

MICRO-FINANCE AND THE GENDER ISSUES

Abstract

One of the basic objectives of rural development in developing countries like India is alleviation of rural poverty. Definitely, this basic objective can be realized to a great extent through improvement in the socio-economic situation of the rural poor. Enhancement in the socio-economic conditions of the rural poor is possible if appropriate and effective sources of livelihood and employment or occupational opportunities are provided to them. It is in this context, microfinance as an intercession strategy can not only offer effective means of livelihood and employment opportunities to the rural poor but also act as a dominant tool for amelioration of their socio-economic situation. It may be noted here that women as single social category across the board constitute the bulk of the rural poor in several parts of the world. Hence, development in the socio-economic conditions of rural women will help bring actual end to rural poverty. By guaranteeing employment opportunities or sources of livelihood to different rural women, microfinance can not only develop their socio-economic lot but also ensure their economic independence and empowerment and encourage gender equality and overcome voicelessness and powerlessness of women in different spheres of rural life. Microfinance system as an effective intervention scheme can tremendously promote gender equality which in turn can lead to sustainable rural development. Promotion of gender equality has to be made in all the dimensions of rural development. Gender inequality stems from gender differences between men and women, extending from the biological features to the social characteristics. In this paper, some of these gender-sensitive and cultural issues related to microfinance system have been discussed so as to develop a conceptual perspective on gender issues in microfinance within the broader context of rural development.

Keywords: Micro-Credit, Poverty, Rural Development, Self-Help Group, Empowerment.

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I. INTRODUCTION

Micro-finance is assembling impetus to become a foremost force in India. The Self-Help Group (SHG) model with bank lending to groups of poor women without collateral has become an acknowledged part of rural finance. The typical micro finance clients are low-income persons that do not have admittance to formal financial institutions. Micro-finance clients are naturally self-employed, often household-based entrepreneurs. In rural areas, they are usually small farmers and others who are occupied in small income-generating activities such as food processing and petty trades. In urban areas, micro-finance activities are more different and include shopkeepers, service providers, artisans, street vendors, etc. Micro-finance customers are poor and vulnerable who have a comparatively unstable and does not have permanent source of income. India has about 24.5 million hectare of wasteland and 16.6 million hectare of fallow land. Sizeable parts of these could be converted into cultivable land through appropriate crop selection, improved water-use efficiency, and adoption of watershed approach and growth of irrigation potential. However, this requires substantial investments in the form of extending financial support to farmers in the form of cheap credit and subsidies. This is crucial to ensure that the farmers are able to adopt modern methods of farming such as using high yielding varieties of seeds, fertilizers, insecticides, modern tools and implements. Investment in such possessions may be treated as an integral part of agriculture lending. Still, even today, the rural credit markets are subjugated by moneylenders and indigenous bankers. There are some reported instances of bonded labors in some parts of the country. Farmers are frequently required of much needed funds for the implementation of modern agricultural practices, tools, fertilizers, insecticides etc. It is the duty of Govt. of India to address the chief troubles of deficit of finance. So the Union Budgets of previous several years have harassed they require for growing agriculture credit in future. Over the precedent few years, Micro-Finance, through the development of Self Help Groups (SHGs), has proved to be a supportive channel for payment of credit in rural areas.

One of the basic objectives of rural development in developing countries like India is alleviation or total eradication of rural poverty. Undoubtedly, this basic objective can be realized to a great extent through enhancement in the socio-economic conditions of the rural poor. Enhancement in the socio-economic conditions of the rural poor is possible if appropriate and effective sources of livelihood and employment or occupational opportunities are provided to them. It is in this context, microfinance as an intercession strategy can not only offer effective means of livelihood and employment opportunities to the rural poor but also act as a dominant tool for amelioration of their socio-economic situation. It may be noted here that women as single social category across the board constitute the bulk of the rural poor in several parts of the world. Hence, development in the socio-economic conditions of rural women will help bring actual end to rural poverty. By guaranteeing employment opportunities or sources of livelihood to different rural women, microfinance can not only develop their socio-economic lot but also ensure their economic independence and empowerment and encourage gender equality and overcome voicelessness and powerlessness of women in different spheres of rural life. By helping rural women microfinance can certainly alleviate rural poverty and contribute hugely to the concept of all-round rural improvement from the point of view of gender perspective. Ever since its origin microfinance largely concentrated on this goal and mainly centered its activity on women's empowerment. But unfortunately, women are discriminated and deprived and are held back by men due to patriarchal norms in many spheres of rural life in several countries.

