

A Study of Socio-Economic Impact of SHGs on Women from Marginalised Social Groups

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Abstract

This work is an attempt to study the role of self-help groups in social and economic development of women from marginalised social groups in Washim of Vidharbha region. This region is known for farmer suicides in Maharashtra. The primary data were collected from SHGs in two talukas of Washim district- Karanja and Mangrulpir, on the basis of highest number of SHGs and loans from banking sector. The study used random sampling method for primary data collection from 188 SHG members in Mangrulpir and Karanja taluka. It was observed that the women from SCs and STs were comparatively less benefitted from the SHG movement in the study area. The members of SCs used the loans taken from SHGs for children's education. It was also found that Muslim women participated least in the SHGs. The study suggested establishment of women bank in each block; regular inspection of SHGs by Gram Sabhas; provision of housing loans for SHG women members in the below poverty line category, who mostly do not have pucca homes; Intervention by the Government to encourage the inclusion of Muslim women in Self Help Groups and SHGs of minorities.

1. Introduction

The intensity of poverty is high in India as one of every three persons is either undernourished or malnourished. The role played by finance in stimulating substantial economic development has been emphasized by the eminent

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economists like Kalecki and Keynes. Thereafter, the relationship between financial development and economic growth has been attributed in the pioneering works of Goldsmith (1969), McKinnon (1973), Sha (1973) and later by the works of the endogenous growth school and many others (Das, Nanda and Rath 2008). Microfinance, regarded as the best way to tackle poverty, is under attack in South Asia where microfinance began and has flourished since 1970's. There has been a surge of interest in microfinance in the recent past particularly in the content of reaching the world's poorest families in a more effective way. In South Asia 70 percent poor are female, as a result women are deprived of equal access to economic opportunities. New approaches of helping these women micro entrepreneurs with support from financial institutions are becoming prominent. The urban and rural poor have been dependent on money lenders for their financial needs such as marriage in the family, illness or other emergency needs. The formal credit system of banks by and large has been beyond the reach of the poor. An innovative approach called "Self Help Groups" with lot of promises for attacking poverty in rural areas surfaced in the area of development and received the attention of policy makers and the Government. Formation of SHGs became an essential element in poverty alleviation programmes viz. SGSY and Mahalir Thitam.

According to National Bank for Agriculture and Rural Development, "self help group" means a group of about 10-20 poor homogeneous people who came together for addressing their common problems. They voluntarily save on a regular basis to a common fund, mobilize their saving and invest on micro enterprise" (Feroze and Chavan 2011). According to planning commission of India, SHG is a self – governed, poor controlled small and informal association of the poor, usually from socio-economically homogenous families who are organized around saving and credit activities. Members of SHGs meet weekly or monthly to discuss common problems and make efforts to find solutions through mutual assistance. The process empowers the poor and enables them to find directions of their own development by identifying their needs. Ever since independence in 1947, the Government of India and Reserve Bank of India (RBI) have made concerted efforts to provide poor with access to credit. The Self Help Group (SHG) - bank linkage programme was formally launched in the year 1992 as flagship programme by National Bank for Agricultural and Rural Development (NABARD) and aptly supported by the RBI through its policy support.

2. Review of Literature

The present study examines the socio-economic impact of self-help groups (SHGs) on women specifically on empowerment of women. Since the early 1980s, a large number of studies have examined the various dimension of SHGs and women empowerment. This study reviewed literature from various microfinance studies in India.

A Study by Galab and Rao (2003) reported that women's involvement in economic activities has increased substantially after joining SHGs in Andhra Pradesh, as they have increased access to credit. Women's access and control over their saving, credit and income have improved. This has helped women in reducing their dependence on moneylenders. Sinha and Frances (2005) found that microfinance makes significant contribution to both the saving and borrowing options for poorer clients. Mahendra (2005) observed that in Tamil Nadu SHGs helped in increasing the number of accounts of rural people, especially for women. It was observed that improved banking habits among the poor became a positive outcome of the microfinance programme.

Kabeer Naila (2005) in her study found that access to financial services generally improved the economic position of a household by promoting irrigation and other new agricultural practices in Odisha, Andhra Pradesh and Jharkhand. It was also useful in reducing reliance on moneylenders among SHG members in Jharkhand. It improved agricultural practices and nutritional level of the members. The study observed that channelizing loan through women's group instead of an individual woman, substantially increased the likelihood of women taking decisions and negotiating. A study by Vasimalai and Narendra (2007) concluded that Kalanjiam programme in Tamil Nadu has triggered the development process at the local level. It is building the local economy and providing employment for the local people and the federations & clusters particularly helped the educated young women.

Sudalaimuthu and Kumar (2008) in their study observed that the Scheduled Castes and Backward Class played a dominant role in Self Help Groups. The study showed that income, savings and expenditure of SHG members has considerably increased after their entry into Self Help Groups (Natarajan 2009).

Study in Tamil Nadu concluded that the SHG bank linkage programme has not reduced the income inequality among the SHG women between the pre-SHG and post-SHG period, but has increased the educational attainment level among members.

