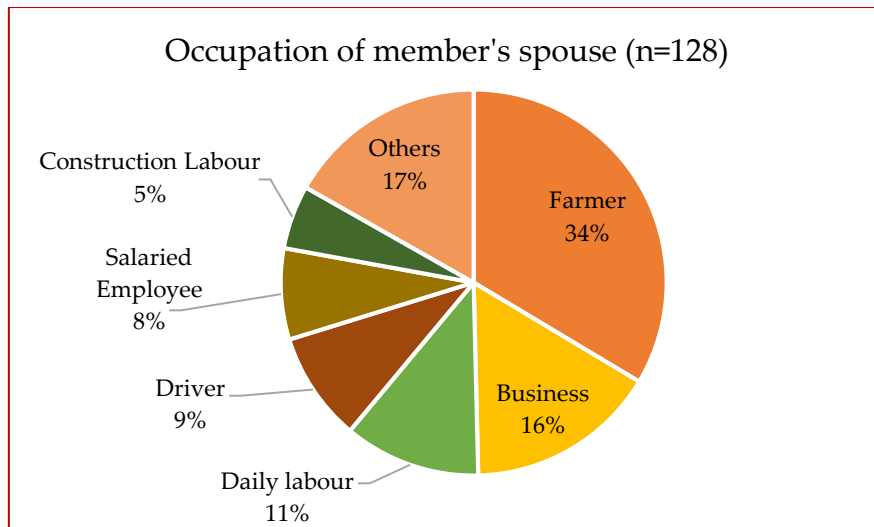


Figure 13: Occupation Profile of spouse of survey respondents

As can be inferred from above, 34% of survey respondents' spouses were involved in agriculture followed by 16% in Business. It is to be noted that, while only 16% of male family members were involved in business, 20% of female members who participate in SHGs/JLGs run business. This suggests that microfinance credit has been helpful in improving women participation in enterprise activities.

#### 4.1.3. Amenities

Only 3% of the survey respondents do not have a cooking gas connection while more than 43% do not have sanitation / drainage facilities at their house. Although microfinance loans are provided for house development, provision of sanitation facilities is still a major problem in the study area. Further, only 59% have responded that they recognize having a health centre in the respective village and 66% of the respondents reported having a water supply connection.

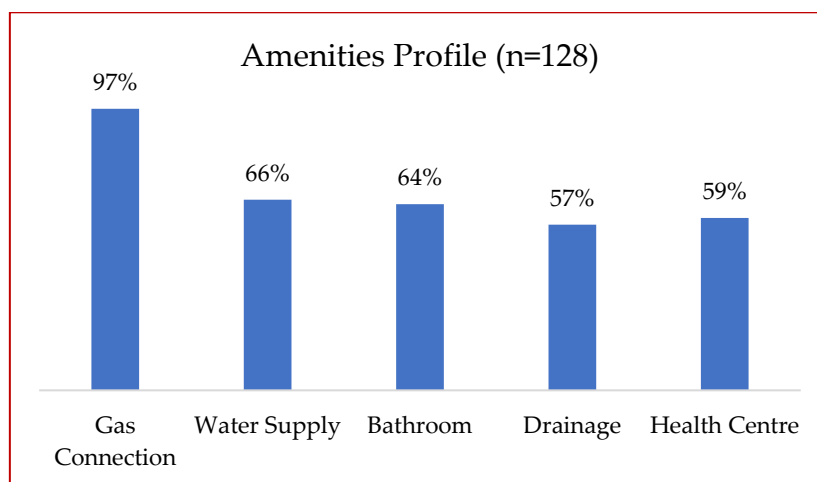


Figure 14: Amenities Profile of survey respondents

4.1.4. *Income Profile*

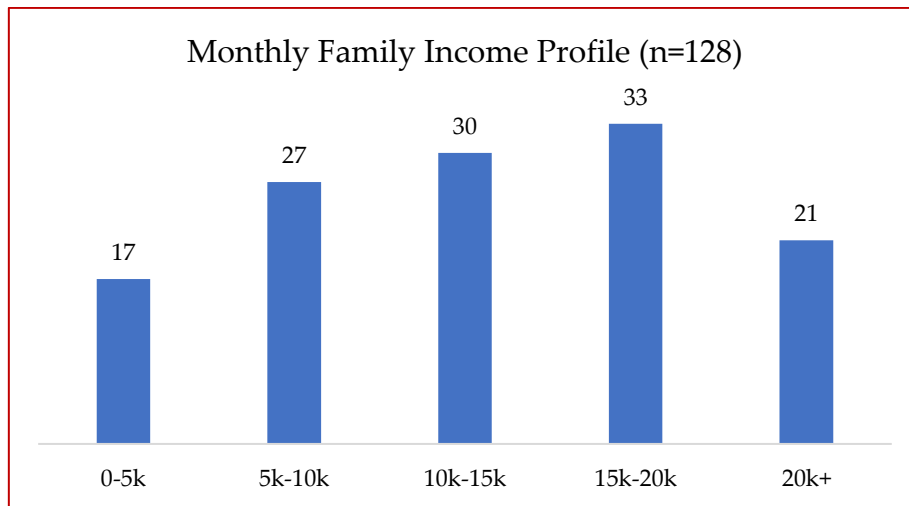


Figure 15: Monthly Family Income of survey respondents

The average monthly family income of survey respondents stood at Rs. 16,234/- while the average expenditures stood at Rs. 12,890/- with an average monthly savings of Rs. 3,364/- . It is also to be noted that among the survey respondents who availed microfinance credit loans through SHGs/JLGs, the average income was Rs. 16,694/- while that of respondents who did not avail loan was Rs.11,538/-. This highlights the fact that, micro-loans provided under GRAMA through NABFINS has been instrumental in improving the income generation of respondent households. Further, the average monthly savings of respondents who availed loan was Rs. 3,559/- more than double to those who did not avail (Rs. 1,650/-).

