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DECLARATION

I, Rahul Sarania, bearing Registration Ph. D. Reg. No.-Ph. D./1877/2012, Dated: 20.04.2012, hereby declare that the subject matter of the thesis entitled ***FUNCTIONING & IMPACT OF MICROFINANCE: A STUDY OF SELF HELP GROUPS (SHGs) IN BAKSA AND UDALGURI DISTRICTS OF ASSAM*** is the record of work done by me and that the contents of this thesis did not form the basis for award of any degree to me or to anybody else to the best of my knowledge. It contains neither materials previously published nor written by any other persons and all material cited has been explicitly acknowledged. The thesis has not been submitted in any other University/Institute.

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(RAHUL SARANIA)

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TABLE OF CONTENTS

Declaration	i
Certificate	ii
Acknowledgements	iv
Table of Contents	vi
List of Tables & Figures	ix
Abbreviations	xii
CHAPTER I:GENERAL INTRODUCTION.....	1-40
1.1. Background of the Study	1
1.2. Rationale of the Study	13
1.3.Objectives of the Study	17
1.4. Research Questions	17
1.5. A Brief Profile of Assam	17
1.6.A Brief Profile of Sample Districts	25
1.7. Basic Concepts used in this Study	37
1.8.Chapterisation of the Study	39
CHAPTER II: REVIEW OF LITERATURE.....	41-71
2.1. Introduction	41
2.1.1. Review of Literature: Microfinance and its Operation	41
2.1.2. Review of Literature: Microfinance and its Impact	49
2.1.3. Review of Literature: SHG-Bank Linkage and its Impact	61
CHAPTER III: DATA AND METHODOLOGY	72-107
3.1. Introduction	72
3.2. The Conceptual Framework of Impact Evaluation	72
3.2.1. Formulation of the Evaluation Problem	72
3.2.2. Methods of Impact Evaluation	78
3.2.3. Propensity Score Matching (PSM) Method	81
3.2.4. Implementing strategies of Propensity Score Matching estimators	86
3.3. Research Methodology	90
3.3.1. Survey Design	90
3.3.2. Outcome Indicators of Impact Assessment Applied	90
3.3.3. Analysis of Data	91

3.3.4. Assessing the Impact on poverty and Inequality	95
3.3.5. Assessing the Impact on Financial Inclusion	98
3.3.6. Data	104
3.3.7. Sampling Procedure and Sample Design	105
3.3.8. Data Collection Approach	106
3.3.9. Selection of Study Area	106
CHAPTER IV: ANALYSIS OF RESEARCH RESULTS.....	108-169
4.1. Introduction	108
4.2. Profile of the Sampled Respondents	109
4.2.1. Age of the Respondents	111
4.2.2. Educational Status of the Respondents	112
4.2.3. Marital Status of the Respondents	113
4.2.4. Gender of Household Head	114
4.2.5. Household Size	114
4.2.6. Number of Children in the Family	115
4.2.7. Number of Earning Members	116
4.2.8. Agricultural Lands (bigha)	117
4.2.9. Distance to Financial Institutions from Residence	118
4.1.10 Summary of t-tests for Quantitative variables	119
4.3. Profile of the Sample SHGs in the study area	120
4.3.1. Functioning of SHGs under Bank Linkage Programme	121
4.3.1.1. Age of SHG	122
4.3.1.2. Selection of Leader	122
4.3.1.3. Conduct of Meeting	123
4.3.1.4. Collection of Savings	123
4.3.1.5. Maintenance of the Records and Accounts	124
4.3.2. Group Age-Wise Average Financial Status of Surveyed SHGs	124
4.3.3. Utilisation of SHG Loans	125
4.2.4. Difficulties faced by SHGs in their functioning	127
4.4. Impact of microfinance Programme	128
4.4.1. Income Level of the Respondents	128
4.4.2. Household Monthly Income	130

