CHAPTER - II
CHAPTER-II
REVIEW OF LITERATURE

2.1 Introduction:

In India, despite the large number of branches of the Public Sector Banks, Co-operative Banks, Regional Rural Banks and the promotional role played by Development Banks like National Bank for Agriculture and Rural Development (NABARD) and Small Industrial Development Bank of India (SIDBI), the outreach of the formal banking sector to the constituency of rural poor is still limited. Some of the factors which are widely recognized to be responsible for the limited success of the formal banking sector in reaching out to the vast majority of the poor are: bureaucratic systems, rigid rules and regulations, unsustainable interest rates, collateral oriented lending, office oriented work culture, delayed decision making, high job security resulting in low incentives for adopting innovative business practices and a general orientation among the staff trained to work in formal settings unable to work in situational context. However, the novel concept of micro-finance introduced by the Grameen Bank, Bangladesh and its replication by a variety of institutions in India as also the rest of the world has been instrumental in creating a fresh wave of systems, structures and strategic initiatives for mainstreaming weaker sections in the development policy of the nation.

Over the years, a large number of studies relating to micro-finance and its different aspects have been undertaken by
different scholars both at macro and micro level. Some of the studies relate to evaluation and impact of micro-finance on economic and social empowerment of women, linkage between Self-Help Groups (SHGs) and Banks, role of NGOs in promoting micro-finance concept to the weaker sections, paradigm for empowerment of the poor through SHGs, collateral free lending through SHGs, Swarnajayanti Gram Swarojgar Jogana (SGSY) programme and its impact on SHG members, building women's self confidence through SHGs, micro-finance and role of Banks, frame work for the discussion of the social benefits of micro-finance, role of Nationalised Banks in promoting SHGs for self employment, transformation of rural women through micro credit, micro finance and women SHGs, distinguishing economic development and peace—the role of micro-credit, institutional development in micro-finance, dynamics of rural indebtedness and role of Banks, acquisitions and utilization of micro credit by farmers, repayment and problems of outstanding debts of SHGs, and role of financial institutions and NABARD in micro credit. Some of the studies also relate to the constrains, hindering the proper utilization of micro-credit offered to the SHG members.

In this chapter, an attempt has been made to review some of the existing literature pertaining to micro-finance encompassing its various aspects.

2.2 Review of literature studied:

The Reserve Bank of India (RBI) (1991) had conducted a field survey in Madhya Pradesh and found that SHGs helped the
poor to avail loans at lower rate of interest which helped them to start a new business. The study has proved that micro-finance programme through SHG has been recognized and accepted as one of the new development paradigms for alleviating poverty through social and economic empowerment of the poor. Further the study suggested that women should be encouraged to undertake micro enterprises with available credit facilities from banks which would help to create immediate employment opportunities involving a number of rural poor at low investment level. Moreover, the study has amply demonstrated that thrift and credit operations under micro finance and micro enterprises enhances the economic status of the poor in family and society which helps eradicate poverty at the root itself.

Hulme and Mosley (1996) in their study on the impact of 13 micro credit schemes in Asia, Africa and South America in improving income found that the benefits of those schemes under study were not scale neutral, i.e. the upper and middle income poor tended to benefit more than the poorest of the poor. This was due to: (a) the upper and middle income groups have the ability to take on riskier and more rewarding investments, without treating their minimum needs for survival, (b) those with high income have greater access and ability to buy and assimilate market information, (c) the upper and middle income groups are liable to invest more (in absolute terms) and thus reap much bigger rewards. (d) if the use of the loan is not specified, the poorest of the poor will always have a tendency to use a greater proportion of the loan for consumption purposes than that of the middle or upper income poor.
Srinivasan (1996) tried to explore the causes of success in alleviation of poverty through a group i.e. Self-Help Group in India. His study revealed that by joining a group, people became stronger in dealing with formal institutions and accessing credit. Therefore, he suggested that rural people should be involved in SHGs where the borrower could determine his activity, location, scale of operation and get equality in taking loans.

