

Efficacy of SHG Programme on Living Standards of Rural Poor Women (A Study on Stree Shakti Self Help Groups in Chintamani taluka, Karnataka State)

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‘Yatra Naaryantu Poojanthe, Tatra Ramanthe Devatha’ says a famous Sanskrit verse means, ‘where the Woman is free, respected and given her due place there, in that land the people live in peace and happiness’

Abstract: *Women constitute one half of the world’s population and a visible majority of the poor. Programmes aiming to improve the living conditions of the poor cannot, therefore, be effective unless women participate in their formulation and implementation, as contributors as well as beneficiaries. The formation of Self-Help-Groups through aiding micro-credit will enhance their socio- economic position in the society. It is recognized that while the empowerment of schedule castes and tribes women is a process that will not happen routinely, SHGs are suitable means for the empowerment of such women. Hence, to find out whether the impact of Stree Shakti Self Help group (SHGs) programme on poor women towards change in employment, income, savings and investment pattern of selected (SCs, STs & OBCs) beneficiaries, a sample study undertaken in Chintamani taluka, Chikkaballapura district, Karnataka state by using suitable statistical tools and techniques like frequency distribution, cross tabulation, simple linear regression model and linear growth rate (LGR) and in order to know whether the impact of SHGs on employment, income, savings and investment is significant or not paired t-test applied to all the categories studied. It was found that there was increasing trend both in number of groups and number of beneficiaries. But there was no more than 50% of physical and financial achievement of SHG’s under bank- linkage throughout the study period. Though there were many obstacles Stree Shakti Self Help group (SHGs) programme effected positive significant change on employment, income and savings of sample beneficiaries of Stree Shakti Self Help Groups after joining in the study area.*

Introduction

In India, the formal microfinance movement started with the Self Employed Women’s Association’s (SEWA) foray into micro banking services in 1974. It was followed by the experiments in group lending by the NABARD and the Mysore Resettlement and Development Authority (MYRADA) in 1986-87 with their Self-Help Groups Bank-linkage Programme. Since then it spread all over India emerging in the shape of different models such as the Non-government organization-Microfinance institutions model, SBLP model, Individual Banking model and the Bank Partnership model. In Andhra Pradesh, the leading state in microfinance

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Efficacy of SHG Programme on Living Standards of Rural Poor Women

(A Study on Stree Shakti Self Help Groups in Chintamani taluka, Karnataka State)

activity in India, with concentration of one third of the country's microfinance institutions (MFIs), there were 20 million microfinance clients in 2008-09 having been financed to the tune of Rs.123 billion. The other states having a large number of microfinance clients are Karnataka and Tamil Nadu. In Eastern states of India microfinance activity has yet to pick up.

In the midst of the apparent inadequacies of the formal financial system to cater to the financial needs of the rural poor, the first major effort to reach these rural poor was made by NABARD in 1986-87, when it supported and funded an action research project on 'Saving and Credit Management of Self-Help Groups' of MYRADA. For this purpose, a grant of Rs. one million was provided to MYRADA. The encouraging results were yielded. In 1988-89, NABARD undertook a survey of 43 NGOs spread over eleven states in India to study the functioning of the SHGs and possibilities of collaboration between the banks and SHGs in the mobilisation of rural savings and improving the credit delivery to the poor. Encouraged by the results of field level experiments in group based approach for lending to the poor, NABARD launched a pilot project of linking 500 SHGs with banks in 1991-92 in partnership with non-governmental organisations (NGOs) for promoting and grooming self-help groups of socio-economically homogeneous members. In order to meet their credit requirements, in July 1991 RBI issued a circular to the commercial banks to extend credit to the SHGs formed under the pilot project of NABARD. During the project period different NGOs like Association of Sarva Seva Farms (ASSEFA), Madras; People's Rural Education Movement (PREM), Behrampur; Professional Assistance for Development Action (PRADAN), Madurai; and Community Development Society (CDS), Kerala promoted hundreds of groups. Results were very encouraging. In February 1992, the launching of pilot phase of the SHG-bank linkage Programme (SHG-BLP) could be considered as a landmark development in banking with poor.

In order to further promote this programme RBI issued instructions to banks in 1996 to cover SHG financing as a mainstream activity under their priority sector-lending portfolio. The programme acquired a national priority from 1999 through Government of India budget announcements. With the support from both the government and the Reserve Bank of India, NABARD successfully spearheaded the programme through partnership with various stakeholders in the formal and informal sector. Since the time of its origin, NABARD provides policy guidance, technical and promotional support mainly for capacity building of NGOs and SHGs. Realizing the potential in the field of microfinance, the government allowed various private players to provide microfinance in the country. These private microfinance providers, commonly known as MFIs, are various NGOs, Non-banking Financial Companies (NBFCs) and other registered companies. Many state governments amended/ passed their State Co-operative Acts to use co-operative societies for providing microfinance. These days many public and private commercial banks, regional-rural banks, co-operative banks, co-operative societies, registered and unregistered NBFCs, societies, trusts and NGOs are providing microfinance by using their branch network and through different microfinance delivery models.

History of SHGs in Karnataka

In Karnataka, the formal microfinance movement started by the experiments in group lending by the National Bank for Agriculture and Rural Development (NABARD) and the Mysore Resettlement and Development Authority (MYRADA) in 1986-87 with their Self-Help Groups Bank Linkage Programme (SBLP).

Association of Karnataka State Microfinance Institutions

Karnataka is the second largest state in India in terms MFI coverage and outreach, and both SHG and Grameen models of microfinance have been applied there. In 2007, the Association of Karnataka MFIs (AKMI) was formed to encourage dialogue, information sharing and problem solving amongst MFIs. AKMI has Fostered cooperation among MFIs in Karnataka at the top management level as well as at district level, where MFIs meet once a month to discuss local issues.

Women Empowerment Schemes in Karnataka

It is in the recent years that the issue of women's empowerment as a development objective has moved centre stage. With this objective in mind, the Department of Women and Child Development, Government of Karnataka, has designed the following schemes that aims, not only on empowering women, but also for their well-being in various spheres.

