
Income Generation and Employment Creation through Microfinance and Self Help Groups - A Study with Reference to Lakhimpur District of Assam

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Abstract

Lakhimpur district is one of the floods affected, economically backward and zero industry districts of Assam. Therefore, microfinance through SHGs can play an important role on income generation and creation of self-employment for the rural poor of the district. Keeping our objectives in mind we have designed purposively to select 40 sample SHGs from 4(four) development blocks out of total 9(nine) development blocks which are equal in size as our guiding principle. We also selected 5 (five) members from each sample SHG and interview will be taken from total 200 (two hundred) SHG members. From the study it is found that microfinance through SHGs in the study district not only creating additional employment opportunity but also increased the annual income of the rural people. Moreover study also discovered various problems faced by SHGs on creation of employment and generation of income through microfinance.

Key words: *Microfinance, Self Help Groups (SHG), Income Generation, Employment creation.*

Introduction

Income generation and employment creation of the poorer section of the society is directly related with the poverty alleviation of a nation. In India, the government has been implementing a number of income generating and poverty alleviation programmes to combat with poverty since inception of economic planning. In our country where about 26 per cent of the population (2001 census) is still live below poverty line, the financial requirement is one of the basic needs of this section for taking up of income and employment generating activities. In this regard, Microfinance to Self Help Groups may be considered as a vital option for meeting the financial needs of the poorer section of the society. Self Help Group (SHG) is a strategy through which poor needy borrower can fulfill their financial requirements for performing various employment and income generating activities. The SHG is an informal organization of persons from the homogeneous poorer section of the society. It is controlled and managed by the members itself. The role of SHG is very significant in promoting savings and making credit linkage with credit institutions for performing income and employment generating activities of its members. Thus Microfinance to SHG may be

rated as a prominent anti-poverty programme. As a prominent anti-poverty programme and contribution towards income generation, the need of taking a fresh look at the present status on microfinance through SHG programme has been felt.

Several studies have been conducted in different part of the world on microfinance and Self Help Groups and have documented mixed economic impact on the respondents. Robinson reported that Bank Rakyat Indonesia's (BRI) unit desa microfinance programme helped Indonesia to reduce the poverty from 40 percent in mid-1970s to about 11 percent in 1996 (Robinson, 2001, p. 30). According to Arjun Y. Pangannavar, SHG programme is the right approach to create self employment opportunities to supplement the income and assets of the rural poor. The SHG programme provides the rural poor to access the micro credit. It encourages the rural women entrepreneurship and rural women empowerment (Pangannavar, 2008, pp.12-15). But according to A. Kour, SHGs has not played a significant positive role in rural development of studied area (Kour, 2008, pp.25-29).

Various studies show that there is a mixed result of impact of microfinance and Self Help Groups on income and employment generation of poor people. Therefore in this paper an attempt will be made to carry out a detail study on impact of micro finance through Self Help Groups on income and employment generation in the Lakhimpur district of Assam.

Review of Literature

A number of studies on microfinance, SHG and their role in poverty alleviation and income as well as empolymnt generation at the international, national and regional levels are available. The studies have been undertaken by both individual scholars and institutions.

Robinson (2001) has studied the Bank Rekyat Indonesia's (BRI) unit desa programme in Indonesia. He has found that the poverty of Indonesia has reduced from 40 per cent in mid 1970s to about 11 per cent in 1996 due to the programme.

R. Hickson (2002) carried out a study on the slum dwellers in Dhaka and found that the better-off households utilized micro finance services more extensively than the poorer households.

P. Honohan (2004) has assessed the impact of micro finance programme in Bangladesh. He has found that most of the households have borrowed from multiple lenders.

In India, various researches in the field of Micro finance and SHGs have been done in almost all states.

D.Chandra (1993) analysed the rural lending systems in India and tested the findings in three districts of Punjab. Her findings brought out clearly the huge gap between credit requirement and credit supply in rural areas.

V. Puhazhendhi (1997) has studied the SHGs in Tamil Nadu. He has found that there was disintegration of Self Help Groups promoted by NGOs. Reasons attributed for such disintegration were non-cooperation of individual members with group activities, personality clash etc.