4.4.3. Employment Status of the Participants	131
4.4.4. Level of Employment of the Respondents (Yearly)	132
4.4.5. Economic Activities of the Participants	134
4.4.6. Level of Financial Inclusion of the Sampled Households	136
4.4.6.1. Uses of ATM/Cheque	137
4.4.6.2. Access to Formal Credit	138
4.4.6.3. Access to Deposit Services	140
4.4.6.4. Access to Insurance	141
4.4.6.5. Financial Inclusion Index	142
4.5. Econometric Results	144
4.5.1. Estimation of propensity scores	144
4.5.2. Checking for Common Support between the treated and the comparison group	153
4.5.3. Checking for Balance between the Two Groups	155
4.5.4. Estimation of Treatment Effect	156
4.5.5. Impact of Microfinance Programme on poverty and Income Inequality	161
4.5.5.1. Impact of Microfinance on Poverty	163
4.5.5.2. Impact on Income Inequality	166
CHAPTER V: CONCLUSION AND POLICY PRESCRIPTIONS.....	170-181
5.1. Summary and Conclusion	170
5.1.1. Impact of Microfinance on income and Employment	173
5.1.2. Impact of Microfinance on Financial Inclusion	174
5.1.3. Impact Assessment (ATE and ATT) of microfinance using PSM	176
5.2. Policy Prescriptions	178
5.3. Limitations and Future Research	181
BIBLIOGRAPHY.....	182-204
APPENDICES	

LIST OF TABLES, MAP AND FIGURES

No.	Title	Page
Table-1.1:	Progress of SHG-Bank Linkage in Assam	24
Table-1.2:	Comparative Profile of Population of Baksa and Udalguri districts	30
Table-1.3:	Rural-urban division of population in Baksa and Udalguri Districts	32
Table-1.4:	Comparative Financial Profile of Udalguri and Baksa Districts	33
Table-1.5:	Number of BPL and Percentage of Financially excluded Households	34
Table-1.6:	Physical Progress of SHGs in Baska and Udalguri districts	35
Table-1.7:	Block-wise information in the selected blocks	36
Table-1.8:	Block-wise Physical Progress of SHG under the selected blocks	37
Table 3.1:	Construction of Financial Inclusion Index (IFI)	101
Table 3.2:	Sample Frame for the study	105
Table-4.1:	Age of the Respondents	111
Table-4.2:	Educational Attainment of the Respondents	113
Table-4.3:	Marital Status of the Respondents	114
Table-4.4:	Gender of Household Head	114
Table-4.5:	Household Size of the Respondents	115
Table-4.6:	Number of Children in the Family	116
Table-4.7:	Number of Earning Members	117
Table-4.8:	Agricultural Landholdings (bigha)	118
Table-4.9:	Distance to Financial Institutions from Residence	119
Table 4.10:	Summary Results of t-test Conducted in Quantitative Variables	120
Table-4.11:	General Characteristics of SHGs in the Study Area	121

Table-4.12: Age-Wise Distribution of Sample SHGs	122
Table-4.13: Governance and Management Practices of SHGs	123
Table-4.14: Monthly Savings of the SHGs	124
Table-4.15: Qualities of Record Keeping and Account Maintenance (%)	124
Table-4.16: Average Amount of Group Loans, RF/Subsidy, Savings and Internal Loans Per Group	125
Table-4.17: Types of Utilisation of SHG Loans	126
Table-4.18: Difficulties faced by SHGs in their functioning	127
Table-4.19: Income of the Participants and Non-Participants per month (In ₹.)	129
Table-4.20: Level of Household Income	131
Table-4.21: Employment Status of the Participants and Non-Participants	132
Table-4.22: Number of Employment days of the participants and non-participants	133
Table-4.23: Activity-Wise Classification of Non-Participants and Participants	135
Table-4.24: Usage of ATM/Cheque by respondent households with Institutional sources	137
Table-4.25: Credit usage by respondent households from Institutional sources of finance	139
Table-4.26: Access to Deposit services	141
Table-4.27: Access to Insurance by participant and non-participant households	141
Table-4.28: Level of Financial Inclusion of the Participant and Non-Participant Households	142
Table 4.29: Mean Financial Inclusion	143
Table 4.30: Probit Regression Model for the Estimation of the Propensity Score	148
Table-4.31: Estimation of Probit for the whole sample: P-Score	153

