



EFFICIENCY AND WEAKNESS IN THE ORGANISATION AND MANAGEMENT OF SELF HELP GROUPS: A STUDY OF SOME SELECTED SHGs

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ABSTRACT

Self Help Group mechanism is being considered as powerful weapon for the eradication of poverty through the socio-economic upliftment of the poor and underprivileged section of the society in almost all developing countries including India. It is also recognized that participation in SHGs leads to the empowerment of the poor women. But in reality SHG-Microfinance mechanism faces some problem with regard to its organisation and management. The success or the failures of the groups depend in the long run. If the SHGs are organised properly and managed efficiently then and only then the objectives of poverty alleviation through this SHG-Microfinance mechanism could be achieved. Inefficiency in the organisation and management of Self Help Groups (SHGs), on the other hand, leads to the dropouts from the groups and results in defunct of the Groups. Keeping this in view the study has been taken up to identify the actual situation of different factors relating the organisation and management of the SHGs as well as to give some suggestions based on the results of the analysis. Result of the study indicated that SHGs are comparatively efficient with regard to transparency in dealing, in taking various decisions with regard to day to day functioning such as sanctioning loan to members etc. SHGs shows weakness with regard to action taken mechanism and with regard to the rotation of the common fund.

KEYWORDS: *Self Help Groups (SHGs), Organisation and Management of the SHGs*

INTRODUCTION

Efficiency in the organisation and management of Self Help Groups (SHGs) is an important factor on which the success or the failures of the groups depend in the long run. If the SHGs are organised properly and managed efficiently then and only then the objectives of poverty alleviation through this SHG-Microfinance mechanism could be achieved. Inefficiency in the organisation and management of Self Help Groups (SHGs), on the other hand, leads to the dropouts from the groups and results in defunct of the Groups. If SHGs are managed properly and efficiently, then the rate of dropouts from the group

and the numbers of defunct SHGs will automatically fall. In order to assess the strength or weakness in the organisation and management of the SHGs the present study has been taken up. At first this paper attempts to identify the actual situation of different factors relating the organisation and management of the SHGs in the ground of then it strives to analyse the strength or weakness of different factor individually and as a whole based on the responses of the respondents. Then, it tries to give some suggestions based on the results of the analysis of the responses of the respondents. This paper has been



divided into five main sections excluding this introductory section. First section of this paper gives the information about the area under study. Then, it discusses the major objectives of the study in the next section. Third section of this paper discusses about the methodology adopted for the study. Fourth section contains the results of analysis and major findings of the study. Finally the paper is concluded with some suggestions for the policy makers for the better socio economic empowerment of women by the mechanism of the Self Help Group by ensuring better efficiency in the organisation and management of the SHGs.

A BRIEF DESCRIPTION OF THE AREA UNDER STUDY

Bankura is one of the most economically and industrially backward districts of West Bengal and within Bankura the study area (as shown below in Figure-1) consisting of five tribal inhabited blocks namely Ranibandh,

Hirbandh, Raipur, Khatra and Chatna is the most deprived part of the district. The percentages of tribal population of Ranibandh, Hirbandh, Raipur, Khatra and Chatna are **47.07, 28.45, 27.66, 22.02, and 20.50** respectively as per latest census, 2011. Out of these five blocks, Ranibandh and Raipur blocks fall under Jungle-Mahal and the other three are adjacent to the Jungle-Mahal area of the state West-Bengal. Most of the regions of the study area are hilly, forested and drought-prone. Agriculture is dependent on rains and a single crop of paddy is produced once in a year if there are timely rains. Cultivation of some vegetables is undertaken irregularly by almost all households who have some land. The forest - which was once a source of food, fuel, fodder and livelihood - still provides fuel and some income from minor forest products.