A. Malaisamy (2001) studied the repayment and overdue position of SHGs and Primary Agricultural Co-operative Bank (PACB) beneficiaries in Madurai district of Tamil Nadu.

D.K.Singh (2001) studied the impact of SHGs of target groups in Kanpur Dehat district and showed the change of incomes of SHG members over pre SHG period. A. Kour (2008) studied the Self Help Groups and rural development in Jammu district of Jammu and Kashmir. She found that the scheme of SHGs has not played a significant role in rural development in this particular rural area.

A.Y. Pangannavar (2008) studied the role of Self Help Groups on eradication of rural poverty in India. He observed that SHG programme is the right participatory approach for eradication of rural poverty and paradigm of rural development.

In North East India many works have been done in the field of micro finance, Self Help Groups and rural development.

D. Majumdar (2010) studied the micro finance and SHGs scenario in different districts of Assam and found that nationalized and rural banks are playing a significant role in employment and income generation in Assam.

J. Choudhary (2009) studied the role of women and Self Help Groups in socio-economic development of Assam.

R.K. Samanta (1996) studied rural development in North East India and found the necessity of micro finance for the removal of constraints of rural development.

S.Z Hussain and J. Shankari, (2008) studied the role of Self Help Groups in Assam on transforming rural economy by creating employment opportunity and generating income.

Objectives of the study

The basic objectives of the study are as follows:-

1. To make a comparative study on socio-economic status of members of pre-SHG and post-SHG period in the study area;
2. To discuss the changes in terms of employment level, income generation for rural poor; and
3. To suggest suitable strategies for better performance of micro finance through SHGs.

Methodology of the Study

The present study is based on primary data collected personally from the sample beneficiary of the study district. The primary data are supplemented by the secondary data collected from District Rural Development Agency (DRDA) and Office of the Block Development Officers. Lakhimpur district of Assam has two sub-divisions namely North Lakhimpur and Dhakuakhana. Keeping our objectives in mind we have designed purposively to select 40 sample SHGs from 4(four) development blocks which are equal in size as our guiding principle. Thus, accordingly, we have selected 3 (three) development blocks, namely Lakhimpur, Boginodi, and Naobaisa from North Lakhimpur sub-division and 1(one) development block namely Ghilamora from Dhakuakhana sub-division for collecting primary data. The total numbers of SHGs as per official record in each block are as follows. Under Lakhimpur development block there are 787 SHGs in rural area in which 42 per cent are women and 58 per cent are men SHGs. In Naobaisa development block there are 1865 SHGs in rural area in which 51 per cent are women SHGs and 49 per cent men SHGs. In Boginodi development block there are 486 SHGs in rural area in which 43 per cent are women and 57 per cent are men SHGs. Again in Ghilamora development block of Dhakuakhana sub-division there are 621 SHGs in rural area in which 65 per cent are women SHGs and 35 per cent are men SHGs.

As our main aim is to select 40 SHGs from two sub-divisions for the purpose of our study, we will generate a four pseudo random numbers. The random will be such that they will generate a uniform distribution. As such we will take 8 SHGs from Lakhimpur development block, 20 SHGs from Naobaisa development block and 5 from Boginodi development block under Lakhimpur sub-division. Similarly, we will take 7 number SHGs from Ghilamora development block which is under Dhakuakhana sub-division. We also selected five members from each sample SHG and interview will be taken from total 200

(two hundred) SHG members. By adopting direct interview, we will gather information and fill up our questionnaire and tabulate it for further analysis. We will also discuss with SHG members and others about the subject and will be noted in our note-book and tape recorder. With the help of simple average or percentage analysis, the background of the selected respondents have also been analysed with reference to their income and employment.

PROFILES OF RESPONDENTS

In order to have a better understanding about the impact of microfinance through SHGs on income and employment generation of the rural poor, it was essential for the researcher to study the socio-economic profile of the sample respondents.

Community wise distribution of Respondents

Out of 200 sample respondents, 48 respondents are taken from ST community, 22 are from SC community and remaining 130 are from general community. Thus the percentages of sample respondents under these three communities are found out as 24, 11 and 65 percent respectively. The community wise distribution of sample respondents is reflected in Table- 1. (i).