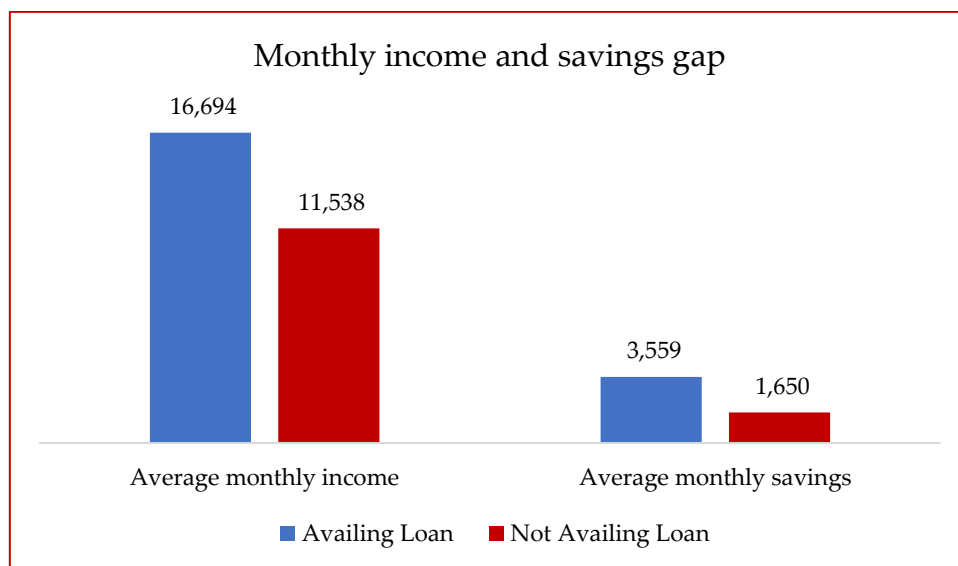


Figure 16: Monthly Income and Savings gap

**4.1.5. Microfinance Loan Profile**

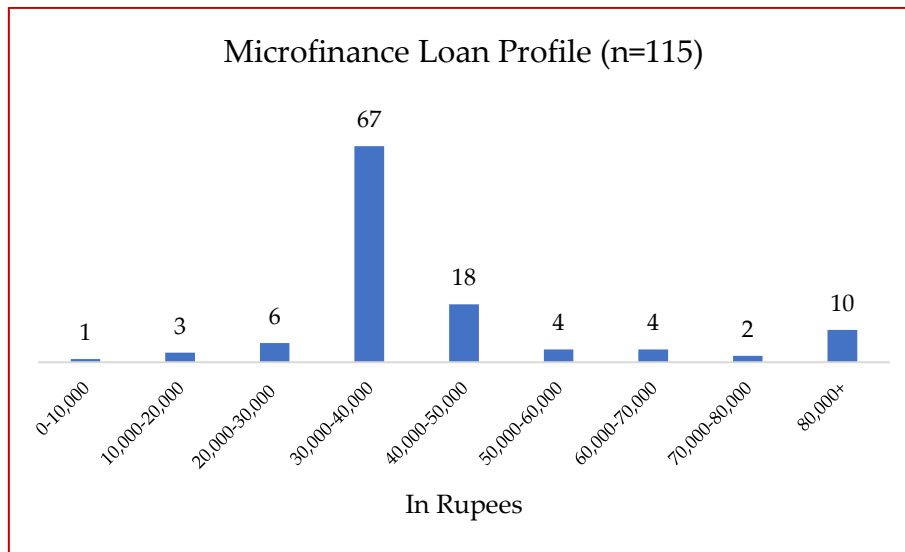


Figure 17: Microfinance Loan Profile of survey respondents

Among the 128 respondents surveyed, 115 have availed microfinance loan while 13 did not. The average loan size availed by survey respondents from NABFINS over the period of September 2013 to March 2018 was Rs. 48,417/-.

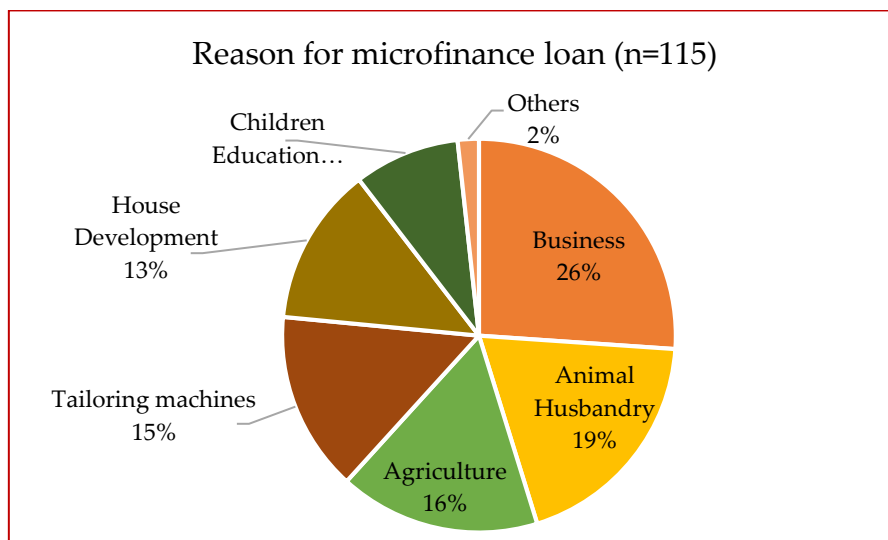


Figure 18: Reason for availing microfinance loan by survey respondents

As can be inferred from above, instituting/scaling-up business is one of the top reasons why survey respondents avail microfinance loans through SLGs/JLGs followed by Animal Husbandry and Agriculture. Out of the 128 survey respondents, only 24 have revealed that they received loans from other sources. Among those who availed loans from other sources in addition to NABFINS, 8 of them got their loan from Grameen Koota, 5 availed from Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) while 3 each availed from Saggraha and Banks (through crop loans).