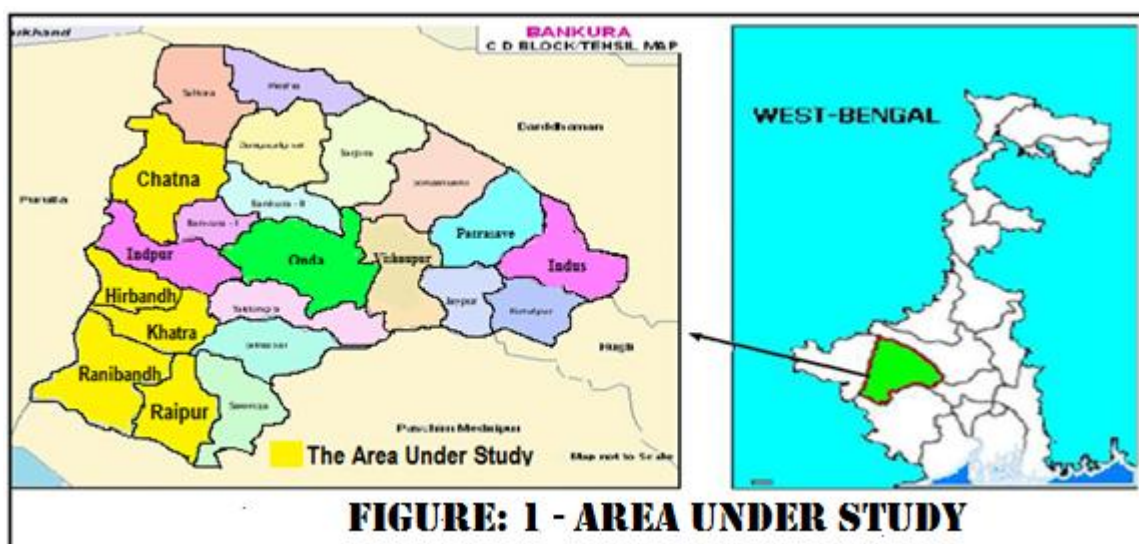


FIGURE: 1 - AREA UNDER STUDY

On an average 28.12 % of the total population of the study area belongs to scheduled tribe as compared to the district average of scheduled tribe population of 10.25%. There are about 5998 Self Help Groups (SHGs) with

total members of about 71,736 functioning under the SGSY scheme which have recently been modified as NRLM scheme. The following table (Table No.:1) depicts the number of SHGs in the study area in 2004-2005 and from 2012-13 to 2014-15.

Table No.-1 Table Showing Number of SHGs in the Study Area in 2004-2005 and From 2012-13 to 2014-15

Sl. Nos.	Blocks	No of SHGs				No. of SHGs Received RF under SGSY/NRLM
		2004-05	2012-13	2013-14	2014-15	
1	Ranibandh	630	1257	1260	1261	1015
2	Hirbandh	162	708	725	729	444
3	Raipur	477	1496	1545	1551	922
4	Khatra	501	875	920	941	646
5	Chatna	594	1482	1511	1516	1371
TOTAL		2364	5818	5961	5998	4398

Source: District Human Development Report, Bankura, 2007 & DRDC, Bankura

Out of the total 412535 SHGs in the state, 22754 belong to Bankura district that account for about 05.51% of the total SHGs of the state. As compared to the total no of SHGs formed in the district the % of SHGs formed in the five sample blocks–Ranibandh, Hirbandh, Raipur, Khatra and Chatna are 5.54, 3.20, 6.81, 4.13 and 6.66 respectively.

It indicates Hirbandh and Khatra Blocks show less performance as compared to the district average. The following table (Table No.-2) shows the coverage of SHGs as a percentage of total as well as a percentage of approximate BPL-Population of the district, five blocks under study and in the study area as whole.

Table No.-2 Coverage of SHGs as a Percentage of Totals As Well As Percentage of BPL-Population

District /Blocks	Population	SHGs	Members*	% of coverage	% of BPL**	BPL***	SHG coverage as a % of BPL
District	3,596,674	22754	272138	7.57	42.48	1527867	17.81
Ranibandh	119089	1261	15082	12.66	49.75	59247	25.46
Hirbandh	83834	729	8719	10.40	49.95	41875	20.82
Raipur	171,377	1551	18550	10.82	49.98	85654	21.66
Khatra	117,030	941	11254	9.62	46.87	54852	20.52
Chatna	195038	1516	18131	9.30	49.95	97421	18.61
Study Area	686368	5998	71736	10.45	49.30	338379	21.20

Source: Compiled from secondary data, *Average members based on sample, ** District Human Development Report, Bankura (2007)

*** Close Approximation

This indicates a satisfactory participation of the poor women of the five blocks in to the Self Help Groups (SHGs) as compared to the district coverage percentage of SHGs that stands at 17.81 %. The overall coverage ratio of area under study is 21.20 % which is also higher than the district coverage percentage of SHGs. Majority of the women in the study area live in most deprived conditions of ignorance and poverty, completely unaware of their potential and individuality, leading to unhealthy lives. They do not have permanent, dignified, sustainable livelihoods. They work at the mercy of landlords and owners of shops and establishments. They have uncertain and seasonal wage employment in agriculture fields. Some of them are forced to migrate to the adjacent districts of Burdwan, Hooghly etc. for their livelihood. Due to lack of skills and regular income generation activities, most of them are illiterate and live below the poverty line.

OBJECTIVES OF THE STUDY

The main objectives of the study are as follows;

- ✧ To identify the strength or weakness in the organisation and management of Self Help Groups (SHGs) of area covered under study.
- ✧ To suggest some measures for the efficient organisation and management of Self Help Groups (SHGs) by overcoming the weakness.

