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Scott E. Chanelli, Impact of Microcredit on Small Business: Hyderabad, India Economics Department Haverford college, 2013

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http://faculty.georgetown.edu/bh297/HsuMicrocredit.pdf
www.ifad.org/pub/other/rural women/5.pdf
www.ifad.org
Indian economic survey Report, 2011
APPENDIX-A
IMPACT OF MICRO CREDIT ON SMALL BUSINESS UNITS IN
PUDUCHERRY REGION
RESEARCH PURPOSE ON ORGANISED SECTOR ONLY

<table>
<thead>
<tr>
<th>Research Guide</th>
<th>Doctoral Research Scholar</th>
</tr>
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<tbody>
<tr>
<td>Dr. R. ELANGOVAN,</td>
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<td>K. VEERAMANI,</td>
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<tr>
<td>Department of Commerce,</td>
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<td>Annamalainagar - 608 002.</td>
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</table>

INTERVIEW SCHEDULE

I. Personal Information

1. Gender : Male/ Female

2. Age
   a. Below 20 years
   b. 21 to 30 years
   c. 31 to 40 years
   d. Above 41 years

3. Marital Status
   a. Unmarried
   b. Married

4. Education Status
   a. Illiterate
   b. Primary
   c. High School
   d. Higher Secondary

5. Type of Family
   a. Nuclear
   b. Joint
   c. Individual

II. Business Profile

1. Currently, what is your main income generation activity?
   a. Business
   b. Employee in private concern
   c. Wage
   d. Student/ Other/ Unemployed
2. What is your nature of business?
   a. Production
   b. Retail
   c. Service
   b. Other

3. What is your business?
   a. Small hotel
   b. Pickle Manufacturing
   c. Masala Powder
   d. Garment Making
   e. Electrical Shop
   f. Sweet Stall
   g. Tea Shop
   h. Petty shop
   i. Flower vendors
   j. Vegetable vendors
   k. Dairy Forming
   l. Grocery shop
   m. Cloth Shop
   n. Plastic Shop
   o. Tailoring
   p. Dry cleaners
   q. Cycle Stores
   r. Mobile service and recharging
   s. Beauty parlour

4. Who own their business?
   a. Sole proprietorship
   b. partnership
   c. Hindu Undivided Family
   d. Company

5. How long have you been operating this business?
   a. Below 5 years
   b. 6 to 10 years
   c. above 10 years

III. Reason for Start the Business

1. Why did you start this business? (Ranking method of the reason)

   I. Economic reasons.
   a. Easy availability of loan
   b. To meet emergencies
   c. To earn money for expenditure
d. To increase personal income

e. To supplement the family income

f. Profitability of enterprises

g. Unemployment

h. No other sources of income

II. Personal and family reasons

a. Own wish

b. Feeling of security

c. To be independent

d. Gain in knowledge

e. Development of skill

f. Better utilization of skill and family/ resources

g. To utilize free time

h. To get recognition in the family/ society

i. Family background

j. Motivation by the family members

III. Social and cultural reasons

a. Motivated by members of society

b. Motivated by neighbors/ friends

c. Get to know more people

d. Have more social contacts

e. Work in a group

f. Work as a team

g. Participation in group function

h. Desire for outside communication and friendship

i. Regular jobs are not easily available
IV. Infrastructural reasons

a. Easy available of inputs like raw materials  
   b. Helpful governmental schemes  
   c. Training facilities  
   d. Easy marketing of products  
   e. Demand of the products  
   f. Easy accessibility of work place  
   g. Market potential

IV. Sources of Capital to the business

1. What are the Sources of capital to your business
   a. Own fund  b. Credit  c. Both

2. What is the working capital of your business?
   a. Below Rs.10,000  b. Rs.10,001 to Rs.15,000  
   c. Rs.15,001 to Rs.20,000  d. Above Rs.20,001

3. Where did you getting the loan?
   a. Organised sectors  b. Unorganised sectors  c. Both

I. If you getting the loan from organised. Mention the name of the institution
   a. Nationalized banks  b. SHGs  
   c. NGOs  d. Co-operative bank

II. If you getting the loan from unorganized sector. Mention the name.
   a. Money Lenders  b. Pawn Brokers  
   c. Friends & Relatives  d. Both A & B

i) Why did you get the loan from moneylenders/ pawn brokers?