**4.1.6. Improvements due to participation in SHGs/JLGs**

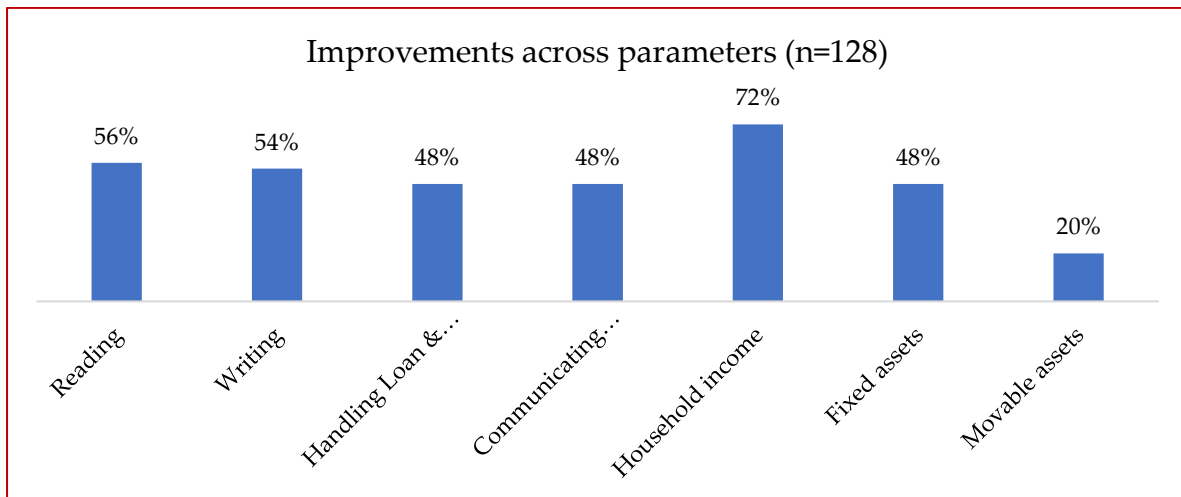


Figure 19: Improvements across parameters as reported by survey respondents

As can be inferred from the above illustration, 72% of the survey respondents have suggested that participation in GRAMA’s SHGs/JLGs was helpful in improving their household income. It is also to be noted that participation in SHGs/JLGs motivated the respondents to improve their reading and writing skills along with handling of documents and communication with bank officials.

**4.1.7. Empowerment of Women**

All the respondents for the survey undertaken were women. The survey respondents on an average accounted for 23% of their respective household earnings with average monthly earnings of Rs.3,109/-. While women respondents who completed graduation were housewives without any employment, respondents who completed higher secondary accounted for the highest share (27%) of household earnings. This is because graduates are married into families with other members being salaried employees or running a business or are married into large families where there is no need for them to work and earn livelihood.

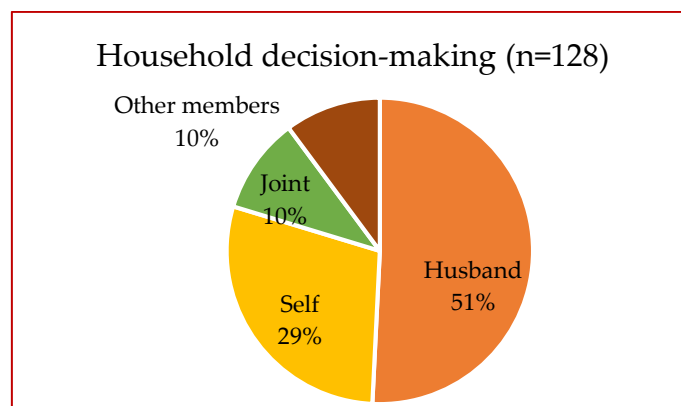


Figure 20: Household decision-making as reported by survey respondents

Of the 128 respondents surveyed only 50 (39%) mentioned that they are either the sole decision maker in the house or take decisions jointly. In 65 (51%) of respondents' households, main decisions are vested in the hands of male members / spouses.

## 4.2. Regression Analysis

### 4.2.1. Impact on household income

In order to statistically determine whether microfinance credit is augmenting the household income of target beneficiaries, a multiple regression analysis is performed.

**Model:** ANOVA and Linear Regression in SPSS

**Independent Variables:** Caste, education of woman member, loan amount, respondents' and spouses' occupation, share of respondent in family income and age of woman member

**Dependent Variable:** Average monthly income of family

**Null-Hypothesis:** All coefficients of independent variables are equal to each other and equal to zero i.e. variation in independent variables do not affect the variation in dependent variable.

**Alternate Hypothesis:** At least one of the independent variables affect the dependent variable

Table 7: ANOVA Test – Economic Impact

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4908638226	22	223119919	3.530	0.000
	Residual	6636791462	105	63207538		
	Total	11545429688	127			

**Analysis:** F-value is 3.53 while p-value is 0.000 which is highly significant. Hence, the null hypothesis is rejected implying that there is a significant relationship between independent and dependent variables. Regression Model can be applied to data set to understand relationship.

Table 8: Regression Result – Economic Impact

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.652	0.425	0.305	7950.32

**Analysis:** On applying the model, value of R and R squared were found to be 0.652 and .305 respectively. Thus, more than 30% of variation in data is explained by independent variables.

As caste (4 – General, SC, ST, OBC), education (6 - illiterate, primary, secondary, higher secondary, graduation) and occupation (7 each for member and spouse) are all categorical variables, dummy variables (3,5 and 12 respectively for caste, education and occupation) were used to apply the regression model.