**Table 1. (i)
Community profile of the respondents (Sample SHG)**

Sl. No.	Community	Frequency	Percentage
1	General & others	130	65
2	Schedule Caste	22	11
3	Schedule Tribes	48	24
	Total	200	100

Source: Field survey

Size of Family

The family sizes of sample respondents are different. Out of 200 sample respondents 72 respondents (36 percent) have lowest number of family members in their families i.e. from 2-4 family members. On the other hand, 86 sample respondents (43 percent) have 4-6 family members in their family. However it is found that 21 sample respondents (21 percent) have

more than 6 family members. Thus majority of the sample respondents in the study district belong to small and medium family size up to maximum of 6 members. Table-1 (ii) shows the family size of the sample respondents.

Table 1(ii)
Distribution of sample respondents by family size

Sl. No	Family size	Frequency	Percentage
1	Small (2-4)	72	36
2	Medium (4-6)	86	43
3	Big (6 and above)	42	21
	Total	200	100

Source: Field survey.

Marital Status

Most of the samples respondents are married i.e. out of 200 sample respondents 162 respondents (81 percent) are married. On the other hand 31 respondents (15.5 percent) are unmarried. Out of 200 total respondents only 7 respondents (3.5 percent) are found widow. From the profile of marital status of respondents it is found that only married persons are coming forward largely to take up economic activities under microfinance through Self Help Group. The participation of unmarried young generation is yet to get the momentum. Table 1(iii) shows the marital status of respondents.

Table 1(iii)
Distribution of sample respondents by Marital status.

Sl. No.	Marital Status	Frequency	Percentage
1	Married	162	81
2	Unmarried	31	15.5
3	Widow	7	3.5
	Total	200	100

Source: Field survey.

Sex and Age of the sample respondents

Though the most of the SHGs are dominated by the women members, there are also some SHGs with male members in the study district. In this research it is found that out of 200 samples SHG members, only 20 respondents (10 percent) are male SHG members and remaining 180 respondents (90 percent) belong to Women SHG members. Among the respondents shown in the table 1(iv) majority of respondents are in the age group of 21-50 whereas a small number of respondents belong to the age groups of 16-20 and 51-60.

Table 1(iv)
Distribution of sample respondents by Age group.

Sl.No.	Age group	Frequency	Percentage
1	16-20	11	5.5
2	21-30	43	21.5
3	31-40	62	31.0
4	41-50	53	26.5
5	51-60	31	15.5
	Total	200	100

Source: Field survey.

Educational Status of Respondents

Education is most essential element in the process of development of a society through spread of knowledge and skill among the members of the society. Table 1(v) provides details information in respect of educational status of sample respondents. It is found that a minor section of sample respondents i.e. out of total 200 total respondent only 5 respondents (2.5percent) are illiterate. It is also observed that educational qualification of highest number of sample respondents i.e. 80 respondents (40.per cent) are below HSLC. The number of respondents who have passed HSLC, Higher.Secondary and Degree examination are found 62, 41 and 12 respectively.

Table 1(iv)
Educational Status of sample respondents

Sl. No.	Educational Qualification	Frequency	Percentage
1	Illiterate	05	2.5
2	Below HSLC	80	40.0
3	HSLC pass	62	31.0

4	H.S Pass	41	20.5
5	Graduate	12	6.0
	Total	200	100

Source: Field survey.

Size of Land holding of Respondents

Agriculture is the traditional source of livelihood of the most of the sample respondents. On the basis of landholding the sample beneficiaries are classified in to landless, less than 1 Acre, 1-5 Acre, 6-10 Acre and more than 11 Acre as shown in the table 1 (v) . Most of the sample respondents are belong to the category of less than 1 acre, 1-5 acre and 6-10 acre with 71, 63 and 46 respondents constituting 35.5 per cent, 31.5 per cent and 23 per cent respectively. Out of total 200 respondents only 16 respondents (8 per cent) are found as landless. Again only 4 respondents (2 per cent) respondents is holding land more than 11 acre.