Stree Shakti (Power of Women)

For economic empowerment, it is necessary for a woman to have access to and control over productive resources to ensure financial autonomy. The Family Planning Association of India (FPA India) carried out a programme aimed at developing self-help groups (Stree Shakthi programme) among rural women in one of their service area in 2000-01 in the study area and is implemented throughout the state of Karnataka. SHG is a good medium to congregate women. The programme was carried out with training support from the District Industries Corporation (a Karnataka state agency) and a Karnataka based NGO, the Mysore Resettlement Development Agency (MYRADA) and the Agricultural University. State and Central governmental programmes for supporting micro-finance and income generating programmes under the Women Development Corporation (WDC) (Karnataka State) were sources of funding for the SHG (Stree Shakthi) campaign. Each group comprises of about 15 to 20 women members who come from below the poverty line families.

Women, who belonging to families that are landless or agricultural labourers, and largely SC/ST women who have come together to form 1.40 lakhs Stree Shakthi Groups. At present there are 1.40 lakh self help groups, comprising 20 lakh women members.

Up to December 2015 the groups had saved Rs.1738.26 crore since inception. Bank loans have been availed by 129736 groups to the extent of Rs.2745.67 crore and there has been internal loan circulation to the tune of Rs.4864.79 crore and used for taking up various Income Generating Activities.

Several programmes like revolving fund, financial incentives, loans at the subsidized interest rate of 6%, providing marketing facilities for the products produced by SHGs etc., are taken up by the department.

No, doubt that efforts made to alleviate macro problems like above said it is only possible throughout the channel on and vital duty of financial institutions which nearby located. So, a new approach towards empowering poor women is necessary to assess the role of Stree Shakthi Self Help Group (SHGs) programme.

Review of Literature

Datta and Raman (2000) highlighted that SHG's are characterized by heterogeneity in terms of social and economic indicators. The success of SHG's in terms of high repayment is mostly related to the exploitation of prevailing social ties and cohesion found among women members.

Efficacy of SHG Programme on Living Standards of Rural Poor Women
(A Study on Stree Shakti Self Help Groups in Chintamani taluka, Karnataka State)

Social cohesiveness among members spring not only from their diverse background of knowledge base, skills occupations and income levels, but also due to the dynamic incentive system of progressive lending to the groups on the successful completion of loan repayment. However, SHG's are heavily dependent on external financial agencies for their lending operations.

Sarkar A.N (2001) in his article entitled "Innovations in Micro Finance linked Development Programmes" expressed that the micro – finance could be referred to as an institutional mechanism of providing credit support in small amount and usually linked with small groups along with other complementary support such as training and other related services to the people with poor resources and skills for enabling them to take up economic activities.

The wide gamut of issues embedded in the concept of self – help groups (SHGs) put forth (Barik, B. B. and Vannan, P.P,2001) the arguments to enforce the view that ultimately SHGs can be developed as sub –system to primary, agricultural cooperative societies at village level. In their study they identified that by and large SHGs have been mostly linked with commercial banks in the rural areas. The linkage with the cooperative credit system is proverbially poor. As such the need of the hour is to make an earnest effort to bring about effective linkage with the cooperatives.

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. Rastriya Gramin Vikas Nidhi's credit and saving programme in Assam has been found successful as its focus is exclusively on the rural poor. It adopted a credit delivery system designed especially for them with the support of a specially trained staff and a supportive policy with no political intervention at any stage in the implementation of the programme.

B. Vanitha (2010) in her article on "Micro-Credit and Women's Empowerment with Special Reference to Swarnajayanthi Gram Swarozgar Yojana" opines that women access to savings and credit gives them a greater economic role in decision making through their decision about savings and credit. When women control decisions regarding credit and savings, they will optimize their own and the household's welfare. The investment in women's economic activities will improve employment opportunities for women and thus have a trickle-down effect leading to economic empowerment of women.

P. Kameswari (2011) in her article entitled "Credit Facilities in Rural India" analysed various facets of rural credit in India. She says that the micro-finance is a provision of thrift, credit and other financial services to the poor in rural, semi-urban and urban areas to help raise their income levels and improve their living standards. She considers that Self-Help Group Bank Linkage Programme has made considerable progress since its inception in the early 1990s. Besides, she made a brief evaluation of institutional finance, in rural India. She also discussed the problems of rural credit at length.

Dolly Sunny and Marina Pereira (2013) in their article on "Self-Help-Groups, as Role Models on Generating. Employment, Income and Savings: Tale of Thana District of Maharashtra, India" opines that the generation of self-employment for the marginalized sections in rural areas is one of the important components of the anti-poverty and rural development strategy. According to them there is an institutional vacuum at the grass roots level to safeguard the interests of the poor. They make a strong case for micro-finance through SHG Bank linkage as innovative programme of financial inclusion. The article highlights the role of SHGs as a new development paradigm from improving the welfare of marginalized rural women in India by creating self-employment opportunities through micro credit.

A Brief Profile of Chintamani Taluka

In Karnataka state, out of six talukas of Chikkaballapura district, Chintamani is one of the developed taluka. The total geographical area of the taluka is 876.84 square kilometers. Chintamani taluka lies between the Northern latitudes of 13⁰-57' and 79⁰ 21' and the eastern longitude. Annual rainfall in the taluka shows a normal during the last three years (655.8mm). It increases to 770.3 mm of annual rainfall in 2014-2015. There have been variations in the progress of annual rainfall in Chintamani taluka of Chikkaballapura district in the study period of 2007-08 to 2015-16.

Number of households in the taluka, as per 2011 census, are 48838 and total population of 222002 of which, 112280 are male (50.57 %) and 109722 are female (49.43 %). Among the total population, the Scheduled castes' population accounts for 27.88 % (61889) and the Scheduled tribes' population stands for 12.86 per cent. The literacy rate is 72.28 percent and total literates in the taluka are 193336 of which, 108325 are male (56.29 %) and 85011 are female (43.71 %).

The economy in the Chintamani taluka is agriculture based. It is famous for its succulent Tomatoes, Groundnuts, Mangoes, Silk Production and Bananas. Chintamani is also famous for snacks such as chalky, nippat, groundnuts and others. Chintamani plays its role even in the production and export of Agarbatti. It is also famous for some drinks like nannari. Chintamani Tomato Market is one of the biggest in Karnataka. It is also famous for its silk industry and dairy milk farms.

Need of the Study

Even today, in India, women are living on *surplus*. Though, they constitute one half of the world's population and a visible majority of the poor. The formation of Self-Help-Groups through aiding micro-credit will enhance their socio-economic position in the society. It is recognized that while the empowerment of schedule castes and tribes women is a process that will not happen routinely, Stree Shakti Self Help Groups (SHGs) are suitable means for the empowerment of women. Hence, to find out whether the impact of SHG programme on poor women towards socio-economic position, a sample study undertaken in Chintamani taluka, Karnataka state by framing the following objectives.