1. Objective of the Study

The objectives of the present study are:

- To clarify the concept of Gender & Cultural Issues of Micro Finance.
- To investigate the dare of Micro-Finance for Rural growth & in terms of Gender Issues.
- To assess some Positive & Negative Impact of Microfinance on Women's Empowerment.
- To focus on Micro-Finance in Indian context.

II. METHODOLOGY

The primary as well as secondary sources of data's and general information's were obtained through- non probabilistic convenience purpose sampling, Qualitative Research Technique, Field study, Quantitative tool-interview schedule, Qualitative tool-observation & through Internet, Journals, Articles, Magazines, newspapers respectively.

III. MICRO-FINANCE & RURAL DEVELOPMENT: THE GENDER & CULTURAL ISSUE

Microfinance can actually contribute to rural development in a big way if rural women are benefited from it in large numbers. This is so because women comprise the mass of the rural poor in many parts of the world. Microfinance is the provision of thrift, credit and other financial services and products of extremely small amount to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and develop their standard of living. It has emerged as a feasible option for informal credit and becomes an effective instrument to reduce poverty among the economically dynamic but financially constrained people. Sometimes a distinction is made between microfinance and micro-credit. Micro-credit is the extension of very small loans i.e., micro-loan to those in poverty designed to start entrepreneurship. These individuals lack collateral, steady employment and verifiable credit history and therefore cannot get easy access to traditional or formal credit provided by traditional banking and financial institutions. Micro-credit is gradually gaining credibility in the mainstream financial sector and traditional banking industries now classify the micro-credit borrowers as pre-bankable. Microfinance, on the contrary, includes wider financial services ranging from small loans or credits, deposits, savings, payment, fund transfer and insurance services to especially the poor and low-income households and their micro-enterprises, i.e., low-income clients including consumers and self-employed. In India, microfinance has acquired a diversified approach or model. It fundamentally rests on the philosophical ethos that the poor can be bankable. As an alternative financial scheme, microfinance believes in the fact that small collateral-free loan ad borrowings can be provided to the poor and low-income groups and that they can be trusted for repayment. In recent times microfinance not only emerged as effective strategy in rural finance and developmental banking for poor but also caught the attention of various state governments, international agencies, donors, etc, as an important intervention mechanism for rural development.

Microfinance as a foremost financial innovation seems to have originated in the 1970s with the beginning of micro-credit by the Grameen Bank movement in Bangladesh spearheaded by Nobel Laureate Muhammad Yunus (Wood and Shariff, 1997). It mainly originated in a gender context as it targeted ever since its origin women beneficiaries to a great extent. It has mainly enabled extremely impoverished people, especially the rural poor, to engage in self-employment projects. It is quite well-known that rural development, which is multidimensional in nature and scope, basically focuses on the development of the rural poor. It basically refers to qualitative improvement in the social, cultural, economic, political and organisational life of the rural people. It is important to note that development in its proper sense emphasizes on equal development of all social groups in a society or a population. In terms of gender, men and women comprise two major social groups in any society. But unluckily, women who constitute half of the population in every society are neglected and unattended vis-à-vis men in every sphere of human life. Hence, encouragement of gender equality is very much required for equal development of all social groups in society. Microfinance system as an efficient intervention scheme can tremendously promote gender equality which in turn can lead to sustainable rural enlargement. Promotion of gender equality has to be made in all the magnitude of rural development. Gender equality can be promoted by (a) empowering women in social, cultural, political, legal and economic spheres of life and by (b) reducing gender inequality in all these spheres. Gender inequality prevails in household, employment, place of work, market, healthcare, business, social groups, decision-making and power authority systems. In fact, both gender and class inequalities, which are intertwined significantly, account for women's poverty all over the world. Hence, empowerment of women is considered as the third major item of Millennium Development Goals (MDG).