Table-1 (v)

Size of Land holding of sample Respondents

Sl. No.	Size of landholding	Frequency	Percentage
1	Landless	16	8.0
2	Less than 1 Acre	71	35.5
3	1-5 Acre	63	31.5
4	6-10 Acre	46	23.0
5	More than 11 Acre	04	2.0
	Total	200	100

Source: Field survey.

Economic activities undertaken by respondents

Generally Economic activities are taken by the SHG members on the basis of availability of local resources, traditional habit, market availability etc. The economic activity undertaken by sample respondents is analyzed with the help of the following table-1(VI). From the table it is clear that out of total respondents highest 85 sample respondents (42.5 per cent) have taken goatery activity as their economic activity under SHG microfinance programme. Another economic activity under taken by the sample respondents is piggery farming where 40 sample respondents (20 per cent) are engaged. Almost all the tribal respondents as well some other community traditionally prefer piggery as their economic

activity. There are other economic activities undertaken by sample respondents such as agricultural farm activity by 31 respondents (15.5 per cent), handlooms and handicraft activity by 18 respondents (9 per cent), tailoring activity by 16 respondents (8 per cent) and fishery activity by 10 respondents (5 per cent). It is found from the study that though agriculture is the primary occupation of the most of the respondents, the livestock rearing is found to be most profitable and preferable economic activity than others.

Table-1(VI)
Economic activities undertaken by respondents

Sl. No.	Economic activities	Frequency	Percentage
1	Goatery	85	42.5
2	piggery	40	20
3	Handlooms and Handicraft	18	09
4	Agricultural Farm	31	15.5
5	Fishery	10	05
6	Tailoring	16	08
	Total	200	100

Source: Field Survey

Employment Generation

Generation of employment through microfinance is most essential for the upliftment of the rural masses. In order to raise the income level of the poorer section of the society, microfinance through Self help groups plays an important role on providing additional self-employment opportunities through various economic activities.

In the study it is found that different economic activities undertaken by sample respondents increased the additional employment opportunities. In the field study it is found that economic activities undertaken by 200 sample respondents not only provide employment opportunities to them only but practically additional 74 persons are employed along with economic activities of sample respondent. Table -1(VI) shows the activity wise distribution of employment generated to the sample respondents. From the table it is clear that almost all the economic activities undertaken by sample respondents generate additional employment opportunities such as 25 in goatery activity, 17 in piggery, 6 in handloom and handicraft, 14 in agriculture, 4 in fishery and 8 in tailoring activities.

Table -1(VI)

Economic activity wise employment generation of sample respondents.

Sl. No.	Economic activities	No. of Respondents	Employment Generated	Additional Employment
1	Goatery	85	25	110
2	Piggery	40	17	57
3	Handlooms and Handicraft	18	6	24
4	Agricultural Farm	31	14	45
5	Fishery	10	4	14
6	Tailoring	16	8	24
	Total	200	74	274

Source: Field Survey

Income Generation of Respondents

From the field study it is found that, the microfinance received directly from bank or through government sponsored SGSY scheme by the SHG members could make positive impact on generation of income to the sample respondents. An attempt has been made by the researcher to quantify the generation of income under different economic activities undertaken by the SHG members (respondents) on basis of field survey. Though it is difficult to give the actual picture of income generation under microfinance through SHG due to non-maintenance of proper records by the most of the members, a sincere effort has been made to present the true picture as far as possible. During the survey it is found that 15 sample respondents (7.5 percent) are not aware of interest rate charged by the bank on their micro credit from bank. Even most of the respondents could not provide proper information about their household income received from different sources. The incomes of the respondents are calculated on the basis of tentative price of the product and services. The Economic activity wise incomes generated by sample respondents are shown in the Table-1(VII). Though income of the respondents increased but it is not increased substantially. From the table it is found that the economic activities taken by 200 sample respondents could only able to generate additional income of ₹ 20,23,519 during the year 2011 which showed an average increase of income ₹ 10117.59 per respondents. It is also observed that among all economic activities undertaken by the sample respondents in fishery activity generates more income of ₹12040 per respondent and followed by piggery ₹ 11135, goatery ₹9216.90, tailoring ₹