Objectives of the Study

The main objective of the present study is to analyse and evaluate the impact of Stree Shakti Self Help Groups (SHGs) programme in development of Socio-economic status of poor. However, the specific objectives of the study are –

1. To understand the present scenario of Micro-finance and SHG-bank linkage in India and Karnataka.
2. To assess the impact of Stree Shakti Self-Help-Groups (SHGs) of beneficiaries on employment, income and savings in the overall community (SCs, STs & OBCs) (OBCs includes minorities) in Chintamani taluka (study area).
3. To discover the problems and offer suggestions for effective development of SHG members in promoting entrepreneurial activities in the study area.

Methodology

Appropriate statistical tools and techniques adopted in the study. A brief outline of statistical tools used in the analysis given hereunder.

Efficacy of SHG Programme on Living Standards of Rural Poor Women
(A Study on Stree Shakti Self Help Groups in Chintamani taluka, Karnataka State)

Linear Regression Model

To find out the trends and growth rates given below formula should be used.

$$Y = a + bt$$

Here;

Y = dependent variable.

a, b are the constants to be determined, t = time point.

Linear Growth Rate (LGR) is calculated by the following formula -

$$L.G.R = \frac{\hat{b}}{\bar{Y}} * 100$$

Hence, \hat{b} of LGR is tested by 't' – test statistic

$$t = \frac{\hat{b}}{S.E(\hat{b})}$$

Where,

$$S.E(\hat{b}) = \sqrt{\frac{\epsilon(Y - \bar{Y})^2}{N}}$$

To determine the instability the co-efficient of variation calculated by the formula

$$C.V. = \frac{\sigma}{\bar{Y}} * 100$$

Where:

σ = standard deviation

Y = mean of area / production / yield

Paired t – test and Graphical Representation

There are some situations, which we have two or more dependent samples. Two samples are said to be dependent when the elements in one sample are related to those in the other in any significant or some meaningful manner.

For example: - advertisement effect on sales of a product before and after (or) efficiency of drugs before and after its use.

In analyzing the effects, we often use paired t-test statistic. The test statistic is

$$t = \frac{\bar{d}}{s/\sqrt{n-1}} \times \rightarrow t = (n - 1)$$

Where,

$$d = x - y$$

$$\bar{d} = \frac{\sum di}{n}$$

$$s = \sqrt{\frac{\sum di^2}{n} - \left(\bar{d}\right)^2}$$

Sampling Design

Whole process of selection of sample made under multi-stage stratified random sampling technique. In the first stage one Chintamani taluka was selected among six talukas in the district. In the second stage, four Grama Panchayat villages named; Kotagal, Pedduru, Kuruburu and Mittahalli in the taluka were selected. In the third stage from each Grama Panchayat village 30 sample beneficiaries were selected from various SHGs (sample villages 4x30 beneficiaries =120 sample size). To get an objective picture incidentally covered overall community (SCs, STs and OBCs) (OBCs includes minorities) and data pertaining to the beneficiaries covered for the financial year, 2014-2015. Further, for the purpose of arriving at the effectiveness of the SHG scheme, information regarding the income, employment and savings generated before the formation of SHGs and after the formation of SHGs was collected and compared to find out whether the beneficiaries could significantly improve their income, employment and savings. Besides, discussions also made with officials of banks, NGOs and beneficiaries and their family members of SHGs in Chintamani taluka.

Data and Limitations

The present study is taluka specific, social category specific and time-specific. The secondary data was collected and presented covering nine years of period only. The primary data pertaining to the beneficiaries covered under SHGs during the financial year i.e., 2014-2015. The quality and reliability of the data was censured by repeated visits to the beneficiaries and discussions held with the village elders, banks and the officials administering the schemes. The element of bias and subjectivity was consciously kept under check to make the study as objective as possible. The conclusions arrived at and the inferences drawn are applicable to the sample rural women beneficiaries in the taluka during the period of four years. The statistical tools and techniques applied are most commonly used and the data does not permit advanced analytical and econometric methods.

Analysis

Table 1: Year-Wise Number of Self- Help-Groups and Beneficiaries

Sl.	Years	No. of SHGs	No. of Beneficiaries	
1.	2007-2008	1192	19072	
2.	2008-2009	1192	19072	
3.	2009-2010	1192	19071	
4.	2010-2011	1192	20845	
5.	2011-2012	1287	21398	
6.	2012-2013	1289	21398	
7.	2013-2014	1289	23166	
8.	2014-2015	1287	23406	
9.	2015-2016	1287	23406	
Total		11207	190834	
Growth and Instability (Y= a + b*t)				
Particulars	Intercept (a)	Slope (b)	LGR	CV
SHGs	1165.28	16.03	1.287	4.071
Beneficiaries	17947.03	651.35	3.072	8.726
Source: DRDA & Statistical Office, Chikkaballapura District				

The ultimate aim behind the formation of these SHGs is to develop the living conditions of rural poor women by motivating them towards employment, income and savings by providing

Efficacy of SHG Programme on Living Standards of Rural Poor Women
(A Study on Stree Shakti Self Help Groups in Chintamani taluka, Karnataka State)

bank loans for their betterment. The financial year-wise analysis of SHGs and beneficiaries during study period of 2007-08 to 2015-16 given in table-1.

From the above equation, the linear growth rate (LGR) is estimated and found as 1.287 and 3% for both SHGs and beneficiaries. This rate shows that the average annual increase in the taluka is 1.3 and 3% respectively. The coefficient of variation (CV) reveals that 4 and 8.7% of variation found in growth of SHGs and beneficiaries throughout the study period.

Caste-wise Coverage of SHGs' Beneficiaries

The below table-2 shows caste-wise coverage of beneficiaries under SHGs throughout the study period. The data clearly shows that out of the total beneficiaries covered in the study area, 19.16% are scheduled castes, 9.87% is scheduled tribes and nearly 71% are for other backward castes during the period. Data again clarified that more number of other backward caste, scheduled castes and scheduled tribes women are covered by SHGs in the taluka.