Microfinance definitely has the potential for women's empowerment, gender equality and transforming gender relations or closing the gender gap. In fact, microfinance originated in gender equality movement and hence gender equality has to be promoted in all dimensions of rural development and not just the economic dimension only. Gender equality in the social sphere must highlight on power, prestige and privilege in family, community and society. In the economic sphere it must focus on economic independence, employment in come control over resources and assets building and in the political sphere it must stress on sharing and exercising of political power, decision-making and authority. But is microfinance really promoting gender equality? The answer is both yes and no. It is really to great extent boosting gender equality in the sense that larger segment of microfinance/micro-credit clientele all over the world are women. To become a potential tool of gender equality, microfinance targeted and continues to target mostly women. Though, microfinance does empower women and promote gender equality by giving them access to credit and capital.

1. There are several reasons why women are targeted in microfinance system:

- Gender equality is measured as significant indicator of development; gender equality in three areas such as rights, resources and voice are critical components of development.
- Women are the poorest of the poor; nearly 70 percent of the world's 1.3 billion poor people are women. Compared to men women are more unemployed in every society.
- Women spend more of their on their families or households; as a result women's economic freedom is reassuring and strengthens family bond.

- Women's rights issues, i.e. equal access to financial services are women's rights issues under the rubric of human rights.
- Empowering women is one of the important Millennium Development Goals set by the World Bank.

IV. MICRO-FINANCE & RURAL DEVELOPMENT: THE CHALLENGES

The model adopted in India for disbursing micro finance to the lower income groups through Self Help Groups (SHGs) will have to be suitably modified if the eight states of the north-east are to be included in financial services. A study carried out by the Indian Institute of Bank Management (IIBM), Guwahati, Assam, and commissioned by Sa-Dhan, shows that the SHG movement has not caught on in some north-eastern states for reasons that are peculiar to the region. The Government of India has set up a special zone for the north-eastern region (NER). The NER comprises Arunachal Pradesh, Assam, Nagaland, Manipur, Meghalaya, Mizoram, Tripura and Sikkim. Each of these eight states differs widely in terms of political and socio-economic environment. Almost 98 per cent of the land area in the NER runs along international borders with Bhutan, Bangladesh Myanmar and China. Almost 70 per cent of the region is hilly. Population, except in the valleys and in Assam, is sparsely distributed. The entire region has roughly a population of 3.88 crore, of which 3 crore is concentrated in Assam. The rail network is poor and also concentrated in Assam. Compared to the national average of 73 km of road per 100 square km, the average road length in the region is low, at 53 km, with Arunachal Pradesh having the least length of roads - 12.20 km per 100 sq km. The micro-finance movement started late in the region and is confounded by many regional complexities that must be understood, appreciated and incorporated into policy if the plans to make affordable loans to low income groups in the region are to bear any fruit. The state of the SHG movement varies from state to state, and within states from one district to another. The SHG movement is yet to take off in any major way in Arunachal Pradesh. In Manipur, too, it is not significant despite, or perhaps because, many traditional systems of organizing savings and lending still hold sway.

The study outlines some of the traditional systems of savings and lending prevalent in the states in the region. For instance, *Manipur* has a wide network of marups started by the Meitei community. Marup, literally means friendship, is a small group of friends and family who collect money from the group and either lends it on interest, or buy in bulk gadgets and materials required for any venture and distribute them to members of the group. The members then pay back the credit amount in installments. By definition, therefore, marups are formed of people belonging to the same or similar income group and profession. It is very popular that almost 90 % of the population of Manipur is concerned in marups. There are small marups of only five members and there are moderately large groups of fifty members too. Since these operate mainly on trust, they are not very large. The contribution of members to marups and the interest rates charged also reflect the wide range of needs and the member's capacity to save and repay. Contributions range from Rs 10 to Rs 30,000 a month and the interest rates charged vary from 5-20% annually. In Manipur, such traditional systems still hold sway. In *Arunachal Pradesh*, the lack of a banking network and the thin spread of population make the SHG model irrelevant. The few SHGs that exist are located in or around the capital, Itanagar, and the SHG model may not work here at all. We need to look at alternatives for this state, particularly low cost traditional institutions which utilize social capital and need not expand and scale up to be sustainable. Forming SHGs to fit the prescription of India's apex development bank, NABARD (National Bank for Agricultural