Sangwan (1996), in his study, had made a detailed investigation into the role of Oriental Bank Grameen Project in Dehradun district in providing micro-credit through SHG members. He found that such SHGs would be instrumental in enhancing future saving of the poor people in the wake of the existence of so many non-banking institutions especially in urban areas.

The interest in providing credit to micro enterprises, especially women, emerged as a major area of interest for researchers mainly during the nineties. Samson (1997) found that 98 per cent of the 4.5 million borrowers of Grameen Bank, who were among Bangladesh’s poorest had repaid their loan on time and at commercial interest rates. 94 per cent of the Grameen’s loan recipients found to be women. Samson also found that micro finance was not a charity money but a new way of doing business. Grameen Banking was reversal to traditional banking; the poorer the borrower, the higher the priority. Borrowers form groups of five. They pay a weekly installment and if they fail, 2 per cent default charge is levied. As condemning a defaulter of loan does not solve the problem, a new loan structure is worked out and the
person is allowed to borrow further to overcome his/her financial problem and a longer repayment period is allowed.

Mohanty (1997) studied the bank linkage and microfinance in India and came to the conclusion that banking linkage in India had emerged as a successful model which had the potential and promise of being a sustainable, successful, cost-effective and transparent means of providing micro-finance to the unreached and disadvantaged rural poor. In the context of the financial sector reforms, he suggested that the banks should be called upon to improve their financial performance and profitability without losing their development perspective.

Chetri (1998) in his study tour in India found that the poor could save and access formal financial institutions through self help group system. He suggested that women should be encouraged to undertake micro enterprises with available credit facilities from financial institutions through micro credit, because financial services could improve their living condition by increasing savings and incomes of the poor members.

Karmakar (1999) in his study of SHGs and Bank linkage found that in India, SHGs had been able to provide rudimentary banking services to SHG members on a cost-effective basis and meet urgent credit requirement which ensured almost 100 per cent repayment of loans. Further, the study has suggested that in India, where cheap, low cost funds are not available, the need of the bank linkage of SHGs is a necessity in view of the low initial savings capacity of the really poor rural people.
Mysore Resettlement Development Agency (MYRADA, 2000) made a study on women’s empowerment in the state of Andhra Pradesh and it had found that empowerment of women was only possible by the micro-finance programme through SHGs. Under the micro credit scheme given by women's development co-operation, (NGOs) provide better employment avenues for women with a target goal of making them economically independent and self-reliant.

NABARD (2000) in its evaluation study on impact of micro-finance on SHG members examined the economic and social benefits accruing to SHG members using various parameters such as asset structure, income, savings and borrowing, employment, consumption level and social empowerment. The study based on the data collected from a sample of 560 member households belonging to about 220 SHGs spreading through 11 states, highlighted several features of SHGs Bank linkage programme in the country and focused on the achievement of the programme in targeting the weaker sections of the society. The report observed that the micro-finance programme had substantial impact in increasing saving and lending habits of the SHG members, income equality, boosting their self confidence and improving their communication skills during the post SHG situation. However, the report emphasized the need for a wider coverage of members under the training programme.

National Institute of Rural Development (NIRD, 2001) made a field survey on 'Micro credit intervention in promoting micro enterprises in the states of Andhra Pradesh, Karnataka,
Tamil Nadu and Maharashtra which clearly demonstrated that SHG led micro credit movement and micro enterprise development could lead to poverty alleviation in rural areas. The study has also brought out the fact that out of three Self-Help Promoting Institutions (SHPIs) viz. NGOs, Banks and Government, the NGOs are found to be better equipped for capacity building of SHGs for micro credit movement and promotion of micro enterprises. The study also brought out clearly that SHG led micro-credit movement served the cause of women empowerment, social solidarity and socio-economic betterment of the poor in their own setting.

Dutta and Raman (2001) in their study of 30 women SHGs under Rastriya Seva Samiti at Tirupati in the state of Andhra Pradesh, revealed that the SHGs were able to provide various credit services such as business loan, consumption loan, loan for settlement of old debt and loan for other contingency purposes to their members. The study suggested that greater thrust should be given to internal resource mobilization for viable and sustainable business operations of the SHGs in the future.