Table 2: Social Caste-wise Coverage of SHG's Beneficiaries

Sl.	Year	SCs	STs	OBCs	Total
1.	2007-2008	3468	1316	14288	19072
2.	2008-2009	3468	1316	14288	19072
3.	2009-2010	3471	1312	14288	19071
4.	2010-2011	5112	3101	12632	20845
5.	2011-2012	5686	3292	12420	21398
6.	2012-2013	5686	3292	12420	21398
7.	2013-2014	3264	1264	18638	23166
8.	2014-2015	3164	1985	18257	23406
9.	2015-2016	3247	1964	18195	23406
Total		36566 (19.16)	18842 (9.87)	135426 (70.97)	190834

Source: DRDA & Office of the Statistical Office, Chikkaballapura District.

Table 3: Social Status of Selected Sample Beneficiaries of SHGs

Sl.	Social Status	No. of Beneficiaries	% to Total
1	Scheduled Castes (SCs)	32	26.67
2	Scheduled Tribes (STs)	15	12.50
3	Other Backward Castes (OBCs)	73	60.83
Total		120	100

Source: Field Survey

Beneficiaries of SHG's programme called to different social categories. The social categories of sample respondents in the taluka are presented in table-3.

It is evident from given below table that 26.67% from scheduled castes, 12.50% scheduled tribes and 60.33% other backward castes (including minorities) sample beneficiaries covered in the study area.

Social Welfare Cards Crazed by Sample Beneficiaries

Welfare card possessed by a family also indicates the economic status of that particular family. As such the welfare card possessed by SHG beneficiaries was ascertained during the study. It is preciously cleared from the above table that majority (51.67 %) members possessing BPL card, which are issued to the families living below poverty line and on above poverty line (APL) 42.5 %. But there were 5.83 % are under extreme poverty line i.e., AAY (Anthyodaya Anna Yojana).

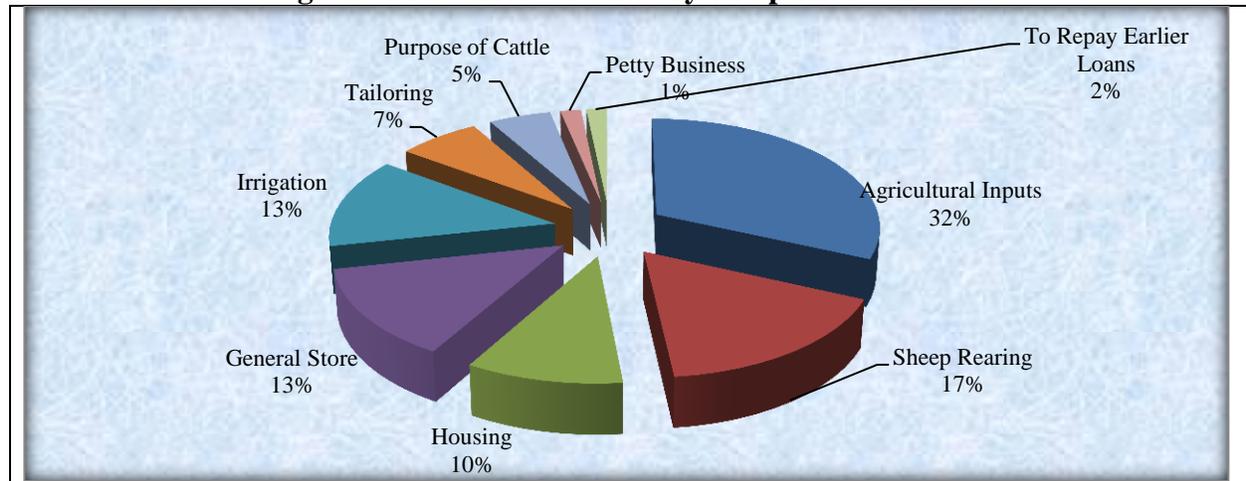
Motivating Agents to join with SHGs

Majority of the respondents (50%) joined the SHG because of the motivated by anganwadi workers. The fact reveals that 16.67% were motivated by themselves by observing others and 33.33% were called by Stree Shakti members of similar SHGs in the study area.

Function wise utilization of Loan by Sample Beneficiaries of SHGs

Function wise loan utilization by the beneficiaries in Chintamani taluka is shown with given below figure.

Figure 1: Utilization of Loan by Sample Beneficiaries



Source: Field Survey

As per the figure 4.16, there were 88.33% of sample beneficiaries were utilized loan amount for productive purposes. Among them 31.66% utilized loans for purchase of agricultural inputs, 16.67% for sheep rearing, 26.66% for both on general store and irrigation equally, 5% for purchase of cattle, 6.67% on tailoring, 1.67% for pretty business. Whereas, there were 10 percent beneficiaries expends their loans on housing and 1.67% to repay earlier loans or debits.

Opinion by Sample on Access to & Availability of Credit from Financial Institutions

In accessing loan and credit availability from formal financial institutions like banks and other financial agencies, 47% and 24.17 % of sample expressed significant change, 34 % and 49.17% expressed moderate change and 17.5 % and 26.67% sample reported a little change respectively. Among total sample only 2 beneficiaries i.e., 1.67 % said no change on accessing but it is insignificant statistically.

Impact on Health and Hygiene Expenditure

SHG membership provides the access capacity to borrow for their health needs, apart from all other occupational and family needs including hygiene. 40% of sample expressed significant change, 31.66% moderate change and 26.67% reported a little change in their health and hygiene expenditure. No change was reported by 1.67% of sample after joining SHG.

Efficacy of SHG Programme on Living Standards of Rural Poor Women
(A Study on Stree Shakti Self Help Groups in Chintamani taluka, Karnataka State)
Activity wise Coverage of Sample of Stree Shakti Groups

Table 4

Sl.	Name of the Activity	No. of Beneficiaries	% to Total
1.	Agriculture	31	25.83
2.	Milk animals	34	28.33
3.	Petty Business	12	10.00
4.	Tailoring shop	08	6.67
5.	Kirana Shop	12	10.00
6.	Nursery	06	5.00
7.	Landry shop	02	1.67
8.	Cloth Business	10	8.33
9.	Basket Making	02	1.67
10.	Bricks making	02	1.67
11.	Milk Dairy	01	0.83
Total		120	100

Hereunder table gives a detailed manner about the activity-wise coverage of sample of SHG programme. Below table and graph reveals that regarding to activity-wise coverage of sample beneficiaries out of the total sample beneficiaries (120) of SHGs, 25.83 % engaged in cultivation, 28.33 % busy with milk animals, 10 % occupied in petty business, 6.67 % busy in Tailoring shop, 10 % maintaining kirana shops, 5 % have engaged in nursery, 1.67 % engaged in laundry shop, 8.33% busy in cloth business and basket making is occupied 1.67 % of total sample. Only 1.67 and 0.83 % of sample engaged in bricks making and milk dairy respectively.