Table 9: Coefficient and significance matrix – Economic Impact

Model	Standardized Coefficients		t	Sig.
	Beta			
1 (Constant)			4.050	0.00
Respondent_Share in family income	-0.511		-4.742	0.00
Respondent_Direct Labour	0.134		1.324	0.19
Respondent_Business	0.499		4.030	0.00
Respondent_Farmer	0.183		1.534	0.13
Respondent_Animal Husbandry	0.196		1.808	0.07
Respondent_Salaried Employee	0.356		3.819	0.00
Respondent_Tailor	0.180		1.599	0.11
Loan_Amount	0.153		1.948	0.05
General	-0.239		-1.262	0.21
Scheduled Caste	-0.297		-1.745	0.08
Scheduled Tribe	-0.326		-1.792	0.08
Spouse_Farmer	-0.163		-1.385	0.17
Spouse_Business	-0.145		-1.382	0.17
Spouse_Direct Labour	-0.103		-1.026	0.31
Spouse_Driver	-0.059		-0.636	0.53
Spouse_Salaried Employee	0.204		2.164	0.03
Spouse_Construction Worker	0.016		0.181	0.86
Age	-0.051		-0.551	0.58
Respondent Education_Primary	-0.118		-1.204	0.23
Respondent Education_Secondary	-0.025		-0.239	0.81
Respondent Education_Higher Secondary	-0.005		-0.050	0.96
Respondent Education_Graduation	0.136		1.628	0.11

Given that sample size is small (n=128), a significance level of 10% is used. At this level, only 8 of the above predictor variables were significantly contributing to changes in family income.

**Respondent occupation:** If the women are engaged in business, animal husbandry or salaried employment, then impact is significantly positive on household income when compared to households with unemployed women members.

**Spouse Occupation:** When compared to households with male members either unemployed / handicapped / expired, households with male members engaged in business activities have significantly higher household income.

**Loan Amount:** The amount of loan borrowed through microfinance is a significant positive contributor to increase in household income. This is because, most of the respondent families who availed loan have utilized it either for improving business or for purchasing milch animals both of which are having a positive impact on income generation based on the above inference regarding respondent's occupation.

**Respondent's contribution to family income:** Respondent's contribution to household income is also a significant factor that is affecting the overall family income. During survey interactions, it was observed that most of the women work only when family is struggling to make ends meet. This is also corroborated by the fact that, all the graduate women surveyed were housewives because there is no need for them to be employed either because their spouse is a salaried employee or the family is large with many people working and sustaining the household. Moreover, women's contribution is significantly high in cases where their spouse passed away / handicapped / unemployed. Hence in most of the cases, where female respondent's contribution is high (>50%), family runs on single income source resulting in overall family income being lesser than the peers. Although it is a good thing that the woman member is earning for the entire family, because the overall family income is less compared to families where both male and female members are working, regression suggests that there is a significant negative relationship between respondent's contribution to family income and overall household income.

**Caste:** When compared to General and OBC category members, SC/STs have statistically significant negative coefficients. This suggests that family income of SC/ST households is significantly lower than their counterparts belonging General/OBC category. This corroborates well with the fact that, SC/STs are recognized to be socially and economically marginalized by research studies conducted by many national and international organizations such as Ministry of Statistics and Programme Implementation, NITI Ayog, United Nations, etc.



#### 4.2.2. Impact on social empowerment

In order to statistically determine the impact of microfinance credit on the social empowerment of target beneficiaries, a multiple regression analysis is performed. For doing this an Empowerment Index (EI) is formulated using 7 indicators as highlighted below.

Table 10: Indicators contributing to Empowerment Index (EI)

S. No.	Indicator	Weightage	Value of Indicator	of Corresponding Index value
1	% of contribution of women respondents to household income	10%	0-100%	Proportionately between 0-1
2	Household decision-making	25%	Others Husband Joint Self	Others – 0 Husband – 0 Joint – 0.5 Self – 1
3	Improvement in reading	20%	YES/NO	1/0
4	Improvement in writing	20%	YES/NO	1/0
5	Improvement in handling records, loan and bank documents	10%	YES/NO	1/0
6	Improvement in communication with bank officials	10%	YES/NO	1/0
7	% of household income going to savings	5%	0-75% (Max.)	Proportionately between 0-1

With Empowerment Index (EI) calculated for each survey respondent as dependent variable, the significant variables contributing to empowerment were assessed.

**Model:** ANOVA and Linear Regression in SPSS

**Independent Variables:** Caste, education of woman member, loan amount, respondents' occupation and age of woman member

**Dependent Variable:** Empowerment Index (EI)

**Null-Hypothesis:** All coefficients of independent variables are equal to each other and equal to zero i.e. variation in independent variables do not affect the variation in dependent variable.

**Alternate Hypothesis:** At least one of the independent variables affect the dependent variable

Table 11: ANOVA Test - Social Impact

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	70509	16	4407	11.81	0.000
Residual	41412	111	373		
Total	111921	127			

**Analysis:** F-value is 11.81 while p-value is 0.000 which is highly significant. Hence, the null hypothesis is rejected implying that there is a significant relationship between independent and dependent variables. Regression Model can be applied to data set to understand relationship.

Table 12: Regression Result - Social Impact

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.794	0.630	0.577	19.31

**Analysis:** On applying the model, value of R and R squared were found to be 0.721 and .520 respectively. Thus, more than 57% of variation in dependent variable (EI) is explained by independent variables.

As caste (4 – General, SC, ST, OBC), education (6 - illiterate, primary, secondary, higher secondary, graduation) and occupation (7 for member) are all categorical variables, dummy variables (3,5 and 6 respectively for caste, education and member’s occupation) were used to apply the regression model.