Dasgupta (2001) observed in his study that micro-financing through informal group approach had effected quite a few benefits to the members of SHGs. He believed that micro-financing could increase the volume of savings, open up a new market for financial institutions, reduce transaction cost for both lenders and borrowers and increase the repayment habit of borrowers. He emphasized that Government should take the responsibility for monitoring, use and efficiency of credit through
appropriate tools, and Banks should be given autonomy to evaluate SHGs for conducting business with them.

Maheswaram and Dharmadikary (2001) assessed the impact of SHGs in providing credit to rural women in three villages of Pune district, where the Maharastra Rural Credit Programme (MRCP) was being implemented. The study had revealed that MRCP was successful in achieving its objectives due to easy and periodic availability of credit, linkage between SHG and Bank, and the active role performed by the NGO. However, the study identified two major problems while implementing the micro-credit scheme. First, the selection of the economic activity that would yield high rate of return and second, marketing of the produce.

Satish (2001) studied the formation of SHGs, utilizing the data and material collected for the period 1997-2000 in three states, namely Karnataka, Maharastra and Uttar Pradesh. The study observed that there had been initial resistance at the time of formation of SHG both from within the members and from outsiders like village elders and money-lenders. However, the study revealed that resistance to groups promoted by Banks was much less than of the NGOs.

Another study made by Ojha (2001) revealed that there were some prerequisites for sustaining the success of SHGs. The major focus should be laid on homogenous groups from the point of view of sustainability of efforts. Prior to the formation of SHG, all concerned should arrive at a common understanding about the purpose/objectives, implementation strategy and action
programme. Establishment of a suitable monitoring and evaluation system should form a part of the implementation programme.

Dadich (2001) while studying the Oriental Bank Grameen Project (OBGP) launched by the Oriental Bank of Commerce in May, 1995 on a pilot basis in eight villages (two in Rajasthan and six villages in Dehradun district of Uttar Pradesh) observed that micro-finance, if properly designed and implemented effectively, could be a means, not only to alleviate poverty and empower women, but also would be a viable economic and financial proportion. The study suggested that the central banking authority should adopt the positive and liberal approach to facilitate the further improvement and development of micro-finance system in India.

Kumaran (2001) reviewed some studies made on informal SHGs of the poor in India in order to comprehend their role in the promotion of socio economic development of the rural poor. Moreover, attempts were also made to examine salient features, emergence and linkages of SHGs with other organizations. The result of his analysis has proved that an integrated development of rural poor is possible only by linking the Panchayati Raj Institutions (PRIs) with the programme to the poor through SHGs.

Nair and Tara (2001) by studying the role of micro-finance in developing countries observed that micro-finance was one of the most promising grassroots innovations in developing economies because it was the micro-finance mechanism through which individuals were provided capital directly, which could be
used by them for productive and income generating purposes with their business knowledge and wisdom.

Rao (2002) carried out a field survey of 23 SHGs in Andhra Pradesh and Karnataka and found that SHGs had played a positive role in encouraging saving and promoting income generating activities of group members. In his study, he observed that small loans became popular among the poor due to low rate of interest charged by the Banks and absence of collateral obligations in taking loans. Further, he noticed that SHGs were sustainable, thereby they could stimulate savings and in the process help borrowers to come out of the vicious circle of poverty.

Bandhyopadhyay and Mukherjee (2002) in their study in Andhra Pradesh emphasized that there was an urgent need to workout mechanism/system that would allow the SHGs and the Panchayati Raj Institutions (PRIs) to work in harmony and establish a system of reinforcing each other's work. According to the authors there should be an institutional and functional linkage between PRIs and SHGs so as to enhance PRIs responsiveness, accountability and transparency. They further suggested that Mandal level and Gram Panchayat level planning committees be concurrently established. They also believed that the PRIs together with the SHGs would form the first tier of planning for development.

NABARD (2002) in their study mentioned that SHGs could play a vital role in Assam in educating and training the group members, enhancing skill and acting as an effective link between the rural poor and the Banks, both for credit delivery and recovery of loans. However, the study revealed that lack of
awareness among members, uncertain law and order situation and the apprehension of bankers regarding recovery of loans had greatly hampered the progress of the SHG-Bank linkage programme, launched by the NABARD in Assam.