DATA BASE AND METHODOLOGY

Present study is based on certain standardised sequences in which it has been conducted and finalised which are termed, in the context of research terminology, as research methodology. It is empirical in nature and

mainly based on primary data. It is based on sample beneficiaries of women Self Help Groups from five tribal inhabited Blocks of Bankura District, West-Bengal. The study is based on a field survey with a structured interview schedule. The researchers personally conducted the interview of the members of the Self Help Groups with the help of resource persons of the SHGs at gram Panchayet level. A sample of 240 members was chosen using multi stage stratified random sampling. A multi stage stratified simple random sampling procedure has been adopted to select Block, GPs, villages, and Self Help Groups and its members. 24 women Self Help Groups from each block and then two members from each and every group had been selected for the purpose of intensive analysis. In this way, in total, 120 SHGs and 240 members were selected and necessary data were collected through the concerned GPRPs who are considered to have sufficient experiences and information at the grass root level due to their involvement in the organisation of the SHGs at the gram Panchayet levels for intensive study for the fulfilment of the above mentioned objectives.

Based on the survey of literature pertaining to the organisation and management of SHGs some research based questions were set in five point scale starting from very poor to very good with respect to six criteria of good management of groups considered and placed before the 15 GPRPs of the concerned GPs to collect information from the 08 SHGs selected for our study from each of the 15 GPs. The six criteria chosen were regularity in holding meeting, regularity in saving and repayment, democracy

in decision making, action taken mechanism, transparency in dealing and turnover of the common fund. The GPRPs are made well informed about the objective of study before they approach to the sample SHG for collecting information from the group under their GPs. After long and careful conversation with the concerned GPRPs, the responses collected from the concerned sample SHG are noted down and assembled for total 120 sample SHGs. To assess the efficiency in the organisation of management of SHGs at first the impact of six different factors were assessed separately and then the overall impact of all the six factors were assessed as a whole to find out comparative efficiency or weakness of each and every factors considered.

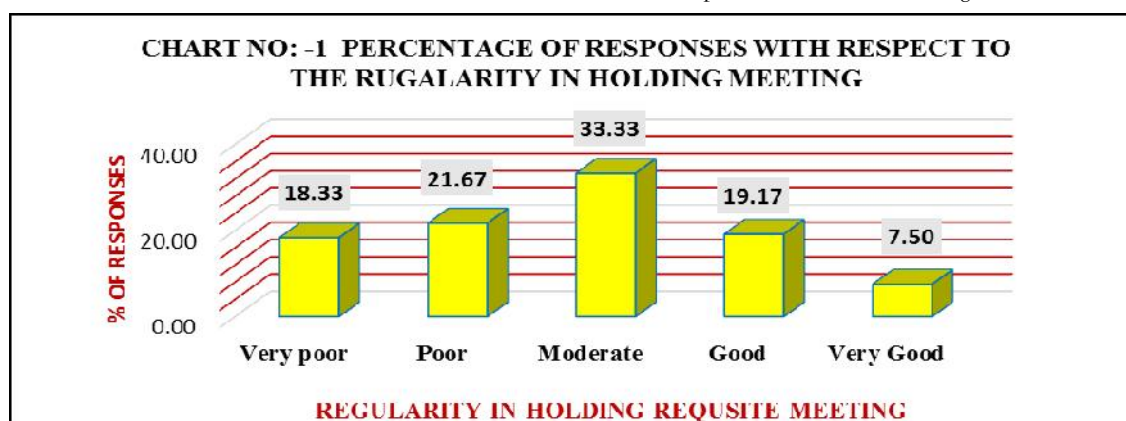
ANALYSIS AND MAJOR FINDINGS OF THE STUDY

In this section, primary data collected directly from the respondents as well as through the concerned GPRPs have been analysed to identify the strength or weakness in the organisation and management of Self Help Groups (SHGs) of area covered under study. Analysis of data has been done primarily based on the six criteria chosen for the study. These are regularity in holding meeting, regularity in saving and repayment, democracy in decision making, action taken mechanism, transparency in dealing and turnover of the common fund. To assess the efficiency in the organisation of management of SHGs at first the impact of six different factors were assessed separately and then the overall impact of all the six factors

were assessed as a whole to find out comparative efficiency or weakness of each and every factors considered. Criteria wise analysis and analysis of data as whole together with necessary findings are highlighted below.

1. Analysis of Regular meeting of the SHGs:-

Regular meeting as desired by the constitution of the Self Help Groups (SHGs) helps in building confidence and unity among members of the groups. It helps to know the various important decisions taken by the group from time to time and enable the members to take the right decisions in future. It also reduces the misunderstanding as well as conflict among the members. So regularity in holding meeting was considered as an important factor or criterion of efficient management in our study. In order to know the actual situation regarding the regularity of holding requisite meeting by the sample SHGs, concerned GPRPs were approached and they were asked to collect information about the sample SHGs in this regard in specific format. They were instructed to capture information about the regularity in holding meeting by the SHGs into five categories starting from very poor for the SHGs where no or very poor numbers of meeting were held to very good where almost all the requisite meetings were held. More specific information was also provided to them in this regard. The percentages of responses from the respondents as noted into five categories with respect to regularity in holding meeting have been presented in the following chart (Chart No: -1).