Employment Generation before Joining with Stree Shakti Groups

Basically aim of the SHG programme is generating employment opportunities in the country side, by raising productivity in agriculture and other sectors of the rural economy.

Table 5: Social Category-wise Annual Employment Generation of Sample before Joining

Sl.	Employment In Man-days	Category-wise Beneficiaries			Total
		Scheduled Castes	Scheduled Tribes	Other Backward Castes	
1	261 and above days	7 (21.87)	3 (20.0)	14 (19.19)	24 (20.00)
2	181 to 260 days	11 (34.37)	5 (33.33)	22 (30.14)	38 (31.67)
3	101 to 180 days	14 (43.76)	7 (46.67)	37 (50.67)	58 (48.33)
Total		32	15	73	120

Source: Field Survey. Note: Figures in the parentheses are % to total.

It can be found from the table 5 that 48.33% got 101 to 180 days of employment in a year before joining Stree Shakthi Groups. About 31.67% availed 181 to 260 days of employment before joining and 20% of SHGs' members got above 261 days of employment before joining in SHG's in the overall community.

Whereas, in the view of category-wise analysis, among the scheduled castes there were 43.76% i.e., 14 sample got employment between 101 to 180 days and between 181to 260 there were 34.37% and only 21.87% got employment above 261 days throughout the year.

Regarding to scheduled tribes and OBCs there was 7 and 37 samples got employment between 101 to 180 days and between 181to 260 there were 33.33 and 31.67% (5 and 22 samples) and 7 and 14 samples (20 and 19.19%) got employment above 261 days throughout the year respectively.

Change in Employment Levels after Joining Stree Shakti Groups

The particulars of change in employment days generated by sample SHG beneficiaries are presented in table-6.

The above table indicates that, after joining in SHGs those who got 101 to 180 days of employment reduced to 50% and more in the overall community and it was decreased to 18.75, 13.33 and 13.69% for SCs, STs and OBCs after joining with Stree Shakti group programme respectively. With regard to 181 to 260 days the proportion also harshly enlarged from 31.67% to 43.33% (12.5% growth). With observe to 261 days and above it 20% before joining and improved to 41.67% (21.67% growth) after joining in SHGs in the Chintamani taluka.

Statistical Significance of Efficacy

In order to know whether the improved employment of the beneficiaries after the implementation of Stree Shakthi Sanga (SHGs) is significant or not, Paired t-test was applied to all the social categories. As per the tested paired t-test for scheduled castes, scheduled tribes

Table 6: Social Category-wise Change in Annual Employment of Sample after Joining SHGs

Sl.	Employment In Man-days	Category-wise Beneficiaries			Total
		Scheduled Castes	Scheduled Tribes	Other Backward Castes	
1	261 and above days	14 (43.75)	6 (40)	30 (41.09)	50 (41.67)
2	Between 181-260 days	12 (37.5)	7 (46.67)	33 (45.22)	52 (43.33)
3	Between 101-180 days	6 (18.75)	2 (13.33)	10 (13.69)	18 (15.0)
Total		32	15	73	120
Estimate of Paired t-test for above Categories					
1	Mean Value	97.25	95.067	113.04	106.58
2	Std. Deviation	42.72	48.80	37.67	41.26
3	Std. Error Mean	7.73	12.6	4.41	3.77
4	t - Value	12.58	7.54	25.64	28.30
5	Sig. (2 tailed)	0.00	0.00	0.00	0.00
6	Table 't' Value	2.326	2.326	2.326	2.326

Source: Field Survey. **Note:** Figures in the parentheses are % to total.

And other backward castes finding t-value is 12.58, 7.54 and 25.64 respectively. It was greater than the table value of paired t-test (2.326). So, the effect of Stree Shakti groups (SHGs) on generating employment opportunities in the country side, by raising productivity in agriculture and other sectors of the rural economy is significant at 10 percent probability level.

Efficacy of SHG Programme on Living Standards of Rural Poor Women
(A Study on Stree Shakti Self Help Groups in Chintamani taluka, Karnataka State)

Income Generation before Joining Stree Shakti Groups

The ultimate objective in the formation and implantation of Stree Shakthi Groups is to generate income of rural poor women.

Table 7: Social Category-wise Annual Income Generation of Sample before Joining

Sl.	Income Levels (in Rs.)	Category-wise Beneficiaries			
		Scheduled Castes	Scheduled Tribes	Other Backward Castes	Total
1	Above 50001	-	-	6 (8.22)	6 (5.00)
2	40001 - 50000	8 (25.0)	3 (20.0)	16 (21.92)	27 (22.5)
3	30001 - 40000	10 (31.25)	5 (33.33)	22 (30.14)	37 (30.83)
4	20001 - 30000	14 (43.75)	7 (46.67)	29 (39.72)	50 (41.67)
Total		32	15	73	120

Source: Field Survey. **Note:** Figures in the parentheses are % to total.

It is evident from the table -7 that 41.67% of sample range between Rs.20001-30000 income levels in the overall community. In this income group other backward castes beneficiaries tops the list with 39.72%, followed by scheduled castes 43.75% and Scheduled tribe with 46.67% to their community sample respectively. The number of beneficiaries whose income is above Rs.30001 and below 40000 constitutes 30.83%. In this income group also other backward castes women tops the list with 30.14 as followed by scheduled tribes sample with 33.33%, scheduled castes sample with 31.25% respectively. The number of beneficiaries whose income is above Rs.40001 and below 50000 comprises only 22.5% in the overall community and above Rs.50001 there was only 5%. There was no more sample below 20000 rupees of income per annum throughout the community in the sampling area.

Change in Income Levels after Joining Stree Shakti Groups

The particulars of change in income after joining by Stree Shakti Groups are given in the table-8.