Chavon and Kumar (2002) reviewed empirical evidence on NGO-led micro-credit programmes in several developing countries and compared them with state-led poverty alleviation schemes launched in India. The study showed that micro-credit programme had been able to bring about a marginal improvement in the beneficiaries income. However, they proved that the beneficiaries had not gained much by way of technological improvement.

Bhatia and Bhatia (2002) in their study wanted to trace out how the concept of SHG oriented its present status and whether group lending in India was a successful method for both bankers and borrowers. The survey conducted by them has brought to light that the group lending had been advantageous to both bankers and borrowers. However, they suggested that the task of group formation should be taken with all seriousness so that the poor cannot be deprived of getting loans from the Banks.

Patel (2002) in his study proved that the borrowers of the informal SHGs were willing to pay higher interest rates than the prevailing rates in the formal system due to its easy access, convenience, and absence of collateral obligations, availability of timely and adequate credit, simplicity in application procedure and quick and simple appraisal technique. Further, he suggested that state Government should have a social and legal responsibility
to assist the poorest of the poor so that they could be brought into the mainstreams to make a comfortable living rather than making them entirely dependant upon subsidies which had adverse impact on the country's economic and financial resources.

Puhazhendhi and Satyasai (2002) after examining the functioning of as many as 223 selected SHGs belonging to eleven states and representing four different regions across the country (Orissa and West Bengal from Eastern Region, Uttar Pradesh and Madhya Pradesh from Central Region, Gujarat and Maharashtra from Western Region and Andhra Pradesh, Karnataka, Kerala and Tamil Nadu from Southern Region and Rajasthan in Northern Region) remarked that SHGs had positive economic and social impact on the rural women in improving their confidence amongst members in managing their financial crisis. Furthermore, the study revealed that among different regions, the impact of SHGs on empowerment was relatively more in Southern region followed by central and Western region and it was relatively less in Eastern region. On the other hand, the impact of SHGs on social empowerment in rural women was relatively more in southern and western regions than the other regions.

Gupta and Gupta (2003) in their studies have revealed that SHGs are considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. Further they found that SHGs enabled its members to learn to co-operate and work in a group environment. Furthermore, they depicted that success of these SHGs not only improved the
economic status of the women concerned but there is also a drastic change in their social status.

Chakrabarti, (2003) had made a survey on the impact of SHG based micro-finance in India and found that though SHG based micro-finance nurtured and aided by NGOs, have become an important alternative to traditional lending in terms of reaching the poor without incurring a fortune in operating and monitoring cost, but in spite of its impressive figure, micro-finance in India is still presently too small to create a massive impact in poverty alleviation. But he hoped that if pursued with skill and opportunity development of the poor, it holds the promise to alter the socio-economic face of India’s poor.

Singh (2004) had made an attempt to investigate into the efficiency of SHGs of Manipur in providing credit to the needy people for sustaining income and generating self employment. In that study, he opined that SHGs could be used as suitable agents for extending credit to the poor and disadvantaged groups and providing necessary care and guidance for utilizing the credit. Further, his analysis also revealed that the loan recovery rate of SHGs was notably high, which ranged from 90 per cent to 100 per cent as against 1 to 3 per cent in centrally sponsored credit linked schemes.

Sharma (2004) in his study depicted that most of the demand for credit in the rural areas of Assam was micro in nature and most of the loans extended by the banking institutions in the rural areas were also small (less than Rs. 25,000). But he observed that the Banks faced some problems in providing micro-credit due
to high transaction costs both for the borrowers and the Banks. Further, he stated that NABARD had tried to mitigate the problems through SHGs by which poor could take loans from the formal banking system. The study suggested that Banks should be encouraged to link SHGs through the NGOs rather than directly.

In an another study, Dey and Bhattacharya (2004) focused on some major problems of SHGs in Tripur, a tiny and poor state of the North-Eastern region. The scholars made an interesting conclusion that in tripura, majority of the rural people did not show interest in forming SHGs due to lack of awareness, absence of Bank's co-operation, and inadequate infrastructure especially the transport facility to the interior places.