Source: Computed from primary data

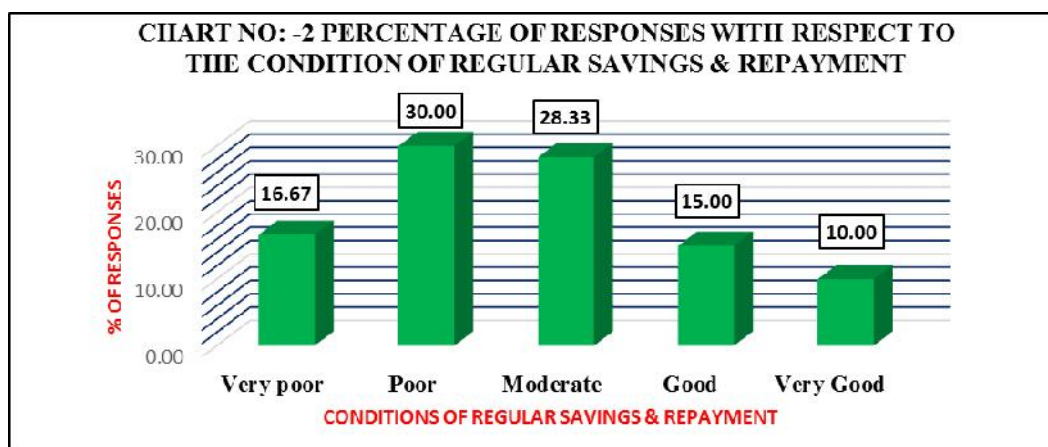
From the above chart it is seen that that the regularity of holding meeting is neither very good nor very bad. In majority of the cases (consisting of 33 % response) it is found that the condition of holding regular meeting moderate. In 20% cases it is good and only for 13.33% cases it is very good. Similarly it is also found that in 20% cases it is poor and only for 18.33% cases it is very poor. From the above scenarios of the conditions of regularity in holding meeting we can say that meetings

are held in almost all cases but the condition is not good with regard to the regularity in holding meeting. It may be due the several facts such as lack of time of the poor tribal women, lack of proper leadership, motivation and guidance etc. So, there is enough scope for the improvement in the conditions of regularity in holding meeting for the SHGs. Proper emphasis must have to be given in this regard by considering the causes for which the required regular meetings are not held.

2. Analysis of Regular Savings & Repayment of SHGs :-

The primary objective of the Self Help Groups is to create regular saving habits among the members so that they can accumulate common fund and can take loan in case of their need. All the members generally hand over their minimum savings amounts to the presiding member at the time of regular monthly meeting. Similarly the members taking loan from the common fund also handover the instalment along with interest amount in the meeting to the presiding member. In order to know the actual situation regarding the regularity of savings and repayments by the sample SHGs, concerned GPRPs were

approached and they were asked to collect information about the matter from the sample SHGs in specific format. They were instructed to capture information about the savings and repayments by the members in five point scale starting from very poor for the SHGs where there is maximum irregularity in saving and repayment to very good where is maximum punctuality or regularity in saving and repayment. More specific information was also provided to them in this regard. The percentages of responses from the respondents as noted into five categories with respect to regularity in saving and repayment by the members of the sample SHGs have been presented in the following chart (Chart No: - 2).