Table 13: Coefficient and Significance Matrix - Social Impact

Model		Standardized Coefficients	t	Sig.
		Beta		
1	(Constant)		-1.276	0.204
	Respondent's Age	0.125	1.754	0.082
	Monthly_Household_Income	0.066	1.023	0.309
	Respondent Education_Primary	0.267	3.575	0.001
	Respondent Education_Secondary	0.735	9.495	0.000
	Respondent Education_Higher Secondary	0.708	9.311	0.000
	Respondent Education_Graduation	0.276	4.254	0.000
	Loan_Amount	0.102	1.667	0.098
	Respondent_Direct Labour	0.162	2.329	0.022

Model	Standardized Coefficients	t	Sig.
	Beta		
Respondent_Business	0.128	1.728	0.087
Respondent_Farmer	0.039	0.504	0.615
Respondent_Animal Husbandry	0.080	1.066	0.289
Respondent_Salaried Employee	0.148	2.251	0.026
Respondent_Tailor	0.126	1.767	0.080
General	0.038	0.266	0.791
SC	-0.006	-0.048	0.962
ST	0.068	0.479	0.633

**Respondent’s Age and Education:** As can be inferred from the above table, irrespective of level of education, respondents who went to school are more socially empowered. Further, the co-efficient value increases and significance value decreases as the women complete secondary, higher secondary and graduation. This suggests that the more women study, the more is the significance of impact. Further, the analysis also shows that age is also a statistically significant factor affecting empowerment.

**Respondent’s Occupation:** It can be inferred from the above table that, if the women were involved in any of the income generating activities such as business, daily labour, tailoring etc. their EI was significantly positively impacted.

**Loan Amount:** Here as well, the loan amount taken from microfinance sources has a statistically significant positive impact on the empowerment index (EI).

#### 4.2.3. Discussions

From the interactions with respondents and on-field co-ordinators, it was inferred that participation in SHGs/JLGs has significantly opened up women to take part in societal changes. Before the initiative to promote SHGs among rural women, women were not used to coming out and speaking to strangers in the villages. It was an uphill task for the field co-ordinators to gather women, inform them of the benefits of SHGs and promote participation. Over time, this has changed significantly as more and more women and men in the village realized the economic impacts of participating in SHG. Today, women are actively involved in meetings, trainings and activities undertaken by GRAMA. Even on political front, women representation in Gram Panchayats has increased significantly. In fact, some members of SHGs groomed by GRAMA are also members of Gram Panchayats.

Apart from SHGs, I also met with ~20 farmers who were beneficiaries of NABARD's CCA and SDP projects implemented by GRAMA. One of the beneficiaries of CCA project in Gopanhalli village was Mr. Chandrashekar. Before the project, he had groundnut crop. But, due to poor soil conditions and lack of water facilities, he had to face a loss of 5 quintals. He was under financial distress as he had 2 loans to be paid for. It was at this point that he applied for CCA project and availed 25 truck-loads of tank-silt soil along with liquid manure and vermi compost facilities. After the project, he raised onion crops and got better results. He got approximately 70 quintals of onion per acre which is more than average yield in the region. He appreciates the support that NABARD and GRAMA provided for him and wishes that such projects be implemented to support small and marginal farmers like him.



Figure 21: Chandrasekhar with harvested crop

I also met Mr. Shivalingappa who is a small farmer with 2-acre land and cultivating ragi, a major staple crop in Karnataka. One acre of his farm was developed through farm-pond based watershed project. He says, “because of the water resources provided, I got more than expected crop yield in my land and wish that such projects be implemented for supporting farmers and improving crop yields.”



Figure 22: Shivalingappa with ragi crop ready for harvesting

## 5. Conclusions and Recommendations

Microfinance through Self-Help Groups/Joint-Liability Groups garnered tremendous attention both in terms of credit facilities provided and research studies conducted over the past few years. Microfinance through these community groups has turned out to be a prime source of credit for the rural poor who were considered non-bankable earlier. It not only provided avenues for raising credit for the poor but also ensured excellent recovery rates for banks and other microfinance institutions because of the group lending and joint-liability terms and presence of monitoring measures such as savings amount of SHG, regularity in savings, etc. The unprecedented growth of SHGs in India indicate that microfinance through SHG and most recently JLG routes could be the way for promoting inclusive development and alleviating poverty in rural India.

The present study attempted to assess the impact of microfinance on social and economic conditions of SHG/JLG members promoted by GRAMA in Chitradurga district of Karnataka through detailed one-on-one interactions with 128 respondents across 4 taluks in Chitradurga district where GRAMA is currently operational. Some of the key findings of this study are presented below.

- The microfinance loan availed by respondents has a statistically significant positive impact on their household income and empowerment index (EI)
- It was found out that 95% of the participants in SHGs/JLGs promoted by GRAMA are between the ages of 19 and 52
- Respondents belonging to Scheduled Tribes, Scheduled Castes (SCs/STs) and Minorities accounted for 55% of the total respondents. This suggests that GRAMA was able to target disadvantaged socio-economic groups in the study area
- Further, 31% of the SHG/JLG members interviewed were illiterate while only 2% completed graduation
- Instituting / Improving Business (26%) is the top most reason for SHG/JLG members to avail loan from NABFINS through GRAMA followed by Animal Husbandry (19%) and Agriculture (16%)
- While 37% of the survey respondents were involved in either business or tailoring, 51% of the respondents were engaged in agriculture or business
- While 97% of the respondents reported of having a Gas connection, only 43% responded of having own sanitation / drainage facilities

- The average monthly income of SHG/JLG respondents who availed microfinance loan through GRAMA stood at Rs. 16,694/- while those who did not avail stood at Rs.11,538/-. Likewise, savings of SHG/JLG respondents who availed microfinance loan was double that of the respondents who did not avail
- Of the survey respondents, only 39% expressed that they had a say in household decisions while in over 50% of the cases, spouses of the survey respondents were the sole decision makers in the household
- While 72% of the survey respondents expressed that their household income increased, only 48% mentioned that their skills with respect to handling group records, loan and bank documents and dealing with bank officials improved

Based on the above findings, the following recommendations seem relevant for GRAMA.