   a. Easy accessible
b. Minimum formalities

c. Direct service

d. Spot collection

e. No holiday’s

f. Without pledging of securities

4. How much of loan amount availed?

a. Below Rs.10,000

b. Rs.10,001 to Rs.15,000

c. Rs.15,001 to Rs.20,000

d. Above Rs. 20,001

5. How many times did you get micro credit?

a. Yearly once

b. Two times

c. Three times

d. Above 3 times

6. What is the mode of repayment of loan?

a. Weekly

b. Fort Night

c. Monthly

d. Yearly

7. What are the reasons for availing the loan?


a. To start up a business

b. To increase the income

c. To meet urgent needs in business

d. To expand the business

e. To avoid money lenders

f. To increased variety of goods

g. To utilized the seasonal sales
V. Problems for Availing Bank Loan

1. What are the major problems for availing the loan from the bank?

I. Personal problems


   a. Lack of banking knowledge
   b. Higher rate of interest
   c. Delay in sanctioning of loan
   d. Shorter repayment period
   e. Higher rate of installment
   f. Under financing
   g. Expectation of collateral security
   h. Inadequacy of banking support
   i. Living in non-banking area
   j. Inconvenient of banking hours
   k. Requirement of minimum balance of SB account

II. Social problems


   a. Inconvenient of banking hours
   b. Lack of daily collection system
   c. Demanding collateral security
   d. Bankers attitude
   e. Awareness of loan schemes in a bank staff
   f. Politeness of bankers
   g. Customers meet
   h. Customers grievance cell
   i. Non-responding of bank employees
   j. Poor infrastructural facilities
### VI. Impact of Micro Credit on Business

1. What is the growth status of your business?

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Growth Status</th>
<th>Pre Micro Credit</th>
<th>Post Micro Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Slow growth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Medium growth</td>
<td></td>
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<tr>
<td>3</td>
<td>Fast growth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Satisfactory level</td>
<td></td>
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</tbody>
</table>

2. Mentioned the annual income?

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Annual Income</th>
<th>Pre Micro Credit</th>
<th>Post Micro Credit</th>
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<tbody>
<tr>
<td>1</td>
<td>Below Rs. 25000</td>
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</tr>
<tr>
<td>2</td>
<td>Rs. 25001 to Rs. 50000</td>
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<td>3</td>
<td>Rs. 50001 to Rs. 75000</td>
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</tr>
<tr>
<td>4</td>
<td>Above Rs. 75001</td>
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</tbody>
</table>

3. How many persons working in your business?

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Working Persons</th>
<th>Pre Micro Credit</th>
<th>Post Micro Credit</th>
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<tbody>
<tr>
<td>1</td>
<td>Below 2</td>
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<td>2</td>
<td>3</td>
<td></td>
<td></td>
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<tr>
<td>3</td>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>5 and Above</td>
<td></td>
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</tbody>
</table>
4. Mention your saving pattern

<table>
<thead>
<tr>
<th>Sl. No</th>
<th><strong>Saving Pattern</strong></th>
<th>Pre Micro Credit (Rs. per month)</th>
<th>Post Micro Credit (Rs. per month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bank Deposits</td>
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<td></td>
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<td>2</td>
<td>Deposit at Post Office</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Private Institution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. Mention your consumption pattern

<table>
<thead>
<tr>
<th>Sl. No</th>
<th><strong>Consumption pattern</strong></th>
<th>Pre Micro Credit</th>
<th>Post Micro Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Food</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Clothing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Religion ceremonies and marriages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Health</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Education</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. Changes of living standard of availing micro credit

1. **Strongly Agree**  2. **Agree**  3. **Neither**  4. **Disagree**  5. **Strongly Disagree**

<table>
<thead>
<tr>
<th>Sl. No</th>
<th><strong>Living Standard</strong></th>
<th>Pre Micro Credit</th>
<th>Post Micro Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Purchased of gold</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Construction of Toilets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Thatched House to Tiled</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Material possession</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Increase in monthly income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sl. No</td>
<td>Economic Status</td>
<td>Pre Micro Credit</td>
<td>Post Micro Credit</td>
</tr>
<tr>
<td>--------</td>
<td>-----------------------------------------------------</td>
<td>------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>1</td>
<td>Promotes entrepreneurship</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Helps to increase the income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Helps to growth of business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Helps to create employment opportunities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Helps to improving the economic condition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Relieved from the clutches money lenders</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Helps to purchase the assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Helps to improve the family income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Helps to improve the family savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Access to credit sources</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Decision making related to money centered</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7. Changes on Economic status of availing of micro credit

8. Changes on Social status of availing of micro credit


<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Social Status</th>
<th>Pre Micro Credit</th>
<th>Post Micro Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Recognition in family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Recognition in community</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Interaction with outsiders</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Literacy / education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Access to health services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Access to sanitation facility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Skills</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Nutrition awareness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Family planning awareness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Health awareness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Decision making related to child centered</td>
<td></td>
<td></td>
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INTERVIEW SCHEDULE