and Rural Development) is an uphill task and may involve heavy operational costs that will render them unviable. For instance, according to NABARD, any SHG must have at least 20 members, which seems difficult to manage in the remoter and difficult to access areas of the region where it may be tough to find more than five people to join an SHG. *Meghalaya* was also the first state in which banks directly started SHGs. The state has 4,800 SHGs linked to banks. This has been possible because of the dedicated efforts of the state government that not only allocated resources for development, but also set up a department on SHGs headed by a committed bureaucrat. What is required is a multi-pronged strategy to overcome the many challenges the region poses. Banks, policymakers and NGOs - the major actors in the field of microfinance - must come together to think through suitable modifications in policy. Banks may have to change their system of assessing risks. There is need for capacity building and expansion of infrastructure. In some cases, the SHG model may have to be replaced by other models.

V. Microfinance & the Challenges in Gender Issues

1. Microfinance institutions face number of challenges in term of gender issues:

- Low-size of loan to women under the pretext that women capacities to absorb capital is low; most of the microfinance institutions are even unwilling to lend women borrowers.
- Microfinance institutions should not treat microfinance as financial service system but quite an tool for social change through gender equality. But the fact of the issue is that most microfinance institutions believe promotion of gender equality as a dilution of their basic objective.
- Economic independence or empowerment of women does not mechanically guarantee gender equality; it has to be consciously pursued by the micro-financing system.
- Social, cultural, religious and other disadvantages often restrict women's capacity to transfer credit into benefit; all these disadvantages create and perpetuate gender inequality.
- Recognising gender issues and making microfinance system gender sensitive depending on the needs, aspirations and potentialities of the women; there is lots of differences in interest and needs of men and women.
- Microfinance system should go beyond traditional gender roles or sexual division of work reflecting the productive role for the men and reproductive role for the women.
- Promotion of gender equality must be undertaken by understanding gender differences between men and women. Apart from the bio-physical or natural differences, men and women differ in the social, cultural, psychological, behavioural aspects.

Recently, Nobel Laureate Amartya Sen has identified seven forms of gender inequality that exists in different parts of the world, particularly in South Asia. He argues that gender inequality is not a homogeneous phenomenon; it is a plural entity having many forms.

2. The seven types of gender inequality according to him are the following (Sen., 2001):

- Mortality inequality, which gives rise to very high rates of mortality among women than men. This mortality inequality results from maternal mortality, female infant mortality and female infanticide to great extents which in turn arise from gender bias in healthcare and nutrition and discriminatory social practices. This creates imbalance in sex ratio and bias against the women which is not an indicator of development.
- Natality inequality, which mainly results from 'son preference syndrome', i.e., preference of sons over daughters prevalent in many patriarchal societies including India.
- Basic facility inequality, which highlights inequalities between men and women in basic necessities like literacy and education, participation in various social activities, etc.
- Special opportunity inequality, which specifically arises from giving restricted or fewer opportunities to women in higher and technical education and professional training in various fields.
- Professional inequality, which basically shows differential treatment in employment and occupation as well as in promotion in work and in amount of payment.
- Ownership inequality, which focuses on gender inequality in ownership of property and control over resources and assets. In the matters of inheritance of property and control over basic assets and resources women, except in matrilineal societies, in general are less privileged than men in many traditional societies.
- Household inequality, which emphasises basic inequalities in gender relations within the family and the household.

By investigating these many faces of gender inequality, Amartya Sen tried to focus not only on a plural view of gender inequality but also on a split India showing a social and cultural gender divide to the extent of anti-female bias in natality and post-natality mortality. To become booming as an effective instrument of women's empowerment, microfinance system must address these various forms of gender inequality. But in spite of the different forms of gender inequality and shortcomings of microfinance system, several microfinance institutions have done commendable job in ameliorating the conditions of scores of women and promoting gender equality to a great extent. This can be measured from the positive impact of microfinance on women's empowerment. At the same time microfinance system has also produced some negative impact on women's empowerment. Let us examine some of the both impacts of microfinance on women's empowerment.

VI. MICROFINANCE & WOMEN'S EMPOWERMENT: SOME POSITIVE IMPACT

1. Microfinance system has led to the following positive impacts on women's empowerment:

- Entrance to collateral free credit by rural banks and SHGs led to self-management among women which finally increased their level of self-confidence and influenced their self-concept.