- GRAMA should focus on improving their skill training programs especially pertaining to handling financial accounts, loan and bank documentation along with communication training for enabling the group members to handle their day-to-day proceedings smoothly
- Sanitation is a major problem in the study area. Being an NGO, GRAMA could raise awareness among SHG/JLG participants regarding benefits of proper sanitation and might encourage SHGs to avail loans for developing sanitation in respective villages
- GRAMA might look to promote women members to take up new entrepreneurial activities as participation in business activities had significant positive impact both on household income and social empowerment of its members

## References

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## Annexures

### Annexure 1: Survey Questionnaire

**SURVEY FORM / ಸಮೀಕ್ಷೆ ಫಾರಂ**  
**IMPACT ASSESSMENT STUDY / ಪ್ರಭಾವ ಮೌಲ್ಯಮಾಪನ ಅಧ್ಯಯನ**  
**GRAMEENA ABHIVRUDDI MATHU ADHYAYANA KENDRA (ಗ್ರಾಮ)**

Name of SHG / ಸಂಘ ಹೆಸರು	
Location of SHG / ಸಂಘದ ಸ್ಥಳ	Village / ಗ್ರಾಮ: Taluk / ತಾಲ್ಲೂಕು: District / ಜಿಲ್ಲೆ:
Member's Name / ಸದಸ್ಯರ ಹೆಸರು	
Number of Members in SHG / ಸಂಘದ ಸದಸ್ಯರ ಸಂಖ್ಯೆ	

**Question 1: Why did you join the group? / ನೀವು ಸಂಘದಲ್ಲಿ ಯಾಕೆ ಸೇರಿಕೊಂಡಿದ್ದೀರಿ?**

(Please tick in relevant boxes / ಸಂಬಂಧಿತ ಸ್ಥಳಗಳಲ್ಲಿ ಟಿಕ್ ಮಾಡಿ)

1	Saving Source / ಉಳಿತಾಯದ ಮೂಲ	
2	Scope for capital formation in household / ಮನೆಯಲ್ಲೇ ಬಂಡವಾಳ ರಚನೆಗೆ ವ್ಯಾಪ್ತಿ ಅವಕಾಶ	
3	Obtaining loan for consumption needs / ಬಳಕೆಯ ಅಗತ್ಯಗಳಿಗಾಗಿ ಸಾಲವನ್ನು ಪಡೆಯುವುದು	
4	Obtaining loan for income generation / ಆದಾಯದ ಉತ್ಪಾದನೆಗೆ ಸಾಲ ಪಡೆಯುವುದು	
5	Others (Specify)/ ಇತರ ಕಾರಣಗಳು (ನಿರ್ದಿಷ್ಟಪಡಿಸಿ)	

**Question 2: Basic Details / ಪ್ರಾಥಮಿಕ ವಿವರಗಳು**

1	Caste / ಜಾತಿ	<input type="checkbox"/> General	<input type="checkbox"/> OBC	<input type="checkbox"/> Scheduled Caste (SC)	
		<input type="checkbox"/> Scheduled Tribe (ST)		<input type="checkbox"/> Minority	
2	Gender / ಲಿಂಗ	<input type="checkbox"/> Male / ಪುರುಷ	<input type="checkbox"/> Female / ಹೆಣ್ಣು	<input type="checkbox"/> Others / ಇತರರು	
3	Age / ವಯಸ್ಸು				
4	Marital Status / ವೈವಾಹಿಕ ಸ್ಥಿತಿ	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widow
5	Education / ಶಿಕ್ಷಣ	<input type="checkbox"/> Illiterate	<input type="checkbox"/> Illiterate but sign	<input type="checkbox"/> Primary School	
		<input type="checkbox"/> Secondary	<input type="checkbox"/> Diploma-Technician	<input type="checkbox"/> Graduate	<input type="checkbox"/> PG



**Question 3: Family Details / ಕುಟುಂಬ ವಿವರಗಳು**

1	Type of family / ಕುಟುಂಬೀಕತೆ	<input type="checkbox"/> Small / ಸಣ್ಣ	<input type="checkbox"/> Joint / ಜಂಟಿ
2	Number of family members/ ಕುಟುಂಬದ ಸದಸ್ಯರ ಸಂಖ್ಯೆ		
3	Number of earners / ಸಂಪಾದಕರ ಸಂಖ್ಯೆ		
4	Do you have Children? ನಿಮಗೆ ಮಕ್ಕಳಿದ್ದಾರೆಯೇ?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5	If yes, how many? ಹೌದು, ಎಷ್ಟು?		
6	How many Children (>3yrs) go to School/ College? / ಎಷ್ಟು ಮಕ್ಕಳು (> 3 ವರ್ಷ ವಯಸ್ಸಿನವರು) ಶಾಲಾ / ಕಾಲೇಜಿಗೆ ಹೋಗುತ್ತಾರೆ?		
7	Annual Education Expenses / ವಾರ್ಷಿಕ ಶಿಕ್ಷಣ ವೆಚ್ಚಗಳು		
8	Any drop-outs? ಯಾರಾದರೂ ಮಧ್ಯದಲ್ಲೇ ಬಿಟ್ಟಿದ್ದಾರೆ?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
9	Reasons for drop-out? ಮಧ್ಯದಲ್ಲಿ ಬಿಡಲು ಕಾರಣಗಳು		
10	Your Occupation? ನಿಮ್ಮ ವೃತ್ತಿ?		
11	Your Spouse's Occupation? ನಿಮ್ಮ ಪತಿ ಉದ್ಯೋಗ?		
12	Other employed members of the house? / ಮನೆಯ ಇತರ ಉದ್ಯೋಗವಂತ ಸದಸ್ಯರು		
13	Structural condition of the house / ಮನೆಯ ರೀತಿ	<input type="checkbox"/> Kaccha /ಕಚ್ಚಾ ಮನೆ	<input type="checkbox"/> Pucca / ಪಕ್ಕಾ ಮನೆ
14	Ownership Status / ಒಡೆತನದ ಸ್ಥಿತಿ	<input type="checkbox"/> Own /ಸ್ವಂತ ಮನೆ	<input type="checkbox"/> Rented / ಬಾಡಿಗೆ ಮನೆ <input type="checkbox"/> Government -provided house / ಸರ್ಕಾರ ನೀಡಿದ ಮನೆ
15	Cooking fuel / ಅಡುಗೆ ಇಂಧನ	<input type="checkbox"/> Gas Connection / ಅನಿಲ ಸಂಪರ್ಕ <input type="checkbox"/> Coal / ಕಲ್ಲಿದ್ದಲು <input type="checkbox"/> Firewood / ಉರುವಲು	<input type="checkbox"/> Kerosene / ಸೀಮೆಎಣ್ಣೆ