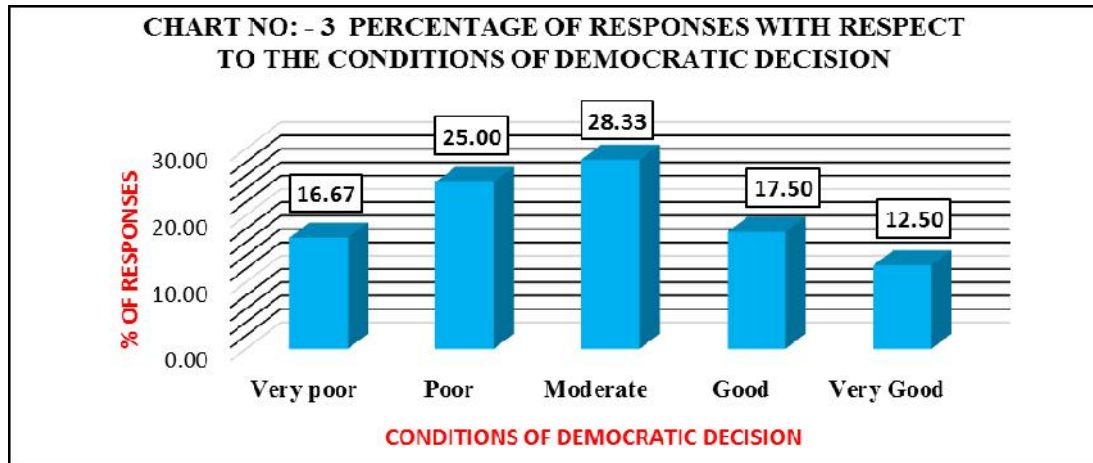


Source: Computed from primary data

From the above chart it is seen that the regularity in saving and repayment by the members of the sample SHGs is poor for the majority (30%) of the sample SHGs and very poor for the 16.67% SHGs. Again this condition is moderate for 28.33% of the sample SHGs. Only 15% and 10% of the sample SHGs are reported to have good and very good regularity respectively in saving and repayment by their members. From the above scenarios of the conditions of regularity in saving and repayment by the members of the sample SHGs we can say that there are SHGs where there are much irregularity in saving and repayment by the members. It may be due to the several facts such as extreme poverty of the members or may be due to the lack of strict rule and regulation in the group organisation and management. Appropriate steps must have to be given in this regard by considering the causes for which this irregularity occurs in order to achieve the objective of poverty alleviation through the SHG-microfinance mechanism.

3. Analysis of Democratic Decision:-

Democratic decision also an important factor or criterion of good management. General decisions on day today functioning of the SHGs should have been taken democratically for good management. Leader of the group must not dominate on the day today functioning of the SHGs. Democratic decision is also essential for the sanction of new Loans as well as for the collection of fines and penalties. In order to know the actual situation whether democratic decisions are taken by the SHGs in its day to day functioning, concerned GPRPs were approached and they were asked to collect information about the sample SHGs in this regard in specific format. They were instructed to capture information about the abidance of democratic decision by the SHGs into five categories starting from very poor for the SHGs where majority of the decisions are taken by the group leader or influential members without following democratic principles to very good where the majority of decisions are taken through voting. The percentage of responses as classified into five categories in this regard have been presented in the following chart (Chart No:-3)



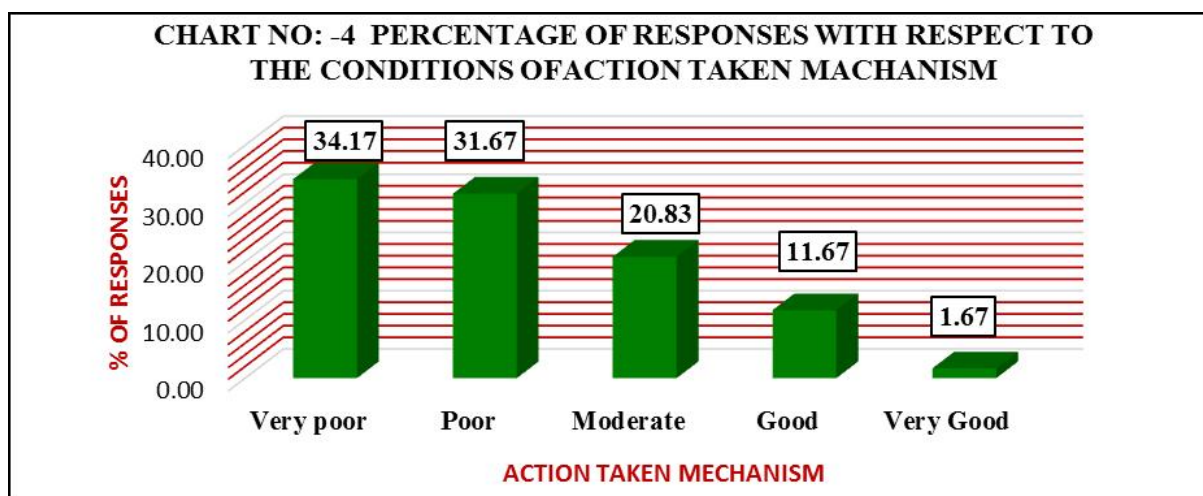
Source: Computed from primary data

It is seen from the responses of the respondents that only 12.5 % cases decisions are taken entirely on voting. On the other hand, in case of 16.67 % SHGs each and every decision is taken without following the democratic principles. In case of 25% of the sample SHGs, decisions are also not taken on the basis of fully democratic principles. In both the cases leaders dominate the decision-making in different matters of the SHGs. In case of majority of the SHGs i.e. for 28.33 % SHGs decision is neither taken fully on the basis of democratic principles nor do the leaders fully dominate the decision-making in the SHGs. It is also seen that in about 30 % (17.5% + 12.5%) of the sample SHGs decision are mostly taken on democratic principles. It may be due the presence of one or two effective and opportunist members or may be termed as elites among the poor who strive to influence the decision in favour of them.