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1. Gender : Male/ Female

2. Age
   a. Below 20 years
   b. 21 to 30 years
   c. 31 to 40 years
   d. Above 41 years

3. Marital Status
   a. Unmarried
   b. Married

4. Education Status
   a. Illiterate
   b. Primary
   c. High School
   d. Higher Secondary

5. Type of Family
   a. Nuclear
   b. Joint
   c. Individual

II. Business Profile

1. Currently, what is your main income generation activity?
   a. Business
   b. Employee in private concern
   c. Wage
   d. Student/ Other/ Unemployed

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2. What is your nature of business?
   a. Production
   b. Retail
   c. Service
   b. Other

3. What is your business?
   a. Idly Vendors
   b. Pickle Manufacturing
   c. Mobile Juice Stall
   d. Boot polishers
   e. Snack Stall
   f. Mobile Bakery
   g. Mobile Tea Shop
   h. Petty shop at platform
   i. Flower vendors(Partiality mobile)
   j. Vegetable vendors
   k. Dairy Forming
   l. Grocery stall
   m. Cloth Shop at platform
   n. Plastic Shop at platform
   o. Tailoring
   p. Mobile iron stall
   q. Cycle repairing
   r. Hair Dresses

4. Who own their business?
   a. Sole proprietorship
   b. partnership
   c. Hindu Undivided Family
   d. Company

5. How long have you been operating this business?
   a. Below 5 years
   b. 6 to 10 years
   c. above 10 years

III. Reason for Start the Business

1. Why did you start this business? (Ranking method of the reason)

   1. Economic reasons.
      a. Easy availability of loan
      b. To meet emergencies
      c. To earn money for expenditure
d. To increase personal income

 e. To supplement the family income

 f. Profitability of enterprises

 g. Unemployment

 h. No other sources of income

II. Personal and family reasons

 a. Own wish

 b. Feeling of security

 c. To be independent

 d. Gain in knowledge

 e. Development of skill

 f. Better utilization of skill and family/ resources

 g. To utilize free time

 h. To get recognition in the family/ society

 i. Family background

 j. Motivation by the family members

III. Social and cultural reasons

 a. Motivated by members of society

 b. Motivated by neighbors/ friends

 c. Get to know more people

 d. Have more social contacts

 e. Work in a group

 f. Work as a team

 g. Participation in group function

 h. Desire for outside communication and friendship

 i. Regular jobs are not easily available

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IV. Infrastructural reasons

a. Easy available of inputs like raw materials
b. Helpful governmental schemes
c. Training facilities
d. Easy marketing of products
e. Demand of the products
f. Easy accessibility of work place
g. Market potential

IV. Sources of Capital to the business

1. What are the Sources of capital to your business
   a. Own fund  b. Credit  c. Both

2. Getting the loan from unorganized sector. Mention the name.
   a. Money Lenders  b. Pawn Brokers
c. Friends & Relatives  d. Both A & B

3. Why did you get the loan from moneylenders/pawn brokers?

   a. Easy accessible
   b. Minimum formalities
   c. Direct service
   d. Spot collection
   e. No holiday’s
   f. Without pledging of securities

4. How much of loan amount availed?
   a. Below Rs.10,000  b. Rs.10,001 to Rs.15,000
c. Rs.15,001 to Rs.20,000  d. Above Rs. 20,001
5. How many times did you get micro credit?
   a. Monthly once   b. Monthly Two times
   c. Monthly Three times   d. Above 3 times

6. What is the mode of repayment of loan?
   a. Daily   b. Weekly
   c. Fort Night   d. Monthly

7. What are the reasons for availing the loan?
   a. To start up a business
   b. To increase the income
   c. To meet urgent needs in business
   d. To expand the business
   e. To avoid money lenders
   f. To increased variety of goods
   g. To utilized the seasonal sales

V. Problems for Availing Bank Loan

1. What are the major problems for availing the loan from the bank?

   1. Personal problems
   a. Lack of banking knowledge
   b. No Permanent Places
   c. Resident at rural area
   d. Lack of Loan scheme
   e. Living in non-banking area
   f. No I.D proof
   g. Under Financing

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h. Inadequacy of collateral security
i. Inadequacy Banking support
j. Requirement of minimum balance of SB account

II. Social problems
   a. Requirement of permanent Residential
   b. Lack of daily collection system
   c. Demanding collateral security
   d. Bankers attitude is poor
   e. Lack awareness of loan schemes in a bank
   f. Politeness of bankers
   g. Need political recommendation
   h. Requirement of registration certificate of business
   i. Non-responding of bank employees
   j. Requirement of personal Guarantee

VI. Impact of Micro Credit on Business

1. What is the growth status of your business?

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Growth Status</th>
<th>Pre Micro Credit</th>
<th>Post Micro Credit</th>
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<tbody>
<tr>
<td>1</td>
<td>Slow growth</td>
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<td>3</td>
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</tr>
<tr>
<td>4</td>
<td>Satisfactory level</td>
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2. Mentioned the annual income?