16	Amenities / ಸೌಕರ್ಯಗಳು	<input type="checkbox"/> Water-supply to the house / ಮನೆಗೆ ನೀರು ಪೂರೈಕೆ <input type="checkbox"/> Bathroom and Drainage / ಸ್ನಾನಗೃಹ ಮತ್ತುಒಳಚರಂಡಿ <input type="checkbox"/> Safe-drinking water connection / ಶುದ್ಧ ಕುಡಿಯುವ ನೀರಿನ ಸಂಪರ್ಕ <input type="checkbox"/> Health center or hospital in the village ಗ್ರಾಮದಲ್ಲಿ ಆರೋಗ್ಯ ಕೇಂದ್ರ
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**Question 4: Economic Details / ಆರ್ಥಿಕ ವಿವರಗಳು**

1	Have you received loan as SHG/ JLG Member? ನೀವು ಸಂಘದ ಸದಸ್ಯರಾಗಿ ಸಾಲವನ್ನು ಸ್ವೀಕರಿಸಿದ್ದೀರಾ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Loan amount received ಸ್ವೀಕರಿಸಿದ ಸಾಲದ ಮೊತ್ತ	
3	How many times have you received loan? ನೀವು ಸಾಲವನ್ನು ಎಷ್ಟು ಬಾರಿ ತೆಗೆದುಕೊಂಡಿದ್ದೀರಿ?	
4	For what purpose have you received loan? ನೀವು ಯಾವ ಉದ್ದೇಶಕ್ಕಾಗಿ ಸಾಲ ಪಡೆದಿದ್ದೀರಿ?	
5	Were you able to repay loan on time? ಸಾಲವನ್ನು ಸಮಯಕ್ಕೆ ಸರಿಯಾಗಿ ಮರುಪಾವತಿಸಲು ಸಾಧ್ಯವಾಯಿತೆ?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Sometimes / ಕೆಲವೊಮ್ಮೆ
6	Did you borrow loans from other sources? ನೀವು ಇತರ ಮೂಲಗಳಿಂದ ಸಾಲ ಪಡೆದಿದ್ದೀರಾ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
7	Sources of loan from other sources: ಸಾಲದ ಮೂಲಗಳು	<input type="checkbox"/> Friends and relatives / ಸ್ನೇಹಿತರು ಮತ್ತು ಸಂಬಂಧಿಗಳು <input type="checkbox"/> Private Lenders / ಖಾಸಗಿ ಸಾಲದಾತ <input type="checkbox"/> Other Banks / ಇತರ ಬ್ಯಾಂಕುಗಳು <input type="checkbox"/> Government Schemes / ಸರ್ಕಾರದ ಯೋಜನೆಗಳು <input type="checkbox"/> Other sources (Specify) / ಇತರ ಮೂಲಗಳು (ನಿರ್ದಿಷ್ಟಪಡಿಸಿ)
8	Major Sources of income for the house ಮನೆಯ ಆದಾಯದ ಪ್ರಮುಖ ಮೂಲಗಳು	<input type="checkbox"/> Agriculture / ವ್ಯವಸಾಯ <input type="checkbox"/> Animal Husbandry / ಪಶುಸಂಗೋಪನೆ <input type="checkbox"/> Labourer / ದೈನಂದಿನ ಕೆಲಸಗಾರ <input type="checkbox"/> Monthly- Salary (Employee) / ಮಾಸಿಕ ವೇತನ (ಉದ್ಯೋಗಿ) <input type="checkbox"/> Business (ವ್ಯಾಪಾರ)

		<input type="checkbox"/> Rent from land/house/shop / ಭೂಮಿ, ಮನೆ ಅಥವಾ ಅಂಗಡಿ ಬಾಡಿಗೆ <input type="checkbox"/> Other sources (Specify) / ಇತರ ಮೂಲಗಳು (ನಿರ್ದಿಷ್ಟಪಡಿಸಿ)
9	Average monthly income of the house ಮನೆಯ ಸರಾಸರಿ ಮಾಸಿಕ ಆದಾಯ	
10	Average monthly income that you earn ನೀವು ಗಳಿಸುವ ಸರಾಸರಿ ಮಾಸಿಕ ಆದಾಯ	
11	Average monthly savings by the house ಮನೆಯ ಸರಾಸರಿ ಮಾಸಿಕ ಉಳಿತಾಯ	
12	Does your family have a bank account? ನಿಮ್ಮ ಕುಟುಂಬಕ್ಕೆ ಬ್ಯಾಂಕ್ ಖಾತೆ ಇದೆ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
13	Who owns the bank account? ಬ್ಯಾಂಕ್ ಖಾತೆ ಯಾರ ಹಿನ್ನರಿನಲ್ಲಿದೆ?	
14	Savings frequency: ಉಳಿತಾಯ ಆವರ್ತನ	<input type="checkbox"/> No Savings / ಉಳಿತಾಯ ಇಲ್ಲ <input type="checkbox"/> Regularly / ನಿಯಮಿತವಾಗಿ <input type="checkbox"/> Occasionally / ಕೆಲವೊಮ್ಮೆ <input type="checkbox"/> Rarely / ವಿರಳವಾಗಿ