8176.37, handlooms and handicraft ₹ 7673 and agricultural farming ₹7656.12. It is found that goat, fish and pig has sufficient market potential but the SHG members should maintain the professional attitude among them so as to increase the income of the SHG member substantially. Though agriculture farming is the traditional activity of generating income but it stands last on the table on average income generated from economic activity. Moreover, poor quality and lack of proper marketing facility result the low income generation from the handlooms and handicraft activity. Though the income generated from economic activity is not substantial for the SHG members, even than this small increase of income can help in meeting their minimum requirement of the rural poor people.

Table -1(VII)
Economic activity wise income generated by sample respondents

Sl. No.	Economic activities	No. of Respondents	Employment Generated	Additional Employment
1	Goatery	85	25	110
2	piggery	40	17	57
3	Handlooms and Handicraft	18	6	24
4	Agricultural Farm	31	14	45
5	Fishery	10	4	14
6	Tailoring	16	8	24
	Total	200	74	274

Source: Field Survey

Findings of the study

Followings are the findings of the study.

- During the study it is found that out of 200 samples SHG members, only 20 respondents (10 percent) are male SHG members and remaining 180 respondents (90 percent) belong to Women SHG members.
- It is also found that out of 200 sample respondents 162 respondents (81 percent) are married. On the other hand 31 respondents (15.5 percent) are unmarried. Out of 200 total respondents only 7 respondents (3.5 percent) are found widow.

- It is also observed that out of 200 sample respondents, 158 respondents (79%) respondents are within the family size of 2-6. Only 42 respondents (21%) falls in the size of above 6 members.
- It is also found that majority of respondents are in the age group of 21-50 whereas a small number of respondents belong to the age groups of 16-20 and 51-60.
- So far as educational status of the respondent is concerned , a minor section of sample respondents i.e. out of total 200 total respondent only 5 respondents (2.5percent) are illiterate. It is also observed that educational qualification of highest number of sample respondents i.e. 80 respondents (40 percent) are below HSLC. The number of respondents who have passed HSLC, Higher Secondary and Degree examination are found 62, 41 and 12 respectively.
- Goatery emerged as the major activity started under SHGs by the respondents followed by piggery, other income generating activities, agricultural farming, handlooms and handicraft, tailoring, fishery etc.
- In the study it is found that most of the respondents are interested in receiving subsidy amount only rather than performing economic activities. That is why, they prefer those economic activities already exist with their household (e.g. goatery, piggery, fishery handloom etc.)
- In the field study it is found that economic activities undertaken by 200 sample respondents not only provide employment opportunities to them only but practically additional 74 persons are employed along with economic activities of sample respondent.
- It is also observed that among all economic activities undertaken by the sample respondents in fishery activity generates more annual income of ₹12040 per respondent and followed by piggery ₹ 11135, goatery ₹9216.90, tailoring ₹ 8176.37, handlooms and handicraft ₹ 7673 and agricultural farming ₹7656.12.

Problem faced by the respondents

In addition to the positive effects of providing microfinance through SHGs on the employment and income generation of the poor people in the study district, there are various problems faced by the respondents. Keeping in view the noble objective of providing microfinance through SHGs for creation of employment and generation of

income of the poorer section of the society, the researcher tried to find out various problems faced by the respondents. The problems faced by the respondents are summarised as follows:

- Lack of proper knowledge of the SHG members about the various government sponsored employment and income generated schemes. It is found that majority (68%) respondents have not proper knowledge about schemes like SGSY, MREGA etc.
- During the study it is found that the SHG members have to visit frequently to the bank to get their loan amount and to the development block for approve their application. In some cases the emergence of commission agent in the block and development bank creates problems to the respondents.
- The time required for sanction of finance also creates problems to the respondents. Especially in case of government sponsored scheme like SGSY a long period is required from the date of application to the block office up to sanctioning loan amount by the banks.
- As reported by some respondent (28 per cent), the loan amount provided by the bank for performing various economic activities like fishery, piggery etc. is not adequate. The lending banks are not interested for sectioning more funds to the respondents as they are poor.
- Marketing of the product of the respondents is also a problem as reported by some respondents. Specially, respondents producing handlooms and handicraft products face problem of sale of their products as local demand is not sufficient and cannot bear transportation cost to sale in the outside market.
- In-adequate training facility provided by the development block and bank is also a problem for the respondents. As respondents are not skilled person therefore frequent and systematic training can only help them on performing their economic activities successfully.
- Exploitation by the intelligent members of the group is also creates problems in a few SHGs. In a few SHGs it is found that intelligent members always try to take lion share of the profit of the group by taking advantage of the illiteracy of the other members.
- Low return from the economic activities undertaken by the respondents is also a problem for sooth running of their family. It is found that average income generated

from economic activity ₹10117.59 is not sufficient for a family to meet their household needs.

- In-adequate supports from various government departments like fishery, handloom, veterinary departments etc. to respondents for continue and upgrade their economic activities.

Suggestions

The above analysis on providing microfinance through SHGs to the rural poor shows partly satisfactory result on employment and income generation in the Lakhimpur District of Assam. However, in the light of the observations following suggestions are put forward for better fulfillment of the objectives of the study.

- Workshop of SHGs at block level and Gram panchayat level should be organized by the government agencies for creating awareness among SHG members about the various government sponsored scheme of income and employment generation. This awareness programmes may reduce the influence of the officials and local political leaders on allocating government sponsored subsidy oriented schemes.
- Credit camps should be organized at block level and Gram panchayat level with block representatives, bank officials, experts from various development departments of government and professional organizations.
- The keeping of accounts in proper manner is essential for understanding performance of economic activities undertaken by the SHG members. Therefore, workshop on accounts should made compulsory by the lending banks to SHG members who has undertaken income generating economic activities.
- Block and bank officials should make surprise and frequent visit to the respondents to ensure the proper utilization of bank loan on various economic activities.
- It is observed that, maximum respondents are not participating in any training programme for development of their skills. In the study it was found that only 76 respondents out of 200 respondents participated in the skill development training programmes. It is essential to organize skill development training programme for all respondents for performance of their economic activities.
- NGOs dealing with microfinance activities can be entrusted the responsibility of motivating the SHG members for performing income generating microfinance activities by the bank. The monitoring responsibility can also be entrusted on NGOs for better performance of economic activities.
- During the study it is found that a few banks of the study district kept the subsidy amount with the bank as the security of the loan which creates problems to the SHG

members. This unfair practice of the bank should stop for performing economic activities by the SHG members smoothly.

- From the study it is found that out of 200 respondents 162 respondents (81%) are married and majority of respondents are in the age group of 31-50 years. It means that young people are yet to come forward for performing income generated economic activities under microfinance through SHG programmes. Therefore, an environment should be created by organizing motivational programmes for self-employment and income generation through microfinance among the rural unemployed young generation of the society.
- It is found that most of the respondents are women; therefore proper emphasis should be given to the rural women for increasing their entrepreneurial activities. There should be more workshops, motivation programme, exhibitions in district and block level with the participation of women SHGs.
- For providing marketing facility for sale of the product of the SHG members, exhibitions, sale melas etc. should be organized frequently by the various government microfinance implementing agencies at block, district and state level for their benefit.

Conclusion

Lakhimpur district of Assam is one of the flood affected backward district of Assam. Though most of the people engaged in agriculture and allied activities, flood which is common in the monsoon season every year destroys cultivation. Moreover Lakhimpur district is a zero industry district of Assam and development of service sector is also very poor. Therefore, microfinance through SHG can play an important role on creation of self-employment and generation of income for the rural poor of the district. In this juncture government agencies like DRDA can make a sincere effort for implementing income and employment generated programmes through Self help groups to bring the rural people above BPL level. Moreover, capacity building of various stakeholders is necessary to bring the momentum to the SHG movement which will provide an environment for the establishment of microenterprises among the rural people. Microfinance through SHG may become the only way to overcome from the poverty where there is no proper growth of industrial and service sector.

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