Table 8: Social Category-wise Change in Annual Income of Sample after Joining

Sl.	Income Levels (in Rs)	Category-wise Beneficiaries			
		Scheduled Castes	Scheduled Tribes	Other Backward Castes	Total
1	Above 50001	9 (28.12)	4 (26.67)	19 (26.03)	32 (26.67)
2	40001 - 50000	10 (31.25)	5 (33.33)	30 (41.09)	45 (37.50)
3	30001 - 40000	13 (40.63)	6 (40.0)	14 (19.18)	33 (27.50)
4	20001 - 30000	-	-	10 (13.70)	10 (8.33)
Total		32	15	73	120
Estimate of Paired t-test for above Categories					
1	Mean Value	15910.4	15140.4	17240.4	16630.4
2	Std. Deviation	2927.11	4034.47	5954.53	5123.87
3	Std. Error Mean	517.44	1041.70	696.92	467.74
4	t - Value	30.75	14.53	24.75	35.55
5	Sig. (2 tailed)	0.00	0.00	0.00	0.00
6	Table 't' Value	2.326	2.326	2.326	2.326

Source: Field Survey. **Note:** Figures in the parentheses are % to total.

The income levels of sample respondents have increased after joining in SHGs significantly. With regard to income level Rs.20001-30000 increased from 39.72% to 13.7% after joining with groups but totally uplifted in the communities of SCs and STs. In the Rs.30001-40000 income group SCs, STs and OBCs beneficiaries having 40.63, 40 and 19.18 % respectively. It was also uplifted. In the view of Rs.40001–50000 income group also increased more than 50% in overall communities itself. Whereas, there were no more beneficiaries above 50001 rupees of income per annum overall the community except in OBCs (6 beneficiaries) before but after it was also rapidly increased 28.12, 26.67 and 26.03% to their communities. Hence, researcher found that the effect of SHFGs on generating income also significantly positive in the study area.

Statistical Significance of Efficacy

As the calculated t-value for scheduled caste is 30.75, scheduled tribe is 14.53 and other backward caste 24.75 is greater than the table value (2.236) and it is statistically significant and drawn that, the SHGs programmes effects significant change on the income levels of the sample of SHGs.

So, the effect of Stree Shakti groups (SHGs) on generating income opportunities in the country side, by raising productivity in agriculture and other sectors of the rural economy is significant at 5 percent probability level.

Annual Expenditure before joining Stree Shakti Groups

The increased income is expected to bring about some changes in the expenditure pattern of SHG beneficiaries. The particulars of expenditure pattern before joining with SHGs given hereunder.

Table 9: Social Category-wise Particulars of Annual Expenditure of Sample before Joining

Sl.	Level of Expenditure (in Rs)	Category-wise Beneficiaries			
		Scheduled Castes	Scheduled Tribes	Other Backward Castes	Total
1	Above 50001	-	-	9 (12.33)	09 (7.50)
2	40001 - 50000	6 (18.75)	3 (20.0)	15 (20.55)	24 (20.0)
3	30001 - 40000	15 (46.87)	7 (46.67)	30 (41.09)	52 (43.33)
4	20001 - 30000	11 (34.38)	5 (33.33)	19 (26.03)	35 (29.17)
Total		32	15	73	120

Source: Field Survey. **Note:** Figures in the parentheses are % to total.

Above table shows the expenditure of 29.17 % of the sample ranges between Rs.20001-30000, 43.33% ranges between Rs.30001-40000 and Rs.40001-50000 for 20% in overall the community. But there was only 12.33 of beneficiaries of OBCs were above the expenditure of Rs.50001. It was 7.5% to total sample (120) beneficiaries. With regard to scheduled castes and scheduled tribes there was no sample whose expenditure is above 50001 due to low income.

Before joining with SHGs expenditure of the major part of the sample (72.50%) is varying between low levels of income groups of the study in all categories of the communities (SCs, STs and OBCs). None of the respondents' expenditure is below Rs.20000.

Efficacy of SHG Programme on Living Standards of Rural Poor Women
(A Study on Stree Shakti Self Help Groups in Chintamani taluka, Karnataka State)

Change in Annual Expenditure after joining Stree Shakti Groups

The particulars of change in annual expenditure after joining in groups are shown with table-10. Expenditure level of sample respondents has been increased after joining with groups. Before joining in SHGs the expenditure of 72.5% of beneficiaries is less than Rs.40000. But those low expenditure beneficiaries decreased to 4 or 5% after joining.

In the same way with regard to low expenditure group of Rs.20001 to 30000 the percentage reduced from 34.38 to 9.38, 33.33 to 6.67 and 26.03 to 8.22 percent for scheduled castes, tribes and OBCs respectively. However in case of high expenditure groups the percentage of beneficiaries increased in case of all social categories (SCs, STs & OBCs). With regard to Rs.40001-50000 expenditure group the percentage hiked from 20 % to 38.33 % significantly. In case of SCs and STs beneficiaries the expenditure level of above Rs.50001 the percentage of sample enlarged from 0 % to 31.25, 26.67 per cent. It is also true in case of OBCs sample beneficiaries also in the taluka.

Table 10: Social Category-wise Change in Annual Expenditure of Sample after Joining

Sl.	Level of Expenditure	Category-wise Beneficiaries			
		Scheduled Castes	Scheduled Tribes	Other Backward Castes	Total
1	Above 50001	10 (31.25)	4 (26.67)	21 (28.77)	35 (29.17)
2	40001 - 50000	11 (34.37)	5 (333)	30 (41.09)	46 (38.33)
3	30001- 40000	8 (25.0)	5 (33.33)	16 (21.92)	29 (24.17)
4	20001 - 30000	3 (9.38)	1 (6.67)	6 (8.22)	10 (8.33)
Total		32	15	73	120
Estimate of Paired t-test for above Categories					
1	Mean Value	12350.40	14940.0	8992.3	10630.4
2	Std. Deviation	4228.31	4067.21	2774.13	4005.18
3	Std. Error Mean	747.47	1050.15	324.69	365.62
4	t - Value	16.52	14.22	27.69	29.08
5	Sig. (2 tailed)	0.00	0.00	0.00	0.00

Source: Field Survey. **Note:** Figures in the parentheses are % to total.

Statistical Significance of Efficacy

As tested by paired t-test the value for scheduled caste is (16.52), scheduled tribes (14.22) and other backward caste (27.69) and is more than the table value (2.236) by showing significance at 5 % probability level. So, it is inferred that, the result of the programme have significant change on the expenditure levels of the selected sample beneficiaries in the taluka.

Annual Savings before Joining Stree Shakti Groups

The amount of annual savings of the sample women respondents before joining SHGs is given in below table.