**Question 5: Who takes the decisions for the following activities in the family? / ಕುಟುಂಬದಲ್ಲಿ ಕೆಳಗಿನ ಚಟುವಟಿಕೆಗಳಿಗೆ ಯಾರು ನಿರ್ಧಾರಗಳನ್ನು ತೆಗೆದುಕೊಳ್ಳುತ್ತಾರೆ?**

SELF / ಸ್ವಯಂ	
SPOUSE / ಸಂಗಾತಿಯ	
JOINTLY / ಜಂಟಿಯಾಗಿ	

**Question 6: Did participation in SHG help you to improve in the following? / ಸಂಘದಲ್ಲಿ ಪಾಲ್ಗೊಳ್ಳುವುದರಿಂದ ಕೆಳಗಿನ ವಿಷಯಗಳಲ್ಲಿ ಸುಧಾರಣೆಯಾಯಿದೆಯೇ?**

S.No.		Yes (ಹೌದು)	No (ಇಲ್ಲ)
1	Reading / ಓದುವುದು		
2	Writing / ಬರೆಯುವುದು		
3	Communication with bank officials and others ಬ್ಯಾಂಕ್ ಅಧಿಕಾರಿಗಳು ಮತ್ತು ಇತರರೊಂದಿಗೆ ಚರ್ಚಿಸುವುದು		

S.No.		Yes (ಹೌದು)	No (ಇಲ್ಲ)
4	Understanding loan documents and bank terminology ಸಾಲದ ದಾಖಲೆಗಳು ಮತ್ತು ಬ್ಯಾಂಕ್ ಪರಿಭಾಷೆಯನ್ನು ಅರ್ಥೈಸಿಕೊಳ್ಳುವುದು		
5	Maintaining records ದಾಖಲೆಗಳನ್ನು ನಿರ್ವಹಿಸುವುದು		
6	Business / Work-related Skills ವ್ಯವಹಾರದ ಕೌಶಲ್ಯಗಳು		

**Question 7: What is your perception of benefits of participating in microfinance? / ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ನಲ್ಲಿ**

**ಭಾಗವಹಿಸುವುದರಿಂದ ಲಭಿಸುವ ಬಗ್ಗೆ ಪ್ರಯೋಜನಗಳ ನಿಮ್ಮ ಅನಿಸಿಕೆ ವನ್ನು?**

S.No.	Participating in microfinance ಮೈಕ್ರೋಫೈನಾನ್ಸ್ ಭಾಗವಹಿಸುವುದು	Yes (ಹೌದು)	No (ಇಲ್ಲ)
1	Increases income ಆದಾಯ ಹೆಚ್ಚಿಸುತ್ತದೆ		
2	Increases savings ಉಳಿತಾಯ ಹೆಚ್ಚಿಸುತ್ತದೆ		
3	Helps in developing assets (Livestock, land, house, etc.) ಜಾನುವಾರು, ಭೂಮಿ, ಮನೆ, ಇತ್ಯಾದಿ ಸ್ವತ್ತುಗಳನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸುವಲ್ಲಿ ನೆರವಾಗುತ್ತದೆ		
4	Increases decision-making power ನಿರ್ಧಾರ ಮಾಡುವ ಅಧಿಕಾರವನ್ನು ಹೆಚ್ಚಿಸುತ್ತದೆ		
5	Increases general awareness ಸಾಮಾನ್ಯ ಜಾಗೃತಿಯನ್ನು ಹೆಚ್ಚಿಸುತ್ತದೆ		
6	Improves knowledge of banking operations ಬ್ಯಾಂಕಿಂಗ್ ಕಾರ್ಯಾಚರಣೆಗಳ ಜ್ಞಾನವನ್ನು ಸುಧಾರಿಸುತ್ತದೆ		
7	Improves social status ಸಾಮಾಜಿಕ ಸ್ಥಾನಮಾನವನ್ನು ಸುಧಾರಿಸುತ್ತದೆ		
8	Helps in child education ಮಕ್ಕಳ ಶಿಕ್ಷಣದಲ್ಲಿ ಸಹಾಯ ವಾಗುತ್ತದೆ		

**Annexure 2: Some depictions from Field Visits**

**CHALLAKERE**





MOLAKALMURU









**Annexure 3:** Gopanhalli CCA project- Success video created during DoCC

<https://drive.google.com/open?id=1PeDd5ktXcVe42G0zFXuSlrF1G6oRjVto>

**Annexure 4:** Sanikere CCA project- Success video created during DoCC

<https://drive.google.com/open?id=1f-f7xXbaRqkad8vrFcnBmXWmXXyJumTz>

**Annexure 5:** SDP Project – Success video created during DoCC

<https://drive.google.com/open?id=1hJngtI6pqvJsAYzpJessdv7uycifB53>

**Annexure 6:** SDP Trainings and Exposure – Video created during DoCC

<https://drive.google.com/open?id=1ud-4Bos1iAhuwjBC4OJzFIJmdbYpSsW9>