4. Analysis of Action Taken Mechanism:-

Efficiency in management and organisation to some extent depends on the action taken mechanism. According to social work theory, the principles of group

work dynamism explain various stages of group functioning. Sub group formation might adversely affect the performance of the group. Generally in almost all social groups, conflicts arise out of sub group formation due to a number of reasons. Timely intervention by the group leader restores the group dynamism and enables the group to achieve its objectives. If appropriate action can be taken in time, even the major conflicts can also be resolved. In order to know the actual situation regarding the action taken mechanism by the SHG in case of conflicts, concerned GPRPs were approached to collect information in this regard in five point scale starting from very poor for the SHGs where there is no mechanism at all for conflict management to very good where proper and timely action is taken for conflict management i.e. appropriate indifferent action is taken for imposing penalties in the form fines etc for violation of rules regarding attendance in meeting, regular savings and repayment etc. The percentage of responses as classified into five categories in this regard have been presented in the following chart (Chart No:-4).



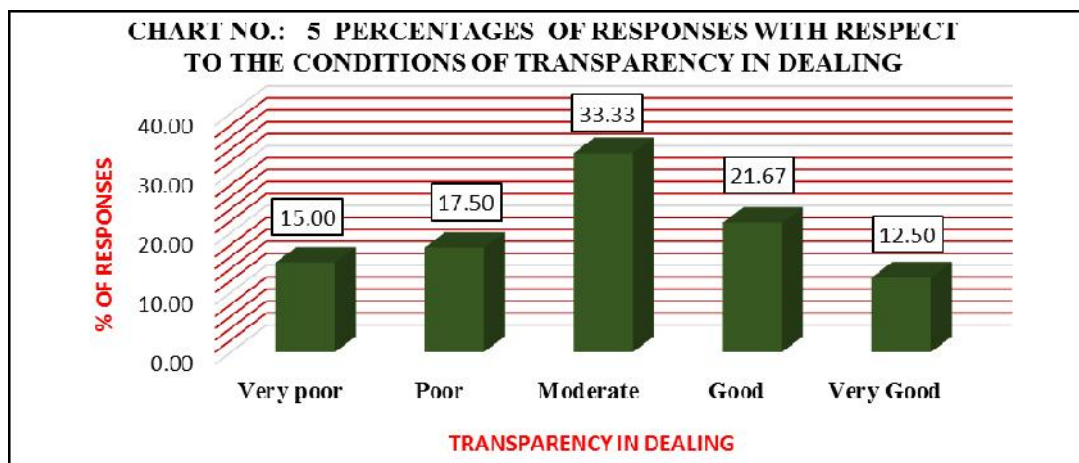
Source: Computed from primary data

Based on the responses of the GPRPs it is found that the action taken mechanism for majority of the SHGs covered under study are very poor and this account for about 34.17% of SHGs. For 31.67 % cases SHGs action taken mechanism is very poor. A very negligible percentage of SHGs are reported to have good or very good action taken mechanism. In the absence of good action taken mechanism number of absentees and latecomers in meeting as well as defaulters in regular savings and repayment increases that in turns results in more indiscipline conflicts among members. The ultimate outcomes for not having a good action taken mechanism are mismanagement and finally lead to the defunct of the group.

5. Analysis of Transparency in Dealing of SHGs:-

Proper book-keeping and maintaining accounts in appropriate way create transparency of group transactions to its members leading to strengthening and sustainability of the group. It also brings recognition of

the group to various public institutions like banks, govt. organisation etc. Like other factors transparency in dealing in its transaction contributes lot towards efficiency in organisation and management of the SHGs. In order to know the actual situation regarding this matter, concerned GPRPs were approached and they were asked to collect information about the sample SHGS in this regard in specific format. They were instructed to capture information regarding the transparency in dealing by the SHGs into five categories starting from very poor for the SHGs where there is no transparency in dealing in terms of book keeping and maintaining accounts to very good where there is transparency in dealing in almost each and every sphere of activities in terms of book keeping and maintaining accounts as well for sanction of loan from common fund, recording minutes book etc. More specific information was also provided to them in this regard. The percentages of responses from the respondents as noted into five categories with respect to the transparency in dealing by the SHGs have been presented in the following chart (Chart No:-5).