Table-4.32: Identifying the balance between two groups	155
Table-4.33: Estimation of ATE and ATT on Income, Employment and Financial Inclusion (IFI) using Nearest Neighbour Matching	157
Table-4.34: Estimation of ATT on Income, Employment and Financial Inclusion (IFI) using Nearest Neighbour and Kernel Matching	157
Table-4.35: Impact of Microfinance on Poverty	163
Table 4.36: Impact on Income Distribution of the Sampled Households	167

LIST OF FIGURES AND MAP

Figure-1.1: Location of the Sample Districts in the Map of Assam	18
Figure-3.1: Model of Impact Assessment	73
Figure-3.2: Lorenz Curve	96
Figure-4.1: Frequency of control cases against treated group for propensity score	154
Figure-4.2: Lorenz Curve for Participants and Non-Participants	166

ABBREVIATIONS

ACRD	Assam Centre for Rural Development
AGVB	Assam GraminVikash Bank
APMAS	Andhra Pradesh MahilaAbhivruddhi Society
ATE	Average Treatment Effect
ATM	Automated Teller Machine
ATT	Average Treatment Effect on the Treated
ATU	Average Treatment Effect on the Untreated
BPL	Below Poverty Line
BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Rural Development Board
BTC	Bodoland Territorial Council
BTDA	Bodoland Territorial Area District
CDF	Cumulative Distribution Function
CGAP	Consultative Group to Assist the Poor
CIA	Conditional Independence Assumption
CSPs	Customer Service Points
DID	Difference in Difference
DRDA	District Rural Development Agency
DWCRA	Development of Women and Children in Rural Areas
EAS	Employment Assurance Scheme
FD	Fixed Deposit
FGT	Foster, Greer and Thorbecke
GKY	Ganga KalyanYojana
GOA	Government of Assam

GOI	Government of India
GSDP	Gross State Domestic Product
HDI	Human Development Index
IFI	Financial Inclusion Index
IRDP	Integrated Rural Development Programme
JLG	Joint Liability Group
JRY	JawaharRozgarYojana
LDRB	LangpiDehangi Rural Bank
MDGs	Millennium Development Goals
MEDPs	Micro Enterprise Development Programmes
MFI	Microfinance Institutions
MFP	Micro Finance Provider
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MWS	Million Wells Scheme
NABARD	National Bank for Agriculture and Rural Development
NER	North Eastern Region
NGOs	Non-Governmental Organisations
NHG	Neighbour Hood Groups
NREP	National Rural Employment Programme
NSSO	National Sample Survey Organisation
OLS	Ordinary Least Square
PCNSDP	Per Capita Net State Domestic Product
PMGSY	Pradhan Mantri Gram SadakYojna
PPAF	Pakistan Poverty Alleviation Fund
PRADAN	Professional Assistance for Development Action

PSM	Propensity score matching
RBI	Reserve Bank of India
RF	Revolving Fund
RFAS	Rural Finance Access Survey
RGVN	RashtriyaGrameenVikasNidhi
RLEGP	Rural Landless Employment Guarantee Programme
ROSCAs	Rotating Savings and Credit Associations
RRBs	Regional Rural Banks
SB	Selection Bias
SBLP	SHG-Bank Linkage Programme or Model
SCBs	Scheduled Commercial Banks
SDP	State Domestic Product
SGRY	SampoornaGraminRozgarYojana
SGSY	Swarnjayanti Gram SwarozgarYojana'
SHGs	Self-Help Groups
SHPIs	Self Help Promoting Institutions
SITRA	Supply of Improved Tools for Rural Artisans
SJSY	SwarnaJayantiSwarojgarYojana
TRYSEM	Training of Rural Youth for Self- Employment
USBs	Ultra Small Branches
VCDC	Village Council Development Committee
VOICE	Voluntary Operation in Community & Environment