Table 11: Social Category-wise Particulars of Annual Saving Pattern of Sample before Joining

Sl.	Level of Savings (in Rs.)	Category-wise Beneficiaries			
		Scheduled Castes	Scheduled Tribes	Other Backward Castes	Total
1	Above 35001	-	-	6 (8.22)	6 (5.0)
2	25001- 35000	5 (15.62)	2 (13.33)	10 (13.70)	17 (14.17)
3	20001 - 25000	9 (28.12)	4 (26.67)	18 (24.66)	31 (25.83)
4	15001 - 20000	8 (25.0)	3 (20.0)	17 (23.28)	28 (23.33)
5	10001 - 15000	10 (31.26)	6 (40.0)	22 (30.14)	38 (31.67)
Total		32	15	73	120

Source: Field Survey **Note:** Figures in the parentheses are % to vertical total.

Table-11 reveals that annual savings of nearly 86% of sample ranging below 25000 to 10000 before joining. In this income group scheduled tribes sample tops the list with 86.67% followed by scheduled caste with 84.38 and other backward caste sample with 78.11%. About 14.17% of the SHG beneficiaries' savings ranges between Rs.25001- 35000. The saving of only 5% of total sample is above Rs.35001 per annum in the study period. None of the SCs and STs sample respondents have savings more than Rs.35000 before joining in SHGs in the taluka

Change in Annual Savings after Joining Stree Shakti Groups

The amount of change in annual savings of the sample beneficiaries after joining in SHGs is given in table-12 and shows that after joining programme the savings range of below Rs.25000 - 10000 reduced from 86 percent to 59.17%. In the same way with regard to another saving group of Rs. 20001-25000 the percentage increased from 25.83 to 27.5. And savings range between Rs.25000 to 30000 also increased from 15.62, 13.33% to 25, 26.67% for SCs and STs sample beneficiaries respectively after joining SHGs.

However in case of high savings groups the percentage of beneficiaries increased significantly in case of all social categories in the study area.

Table 12: Social Category-wise Particulars of Annual Saving Pattern of Sample after Joining

Sl.	Level of Savings (in Rs.)	Category-wise Beneficiaries			
		Scheduled Castes	Scheduled Tribes	Other Backward Castes	Total
1	Above 35001	5 (15.63)	2 (13.33)	11 (15.07)	18 (15.0)
2	25001- 35000	8 (25.0)	4 (26.26)	19 (26.03)	31 (25.83)
3	20001 - 25000	8 (25.0)	4 (26.67)	21 (28.76)	33 (27.5)
4	15001 - 20000	9 (28.12)	4 (26.67)	18 (24.66)	31 (25.83)
5	10001 - 15000	2 (6.25)	1 (6.67)	4 (5.48)	7 (5.84)
Total		32	15	73	120
Estimate of Paired t-test for above Categories					
1	Mean Value	6719.30	6799.30	6706.30	6721.30
2	Std. Deviation	1593.20	2119.86	2243.90	2058.45

**Efficacy of SHG Programme on Living Standards of Rural Poor Women
(A Study on Stree Shakti Self Help Groups in Chintamani taluka, Karnataka State)**

3	Std. Error Mean	281.64	547.34	262.63	187.91
4	t - Value	23.85	12.42	25.53	35.77
5	Sig. (2 tailed)	0.00	0.00	0.00	0.00
6	Table 't' Value	2.326	2.326	2.326	2.326

Source: Field Survey. **Note:** Figures in the parentheses are % to total.

Statistical Significance of Efficacy

The estimated t-value for scheduled caste is 23.85, scheduled tribe is 12.42 and for other backward caste is 25.53 and all are greater than the t- inverse (2.236) significantly. So, it is inferred that, the SHG programme have significant effect on the saving levels of the sample beneficiaries in Chintamani taluka.

Utilization of Savings of Sample Beneficiaries of Stree Shakti Groups

Particulars of utilization of savings by sample beneficiaries are given in table-13. It is clear that 23.33 % out of 120 sample beneficiaries of SHGs in Chintamani taluka were utilized their savings for domestic purpose. There were 32.5 % utilized their savings for agriculture, which is main occupation of the sample. The savings utilized for 19.17, 14.7.5, 2.5 and 0.83 % on children education, health purpose, kept in bank, given to interest and investment by rest of sample beneficiaries respectively.

With regard to utilization of the savings of social category-wise beneficiaries, there were for domestic purpose scheduled castes (28.12%), as followed by scheduled tribes (26.67 %) and OBCs (20.15%) respectively to the total sample of the category. The next significant utilization is on agriculture also utilized by purpose scheduled castes (34.37%), as followed by scheduled tribes (33.33 %) and OBCs (31.51%) respectively.

Further, interest on utilization of savings is children education by total sample as followed by scheduled tribes, scheduled castes and OBCs. On health purpose OBCs, STs and SCs were utilized their savings in that order. There were OBCs in the taluka were kept their more savings than SCs and STs.

Table 13: Social Category-wise Particulars of Utilization Pattern of Savings of Sample

Sl.	Utilization Of Savings	Category-wise Beneficiaries			
		Scheduled Castes	Scheduled Tribes	Other Backward Castes	Total
1	Domestic Purpose	9	4	15	28
		(28.12)	(26.67)	(20.55)	(23.33)
2	Agriculture	11	5	23	39
		(34.37)	(33.33)	(31.51)	(32.5)
3	Children Education	6	3	14	23
		(18.75)	(20.0)	(19.18)	(19.17)
4	Health Purpose	4	2	11	17
		(12.5)	(13.33)	(15.07)	(14.17)
5	Kept in Bank	2	1	6	09
		(6.25)	(6.67)	(8.22)	(7.50)
6	Given to Interest	-	-	3	03
				(4.11)	(2.50)
7	Investment	-	-	1	01
				(1.37)	(0.83)
Total		32	15	73	120

Source: Field Survey. **Note:** Figures in the parentheses are % to total.

Contradictorily only 3.33 per cents out of total sample beneficiaries (120) were utilized their savings by giving interest and kept in bank for growth of the wealth.

Findings

The average annual growth rate in Chintamani taluka is 1% in total Stree Shakti Self Help groups (SHGs) with 4% of variation found. The average annual growth in total beneficiaries of Self Help Groups is 3% and 8.7 percent of fluctuation in this growth found. In Chintamani taluka throughout the study period.