Bora (2004) remarked that the State Institute of Rural Development (SIRD) based at Khanapara in Guwahati (Assam) had attained highly enviable success in its goal of community development and thereby boosting the state's rural economy scenario over the years by developing and supporting SHGs and making them self-dependent farm mechanization on an entrepreneurial basis and developing Panchayati Raj Institutions. He found that more than 500 SHGs had been formed under its guidance of which about 80 per cent had already become fully economically viable and self-dependent.

Hajarimagum (2004) in her study dealt with how the NGOs took responsibility in empowering women through various activities and programmes in Manipur. She found that under the scheme of micro-credit, women benefited more as the scheme carried out a wide range of activities including identification of
women entrepreneurs, preparation of a self viable project, providing technical consultancy services, facilitating availability of credit through Banks and other financial institutions (through the scheme of margin money assistance), promoting and strengthening women's co-operatives, SHGs arranging training of beneficiaries, project formulation and financial management. Moreover, she suggested that NGOs should play a committed role at the micro and macro level as well to initiate women's movements and pressurize for their rights and services.

Khera and Rana (2004) also had drawn similar conclusions in regard to the role of NGOs in providing micro-credit through informal sectors like SHGs in North-Eastern region especially to women. Further, they stated that NGOs could play a major role in involving people in developmental processes, improving understanding of the problems and opportunities in this region, enhancing the capacities and capabilities of local NGOs to deal with women awareness and those working in the informal sector, which was predominant in the region.

Singh (2004) made a comparative analysis of micro-credit delivery system between India and Bangladesh in 2002 and tried to investigate how the micro-finance programme could help in alleviating poverty and generating income. The study observed that the micro-finance programme had been able to reduce poverty by generating more income to the programme participants and their families in both countries. However, the author believed that the populist schemes as announced by the Governments at the time of election to win the voters, would hamper the growth of
micro-finance in Bangladesh and India. The same is true in other developing countries also.

Shylendra (2004) has analyzed the progress and performance of the SHG – Bank linkage programme in the state of Gujarat and examined the role played by different stakeholders like NABARD, financial institutions, NGO and SHGs. The study has proved that if the poor are properly motivated and sensitized through education and training, they themselves can generate some funds for setting up micro enterprises, which if effectively monitored by a dedicated NGO, can go along way in improving the condition of the poor and the marginalized, besides confirming self respect and dignity on themselves.

Saikia (2004) had made a study on the role of SHGs in uprooting the problem of rural credit in Assam. The study has highlighted the fact that SHG members have easy access to institutional credit and that too at a reasonable rate of interest. The recovery performance of SHG members is also found to be high. The study has observed that SHG-Bank linkage programme can be considered as an effective instrument for sustaining the economic condition of the SHG members.

Ramesh (2004) evaluated the impact of micro-credit on socio-economic empowerment of the rural women of Mahaboobnagar district in Andra Pradesh. The study based on field investigations of 986 selected SHGs and 120 women respondents (SHG members) who availed of the micro-credit, concluded that SHGs could empower women to take active part in the socio-economic progress of the nation. The study further proved
that SHGs could bring about a change in mindset of the very conservative and tradition bound illiterate women in rural areas.

Sachchidananda and Kumar (2004) investigated the empowerment of women through SHGs in Bihar where despite tremendous potentialities for the formation of SHGs, neither NGOs nor the Government institutions took initiatives for formations of SHG and consequently women's participation in development schemes was still tardy in Bihar. However, the study suggested that there was an urgent need in Bihar for extending micro-credit through SHGs so that rural women could contribute to the socio-economic progress of the state.

NIRD (2005) carried out an explanatory study on “Micro-credit for Micro-enterprises” in Andra Pradesh, Karnataka, Tamil Nadu and Maharastra, which clearly demonstrated that SHG led micro-credit movement and micro enterprise development could lead to poverty alleviation in rural areas. The study found that out of the three SHPIs, viz. NGOs, Banks and Government, the NGOs were found to be better equipped for capacity building of SHGs for micro-credit movement and promotion of micro-enterprises. The study further revealed that, SHG led micro-credit movement served the cause of women empowerment, social solidarity and socio-economic betterment of the poor in their own setting.