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<th>Post Micro Credit</th>
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<td>Below Rs. 25000</td>
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<td>2</td>
<td>Rs. 25001 to Rs. 50000</td>
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<td>3</td>
<td>Rs. 50001 to Rs. 75000</td>
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<tr>
<td>4</td>
<td>Above Rs. 75001</td>
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3. How many persons working in your business?

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Working Persons</th>
<th>Pre Micro Credit</th>
<th>Post Micro Credit</th>
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<tbody>
<tr>
<td>1</td>
<td>Below 2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td></td>
<td></td>
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<tr>
<td>3</td>
<td>4</td>
<td></td>
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</tr>
<tr>
<td>4</td>
<td>5 and Above</td>
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4. Mention your saving pattern

<table>
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<th>Sl. No</th>
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<th>Pre Micro Credit(Rs. per month)</th>
<th>Post Micro Credit(Rs. per month)</th>
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<tbody>
<tr>
<td>1</td>
<td>Bank Deposits</td>
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<tr>
<td>2</td>
<td>Deposit at Post Office</td>
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<tr>
<td>3</td>
<td>Private Institution</td>
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<tr>
<td>4</td>
<td>Others</td>
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5. Mention your consumption pattern

<table>
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<tr>
<th>Sl. No</th>
<th>Consumption pattern</th>
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<th>Post Micro Credit</th>
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<tbody>
<tr>
<td>1</td>
<td>Food</td>
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<tr>
<td>2</td>
<td>Clothing</td>
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<td></td>
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<td>3</td>
<td>Religion ceremonies and marriages</td>
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<tr>
<td>4</td>
<td>Health</td>
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<tr>
<td>5</td>
<td>Education</td>
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6. Changes of living standard of availing micro credit


<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Living Standard</th>
<th>Pre Micro Credit</th>
<th>Post Micro Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Purchased of gold</td>
<td></td>
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<tr>
<td>2</td>
<td>Construction of Toilets</td>
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<tr>
<td>3</td>
<td>Thatched House to Tiled</td>
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<tr>
<td>4</td>
<td>Material possession</td>
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<tr>
<td>5</td>
<td>Increase in monthly income</td>
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<tr>
<td>6</td>
<td>Gas, Electricity and Water Tap Connection</td>
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<tr>
<td>7</td>
<td>Purchase of farm animals</td>
<td></td>
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<tr>
<td>8</td>
<td>Food consumption pattern</td>
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<tr>
<td>9</td>
<td>Purchase of immovable assets</td>
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<tr>
<td>10</td>
<td>Skill development</td>
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</tr>
<tr>
<td>11</td>
<td>Improvement of children’s education</td>
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</table>
7. Changes on Economic status of availing of micro credit


<table>
<thead>
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<th>Sl. No</th>
<th>Economic Status</th>
<th>Pre Micro Credit</th>
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<tbody>
<tr>
<td>1</td>
<td>Promotes entrepreneurship</td>
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<td>2</td>
<td>Helps to increase the income</td>
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<tr>
<td>3</td>
<td>Helps to growth of business</td>
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<td>4</td>
<td>Helps to create employment opportunities</td>
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<td>Helps to improving the economic condition</td>
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<td>6</td>
<td>Relieved from the clutches money lenders</td>
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<td>7</td>
<td>Helps to purchase the assets</td>
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<td>8</td>
<td>Helps to improve the family income</td>
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<td>Helps to improve the family savings</td>
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<td>10</td>
<td>Access to credit sources</td>
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<td>11</td>
<td>Decision making related to money centered</td>
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8. Changes on Social status of availing of micro credit


<table>
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<tr>
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<th>Social Status</th>
<th>Pre Micro Credit</th>
<th>Post Micro Credit</th>
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<tbody>
<tr>
<td>1</td>
<td>Recognition in family</td>
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<tr>
<td>2</td>
<td>Recognition in community</td>
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<tr>
<td>3</td>
<td>Interaction with outsiders</td>
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<tr>
<td>4</td>
<td>Literacy / education</td>
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<tr>
<td></td>
<td>Access to health services</td>
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<tr>
<td>6</td>
<td>Access to sanitation facility</td>
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<tr>
<td>7</td>
<td>Skills</td>
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<td>8</td>
<td>Nutrition awareness</td>
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<tr>
<td>9</td>
<td>Family planning awareness</td>
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<td>10</td>
<td>Health awareness</td>
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<tr>
<td>11</td>
<td>Decision making related to child centered</td>
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</table>