In the view of caste-wise coverage of total beneficiaries it was found, 19.16% are scheduled castes, 9.87% is scheduled tribes and nearly 71% are for other backward castes during the period. The fact found that 16.67% of beneficiaries were motivated by themselves by observing others and 33.33% of beneficiaries were called by Stree Shakti members of similar SHGs in the study area.

With regarding to utilization of loan by sample beneficiaries, there were 88.33% of sample beneficiaries were utilized loan amount for productive purposes. Among them 31.66 % utilized loans for purchase of agricultural inputs, 16.67% for sheep rearing, 26.66% for both on general store (kirana store) and irrigation equally, 5% for purchase of cattle, 6.67% on tailoring, 1.67% for pretty business. Whereas, there were 10% beneficiaries expends their loans on housing and 1.67% to repay earlier loans or debits.

In accessing loan and credit availability from formal financial institutions like banks and other financial agencies, 47% and 24.17% of sample expressed significant change, 34% and 49.17% expressed moderate change and 17.5% and 26.67% sample reported a little change respectively.

Regarding to activity-wise coverage of sample beneficiaries out of the total sample beneficiaries (120) of SHGs, 25.83 % engaged in cultivation, 28.33 % busy with milk animals, 10 % occupied in petty business, 6.67% busy in Tailoring shop, 10 % maintaining kirana shops, 5 % have engaged in nursery, 1.67% engaged in laundry shop, 8.33% busy in cloth business and basket making is occupied 1.67% of total sample. Only 1.67 and 0.83 % of sample engaged in bricks making and milk dairy respectively.

Towards generating employment opportunities, in the level of 101 to 180 days it was decreased to 18.75, 13.33 and 13.69 % for SCs, STs and OBCs after joining with Stree Shakti (SHGs) programme respectively. With regard to 181 to 260 days the proportion also harshly enlarged from 31.67% to 43.33% (12.5% growth). With observe to 261 days and above it 20% before joining and improved to 41.67 % (21.67% growth) after joining in SHGs.

In the observation of change in income, at the income level Rs.20001-30000 it was reduced from 39.72 to 13.7% after joining with *Sangas* but vanished in the communities of SCs and STs. In the Rs.30001-40000 income group SCs, STs and OBCs beneficiaries having 40.63, 40 and 19.18% respectively. In the view of Rs.40001-50000 income group also increased more than 50% in overall communities itself. Whereas, there were no more beneficiaries above 50001 rupees of income per annum overall the community except in OBCs (6 beneficiaries) before but after it was also rapidly increased 28.12, 26.67 and 26.03% to their communities. Hence, researcher found that the effect of SHGs on generating income and change in expenditure also significantly positive in the study area.

With regarding to annual savings of the sample programme the savings range of below Rs.25000 -10000 reduced from 86 percent to 59.17%. In the same way with regard to another saving group of Rs. 20001-25000 the percentage increased from 25.83 to 27.5. And savings range between Rs.25000 to 30000 also increased from 15.62, 13.33% to 25 and 26.67% for SCs and STs sample beneficiaries respectively after joining SHGs.

Efficacy of SHG Programme on Living Standards of Rural Poor Women
(A Study on Stree Shakti Self Help Groups in Chintamani taluka, Karnataka State)

However in case of high savings groups the percentage of beneficiaries increased significantly in case of all social categories in the study area.

Suggestions

- More steps to be taken to extend to raise number of Stree Shakti beneficiaries by increasing Groups (SHGs) throughout the taluka.
- Necessary steps to be taken to extend more loans to the Stree Shakti Self Help Groups (SHGs). The government of Karnataka has to relax its rules and regulations to sanction loans liberally to beneficiaries. If the members repay more than 60% of the loan amount, they should be given another fresh loan to continue their income generating activities.
- Gram Panchayat Villages are the first to get benefit of implementation of groups, but however the other agencies and institutions like the state and local government and the Panchayat Raj officials including the NGOs must function with a sense of co-operation and co-ordination with the Grama Panchayats in all related activities to promote success of the programmes.
- Onward and backward linkages to be measured for successful achievement of the activity.
- Towards basic banking and accounting operations like maintenance of record, basically communication skills training should also be given.
- Beneficiaries should be instructed to hold their saving and credit operations wisely and independently.
- Training workshops to be conducted to improve productivity by Stree Shakti members and to group leaders taking into account their interest and educational standards.
- Tough roughly recommended that community, especially men (living partners) should be more open towards the concept of Stree Shakti (women empowerment).
- The members of SHGs should be given training in selecting viable self-employment projects according to the requirements of and availability of raw materials and other allied factors.
- Stree Shakti Groups were essentially started to develop the living standards of poor rural women. But the success stories of SHGs shows that this idea of group approach can be extended to new fields.
- Awareness campaigns, workshops and seminars should be arranged at the village, block or Grama Panchayat level to perceive and discuss the various facets of the concept of Stree Shakti and its implications. The local government officials can arrange these programmes in collaboration with the local community that are already engaged in the same field.

“Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of wome as their value is essential systems lead to the development of a good family, good society and ultimately good nation”. by Dr. A. P. J. Abdul Kalam

Conclusions

The new millennium has thrown many challenges subjecting many nations to undergo transformation cutting across their established tradition and culture. New issues have to be

addressed to effect social and economic progress of our nation. All Stree Shakti Self Help groups, irrespective of their BPL or APL status, can scale up their activities if they get organized into federations, have tie-ups with financial institutions, technical institutions providing training to set up micro enterprises and business houses to gain from their business acumen in production and marketing of products. For this to happen, the government bodies, NGOs and business houses committed to corporate social responsibility have to come forward to be the torch bearers and lend their support to SHGs to break vicious cycle of poverty.

The empowerment of rural women leads to benefit not only to individual women and women groups, but also to the families and the community as a whole. The present study is an attempt to analyze the *socioeconomic* development of the member beneficiaries and the performance of the Stree Shakti Self help groups in Chintamani taluka, Chikkaballapura district of Karnataka state. The performance of the Stree Shakti Self Help Groups is good. The larger portion of women was positively and significantly impacted by being members of the groups. Women's participation in the Stree Shakti groups enabled them to discover inner strength, gain self-confidence, social, economic, political and psychological empowerment and capacity building. If the aforesaid suggestions are carried out by the authorities concerned, the Stree Shakti Self Help Groups will further improve the status of the women in the Chintamani taluka of Karnataka.

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