- Enabled women to have a collective bargaining mechanism at the local level. It strengthens women's bargaining power at various levels starting from the family to the neighbourhood, market, community and society.
- Facilitated lot of women to move beyond their households and build relationships with various stakeholders.
- Formed positive impact on women's social status and gender relations at home, community, market, society, etc.
- Helped in increasing women's participation in community affairs.
- Impacted the decision-making role of women. By providing economic independence to women microfinance contribute to rising their share in decision-making process in and outside the family.
- Improved political empowerment and influenced provisions of women's rights to great extent.

VII. MICROFINANCE & WOMEN'S EMPOWERMENT: SOME NEGATIVE IMPACT

1. The negative impacts formed by the microfinance system are the following:

- Microfinance services led to the strengthening of the gender role; the burden of both reproductive and productive roles fell on the shoulders of the women. On the flipside of economic independence the risks, responsibilities and stress and strain at both individual and interpersonal level arisen tremendously.
- Women's husbands or other members of the family taking rule over the loan as proxy made the women more responsible and vulnerable.
- Improved the indebtedness of rural women as they have very little or no access to assets. That is microfinance pushed the debt and poverty burden on women as it considers them more credit-worthy and less credit-risk.
- Micro-credit or micro loans mostly spent on utilization needs than production needs.
- Lack of women field officers and managers give rise to gender oppression in microfinance. Hence, microfinance leadership and management have to be engendered properly.
- Members belonging to marginalised groups like lower castes, tribes and reluctant classes and migrant workers as well as women-headed households are often unable to save or repay regularly which in turn affects the microfinance system.

VIII. MICRO-FINANCE & INDIAN SCENARIO:

In India the SHG model or the NGO-sponsored types of microfinance system is usually found. The SHG model is seen mostly in terms of Bank-SHG linkage for the working of microfinance. The SHG model of microfinance has been pretty flourishing in South and North India and to some extent in the Garo Hills region of Meghalaya; but elsewhere the effectiveness of this model has not been so encouraging. India is unique country in several respects. It is the major democracy and the second most populous country in the world. But at the same time it exhibits wide levels of socio-economic disparities among various cross sections of people. In addition, India by far is the largest and the most distinct multilingual,

multi-religious, multiethnic and multicultural country in the world. Given the wide levels of socio-economic disparities and the stupendous socio-cultural diversity, the nature and scope of gender inequality and the forms of poverty vary from place to place and from people to people in India. But ironically, there exist in India starvation deaths, impoverishment of farmers and farmer's indebtedness and suicide particularly in the rural areas. The major number of poor people lives in India; out of the 1300 million poor people in the world, 300 million are found in India. Similarly, out of the 900 million non-literates worldwide, one-third exists in India. Microfinance in regards to poverty plays an important role in bringing down its level among the women, especially in rural areas in India. In the 2.2 million SHG created by Bank-SGH linkage in India, 34 million members mostly women working in various areas and by 2020 a total of 11 million SGH would be engaging 305 million poor people. But the fact of the matter is that should there be only SGH model of micro-financing in India for decrease of rural poverty. Microfinance has impacted women's empowerment and gender equality in different parts of India differently. For example, in Northeast India microfinance has made valuable progress in empowerment of women in some areas like the state of Meghalaya, Nagaland, Manipur and some parts of Assam. But in these areas also mainly the SHG model of microfinance is widely prevalent.

In the context of Northeast India the prospects of microfinance for entrepreneurship encouragement lie more in the rural sector as nearly 85 percent of the people in the region are rural and their economy is vastly agrarian in character. In the rural sector in Northeast region the scope for entrepreneurship exists in several areas of agriculture and allied activities such as farming and agri-business in fruits and vegetables, tea, coffee, cashew nut, areca nut, rubber, food-processing, sericulture, apiculture, floriculture, dairy, poultry, piggery, fishery, medicinal and aromatic plants, etc. In addition, the handloom and handicraft sectors also contribute tremendously to rural entrepreneurship in the region. The handloom and handicraft sectors provide more than 90 percent of livelihood to around 61 percent artisan households in the region and every state in the region has some unique handloom and handicraft works. The handloom sector covers such entrepreneurial activities as textile spinning, weaving and designing, and carpet making, etc; whereas the handicraft sector includes activities like bamboo and cane works, metal works, brass works, wood carving, mask making, weapon making, etc. It may be noted that women in considerable numbers are engaged in the agricultural and allied activities and handloom and handicraft sectors in the region in a remarkable way. But like other parts of India, women are neglected and subjugated and held back by men in various economic activities in both non-tribal and tribal societies, although the status of women and gender equality are more comparatively in some tribal societies especially the matrilineal types in the region.