Source: Computed from primary data

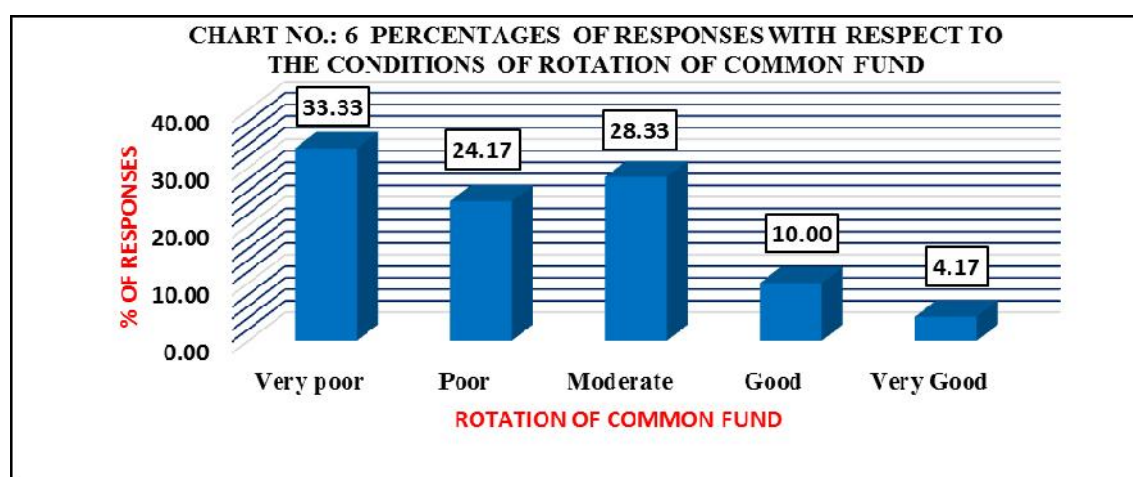
As far as transparency in the functioning of the SHGs was considered, a great majority i.e. 34.17% (21.67 % +12.5%) of the SHGs acknowledged that proper documents like account books, registers, reports were maintained properly and were available to the members or other agencies on demand. For 33.33 % of SHGs a moderate level of transparency in dealing is maintained. For 15% SHGs transparent in dealing is very poor and for another 17.5% SHGs it is poor which indicates that about 32.5 % of the SHGs are transparent in dealing with almost each and every sphere of activities in terms of book keeping and maintaining accounts as well for sanction of loan from common fund, recording minutes book etc.

6. Analysis of Frequency of Rotation of Common Fund of SHGs:-

SHGs are considered as village level credit institutions. Members build common fund out of their minimum savings. If this fund remains idle then no interest incomes accrue from it. Higher is the frequency of rotation higher is the efficiency of the groups. No rotation also indicates no credit given to its members. It is also contrary to the objectives of the groups. In order to know the actual situation regarding the frequency of rotation of the common fund of the sample SHGs, concerned GPRPs were approached and they were asked to collect information about the sample SHG in this regard in specific format.

They were instructed to capture information about frequency of rotation of the common fund of the sample SHGs into five point scale starting from very poor for the GPs where there is no or very minimum rotation of the common fund to very good where there is maximum rotation of the common fund. More specific information was also provided to have a yardstick to determine the SHGs. The ratio of total loan given and the balance of common fund in the last year were used to determine the rotation of common fund. As loans are given from common fund on short term basis to meet emergency need for periods like 1 month to 1 year so the SHGs having this

ratio greater than 2 were termed as very good, the groups having such ratio greater than 1.5 but within 2 were termed as good, the groups having such ratio greater than 1 but within 1.5 were termed as moderate, the groups having such ratio greater than 0.5 but within 1 were termed as poor and finally the groups having such ratio less than 0.5 were termed as very poor in the context of rotation of common fund. The percentages of responses from the respondents as noted into five categories with respect to frequency of rotation of the common fund have been presented in the following chart [(Chart No: 6).