Varman (2005) in his study examined the association between the operation of SHGs and formal banking habits especially among the females in Kavraayapathy and Pottapally in Tamil Nadu state. In the process, he tried to trace out the socio-economic factors that determine deposit and credit account
holdings (banking habits) in formal basis, among individuals and households. The study revealed that micro-finance through SHGs, which were classified under informal organizations, intentionally or unintentionally, helped formal Banks by increasing the number of accounts by including banking habits in rural people, especially the women.

Devi (2005) made a field survey on the functioning of the tribal women's SHGs operating in Demoria Block of Kamrup district in Assam and examined their role in economic empowerment of the tribal women. The study found that there was significant increase in both income and saving of the SHG members formed by the plains tribal women. The study has rightly asserted that micro-finance through SHGs has been recognized as one of the most promising and effective instruments for poverty alleviation and employment generation in most of the poor women of interior villages.

Pillai, and Harikumar, (2005) had made a survey on the performance of SHGs in Kerala and found that the very existence of SHGs was highly relevant to making the people below the poverty line hopeful and self reliant. SHGs enable them to increase their income, improve their standard of living and status in society. Moreover the study suggested that for the better performance of SHGs proper encouragement, training, providing basic education and financial help should be given to the SHGs members.

Dhar (2005) attempted to vividly discuss about the micro-finance schemes offered to women micro entrepreneurs in
some areas of North Bengal, which were formed under the Swarnajayanti Gram Swarozgar Yojana (SGSY) and found that the Regional Rural Banks (RRBs) were playing a major role in micro-financing together with the scheduled Commercial Banks through SHGs. Of course, RRBs have been found to lend higher amount to village artisans and micro-industries in the year 2005. Further, the study revealed that micro-entrepreneurs are mainly engaged in very small activities like piggery, goatery, poultry making and tailoring.

Kabeer (2005) had made a field survey in South Africa to examine the empirical evidence on the impact of microfinance with respect to poverty reduction and empowerment of the poor women and found that access to financial services can and does make vital contributions to the economic productivity and social well-being of poor women, but it does not automatically empower women, just as with other interventions, such as education, political quotas and access to work. Further the study pointed out that there are no magic bullets, no panaceas, no blueprints, no readymade formulas which bring about the radical structural transformation that the empowerment of the poor, and of poor women implies.

NABARD (2005) had made a field survey in Uttar Pradesh to access the impact of the SHG-Bank linkage programme on the SHG members and found that the SHG Bank linkage programme has brought out encouraging and positive features like increased the loan volume as well as loaning pattern of the SHG members from non-income generating activities to production
activities. Besides, the study revealed that it reduced the transaction coasts for both the Banks and the borrowers.

Soundarapandian (2006) had made a field survey on the achievement and performance of SHGs of Maduri district on employment and income generating activities through the rural enterprise development and found that SHGs were gradually emerging as one of the most effective strategies to alleviate poverty and can effectively generate employment and sustain the income of the SHG members by giving them opportunity to work.

From the foregoing discussion on existing literature in the field of micro-finance, it is observed that, despite a large number of studies relating to micro-finance and its different aspects have been undertaken by different renowned scholars in different countries and different states of India, micro-level studies on micro-finance in the North Eastern region particularly in Assam are very few in number. Further, studies on the area of promoting, developing and financing weaker sections (especially SC, ST and OBC) through SHG in Kamrup district are yet to be emphasized. Therefore, the present study is expected to bridge the gap with the empirical study on the impact of micro finance. The success or failure of any scheme largely depends on how best it is conceived, organized and implemented. Micro-credit scheme in this regard for the development of rural areas through micro-enterprises either in agriculture or non-agricultural sector is no exception.

Moreover, the comparative studies of working and performance of Government supported SHGs and NGO supported SHGs in Assam are scanty. Therefore, it is expected that such
type of studies based on field level data will facilitate the economic planners and policy makers in formulating future plans and strategies for the proper development of micro-finance in the state which is burdened with vast magnitude of unemployment and high incidence of poverty. In any empirical exercise having a bearing on policy issues, the necessity of a new micro study remains evergreen.

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