In the Northeast region gender-role system limits several women to routine household behavior and thereby suppresses enterprising motives in them. Ascribed gender-roles system further restricts occupational choices and creates hereditary occupational categories and role-hierarchies. It also generates gender-typing and hereditary role-learning in family which in turn curtail individual occupational mobility to a great extent. It restricts women's professional mobility significantly, although women, as noted earlier, in some communities of the region enjoy relatively higher equality than other parts of the country. But interestingly a number of rural tribal and non-tribal women in the region are engaged in the traditional household economic activity of textile spinning, weaving and designing. These gender-role specific economic pursuits at the domestic level in the rural sector can be harnessed as effective household business enterprises and the microfinance system can contribute

immensely to this sector. Thus, the gender-role specific economic activity can be used by microfinance system as a viable tool for promotion of gender equality in the Northeast region.

Apart from gender roles, class and other forms of gender inequality also affect entrepreneurial activities among women in the region. Women are not less enterprising than men, but numerous socio-culturally conditioned gender discriminations and barriers prevent them from entering into business enterprises. Women entrepreneurship in a formalized sense in the region has been relatively a new phenomenon in an overall male-dominated scenario, although some tribal and ethnic groups have long tradition of women being concerned in household economic activities and business enterprises. Although the tribal women of the region compared to other parts of country enjoy higher social status, yet discrimination against women in general acts as a stumbling block in the development of women entrepreneurship notwithstanding the fact that women in the region participate in household affairs as well as various economic activities ranging from farming and artisanship to selling and vending in the market. But as mentioned earlier, certain gender-specific roles in the handloom sector which involve gender-specific skills, techniques and abilities can be profitable for lucrative micro-enterprises for women. For example, in Meghalaya the tribal womenfolk are basically engaged in some traditional sources of livelihood for family subsistence and consumption needs such as tailoring, stitching, crochet works, embroidery work, weaving, spinning, textile designing, etc. In the states of Assam, Arunachal Pradesh, Sikkim, Nagaland, Mizoram and Tripura a large number of women get engaged in economic activities like carpet weaving, textile works, artistic paintings, dress and garment manufacturing, stitching and knitting, toy making, liquor making, vending and petty trade, etc. Like handloom, bamboo and cane handicrafts contribute significantly to the rural economy of Northeast India. The states of Assam, Arunachal Pradesh, Tripura, Meghalaya and Mizoram are pioneers in the area of bamboo handicrafts. More than hundred species of bamboo are available in the region. Several tribal and non-tribal communities in the region possess great craftsmanship and represent vibrant bamboo and cane craft traditions. Bamboo in the rural areas of the region is used for making different items such as baskets, mats, floor sheets, boards, rain shields, smoking pipes, hats, headgears, ornaments, domestic articles, wardrobes etc., and in the urban areas bamboo is used for bamboo mat boards, corrugated sheets, bamboo plywood, incense sticks, decorative pieces, wall hangings, curtains, etc.

IX. CONCLUSION

To conclude it can be clearly said that microfinance is a well-organized and effective strategy of exiting poverty among the poor people in most of the rural areas of the world. But to be successful realistically and meaningfully, microfinance system must focus greatly on women's empowerment and address with much rapidity the needs for greater concentration to gender inequality and discrimination issues for empowerment of women rather than focusing only on the principles of more customer and more financial services. In other words, it must orient itself more towards gender and cultural issues that create inequalities for women rather than simply focus on their financial incision for alleviation of poverty. The mass of the rural poor come from women groups and the poverty among women is mainly the product of gender inequalities prescribed by social and cultural values. Thus microfinance must pay more notice to broader gender issues, i.e., all the many faces of gender inequality while giving micro-credit and financial services to women for self-employment ventures. Ending of

rural poverty through promotion of gender equality and gender-sensitive issues, which in fact constitute the hallmarks of rural development, should be the main concern of microfinance.

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