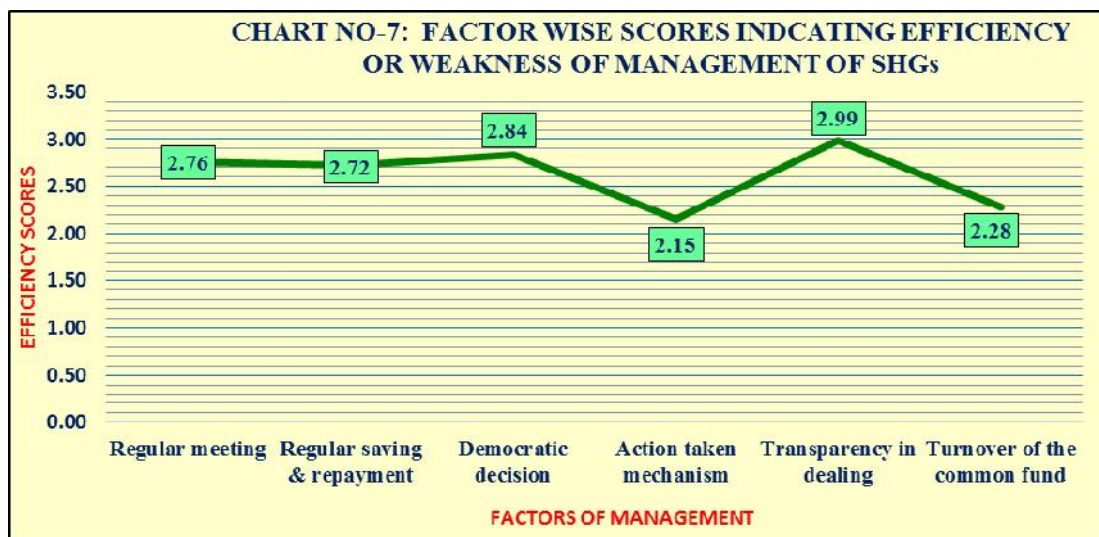


Source: Computed from primary data

It is seen from the above chart that the frequency of rotation of the common fund for majority of the SHGs is very poor and it accounts for about 33.33% SHGs covered under study. Again for 24.17% SHGs frequency of rotation of the common is also poor. It is very good and good for only 4.17% and 10.00% respondents respectively. As a whole the frequency of rotation of the common fund of the SHGs is very poor. This is due to the lack of efficiency of the members as well as lack of efficient leaders. If the rotation is maximum then the income of the group will automatically rise and as a result of these they will get some share of interest earned from the loan and consequently they will be motivated to stay long in the group. In the opposite case they will find no interest to stay long in the group. So, steps may be taken to improve the situations in this regard.

7. Overall analysis of strength and weakness in organisation and management of the SHGs:-

In this section we have tried to analyse the overall strength and weakness in organisation and management of the SHGs on the basis of the responses given to the six dimensions or factors considered for our study and tried to find out which factor contributes most to the efficiency or otherwise to the organisation and management of the SHGs. In order to find out the impact of each and every factor responses of the respondents with respect to a particular factor were assigned weight from 1 for very poor, 2 for poor, 3 for moderate, 4 for good and 5 for very good. In this way an efficiency index for a particular factor was calculated by averaging the scores of that factor for all the respondents. The average efficiency scores found with respect to six criteria or factors indicating efficiency or otherwise in the organisation and management selected for the study are presented below in the following chart (Chart No.: 7)



Source: Computed from primary data

It is clear from the above chart that the value of efficiency scores with respect to all the six factors or criteria considered are less than 3 which is an indicator of “**neutral situation**” i.e. neither good nor bad in five point scale. So the overall efficiency in the organisation and management of the SHGs in the area under study is not satisfactory. But the efficiency scores with respect to transparency in dealing is highest, which indicates that most of the SHGs in the area under study are comparatively efficient with respect to transparency in dealing with almost each and every sphere of activities in terms of book keeping and maintaining accounts as well for sanctioning loan from common fund, recording minutes book etc as compared to other aspect. The efficiency score with respect to democratic decision is 2.84 which stand at second highest position. This also indicates comparative efficiency of following democratic decision in day activities of SHGs in the area under study. The efficiency scores with respect to regular meeting and regular saving and repayment are 2.76 and 2.72 respectively which stand at third and fourth place in terms of efficiency in the organisation and management. But the efficiency scores with respect to action taken mechanism and frequency in the rotation of common fund are 2.15 and 2.28 which tend to poor situation in the five point scale. This indicates poor situation or inefficiency with respect to action taken mechanism and frequency in the rotation of common fund following democratic decision in day activities of SHGs in the area under study.

SUGGESTIONS AND CONCLUSION

As the overall efficiency in the organisation and management of the SHGs in the area under study is not satisfactory, as found from the results of the analysis, so, necessary steps must have to be taken in this regard for

the better function of the Self Help Groups (SHGs) which in turn will help in the eradication of poverty through the SHG-Microfinance mechanism by the empowerment of the women of such underdeveloped areas. Weakness is found in almost all six factors or criteria of management and organisation selected for the study. So, it may be presumed that there is lack of efficient leadership among the members of the groups or lack of proper guidance. Major weakness is noted in terms of action taken mechanism and frequency in the rotation of common fund, providing guidance, frequent monitoring of such activities through external experts can be encouraged. The policy maker must also concentrate on such other factors of efficient management and organisation of the SHGs. More and more initiative is to be taken for management training programme for the members of Self Help Groups (SHGs) of such underdeveloped areas along with other conventional training programme. By the participation in the income generating activities through Self Help Groups (SHGs) the poor women will be able to raise their own incomes as well as the incomes of their family which in turn will help them to come out poverty. As the majority of the respondents are illiterate and undereducated, so there is a possibility of data bias and hence the data collected would only be an approximation of actual facts. It is also worthwhile to mention that the respondents were from the remote rural areas of Jungle Mahal and its adjacent areas and also due to their inhibition with lack of communications it was a little bit difficult for the researcher to contact each and every respondent personally and also to get precise answers for sensitive queries. So, more comprehensive and empirical studies may be taken for confirming the results.

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