Gnanadhas and Mahalekshmi (2011) observed that about 65 percent of the groups recorded more than 90 percent attendance during the group meetings, which indicated the active involvement of the members. About 24 percent of sample members were illiterate and 26 percent could sign. Members with primary level education accounted for 21 percent and those with secondary level constituted 23 percent.

Kumar Laxmi (2013) found that about 65 percent women in SHGs were below the age of 35 in Tamil Nadu. About 90 percent of women who were interviewed were Hindu. These women belonged to the backward or most backward class. 80 percent women got full support from their spouses for their business activity. The study also found that most literate women among this sample served as group leaders. It showed that in attaining empowerment most of the interviewed women had an increase in income but that resulted in increased contribution in small consumption, not in large consumption needs. Rao Srinivasa (2014) observed that the savings and its use for children's education increased in Andhra Pradesh among SHG members of SCs, STs and OBCs. Suresh (2015) found that the SHGs assisted in the socio-economic development of the economically, marginalized and socially backward in the study area. It helped in eradicating the poverty of the rural poor as well as in the empowerment of women.

The above reviews of previous studies have found change in the empowerment, income, saving, investments, living conditions and dependency on money lenders of women SHG members. Majority of these studies were carried out in south India with less emphasis on impact of SHGs in Maharashtra.

The present research work is an attempt to study the role of self-help groups in social and economic development of women in Washim district of Maharashtra. It also studies the impact of self help groups on income, expenditure, living standard and self-employment of women in Washim district of Vidarbha region of Maharashtra.

3. Research Methodology

The present work is socio-economic study of women in Washim district of Vidharba region in Maharashtra. Vidharbha region is known as socio-economically backward region and also known for farmer suicides in Maharashtra. Most of the people of

the Washim district depend upon agriculture sector for their livelihood. The rural economy of Washim district has historically suffered from the exploitation from the moneylenders. Washim was known earlier as Vastsagulma and it was the seat of power of the Vakataka dynasty. The district was separated on 1 July, 1998 from Akola district. In 2011, Washim had population of 1,197,160 of which male and female were 620,302 and 576,858 respectively. Washim district population constituted 1.07 percent of total Maharashtra population.

The study is based on primary as well as secondary data. The primary data are collected from women SHGs members of Washim district in Maharashtra. These SHGs members were selected from Mahila Arthik Vikas Mahamandal (MAVIM) and District Rural Development Agency (DRDA) under Swarna Jayanti Gram Swarojgar Yojana. The Washim district is divided into six talukas namely, Karanja, Mangrulpir, Malegaon, Manora, Risod and Washim. The study has selected two taluka of Washim district, Karanja and Mangrulpir on the basis of more SHGs and loans from banking sector. The study used random sampling method for primary data collection from 188 SHG members from Mangulpir and Karaja talukas. The secondary data was collected from various books, reports and records of NABARD, RBI, District Rural Development Agency (DRDA) offices and Mahila Arthik Vikas Mahamandal (MAVIM) office in Washim district and Panchayat Samitee offices of Mangrulpir and Karanja talukas.

4. Findings of the Study

Caste based Socio-economic Study of Women SHG Members

The caste based socio-economic study of women SHG members in Washim district observed that (55.85 per cent) members participated in Gramsabha meetings. Out of 188 members studies 129 (68.62 per cent) were under BPL, but in case of SCs and STs 81.73 and 87.5 per cent were below poverty line respectively. 67 (35.64 per cent) respondents have kucchha houses, this number was 41 (39.42 per cent) for SCs, 5 (45.45 per cent) STs and 18 (27.27 per cent for OBCs.

Table.1
Demographic Profile

Sr No	Mangrulpir							Total	Karanja						
	Age group	SC	ST	OBC	NT	VJ NT	Open		SC	ST	OBC	VJNT	To tal	Grand Total	%
Age	Below 25	2	0	0	0	--	--	2	0	0	1	0	1	3	1.59
	25 to 35	14	2	12	1	--	1	30	16	2	10	4	32	62	32.98
	36 to 45	18	1	7	1	--	--	24	18	6	10	0	34	58	30.85
	Above 45	19	2	4	2	1	1	32	17	3	12	1	33	65	34.57
Religion	Hindu	3	5	17	4	1	1	31	--	11	33	5	49	--	42.56
	Muslim	--	--	6	--	--	1	7	--	--	--	--	7	7	3.72
	Buddhist	50	--	--	--	--	--	50	51	--	--	--	51	101	53.72
Marital Status	Married	48	5	19	3	1	1	77	47	6	30	4	87	164	87.23
	Unmarried	--	--	1	--	--	--	1	--	--	1	--	1	2	1.06
	Widow	5	--	3	1	--	1	10	4	5	2	1	12	22	11.70
Educational Status	Illiterate	¹⁶	1	8	2	1	1	29	16	5	10	2	33	62	32.98
	Primary	²³	3	3	2	--	--	21	14	3	5	--	22	43	22.88
	SSC	²⁰	1	10	--	--	--	31	13	2	15	3	33	64	34.04
	HSC	⁴	--	2	--	--	--	6	7	--	3	--	10	16	8.51
	Degree	--	--	--	--	--	1	1	1	1	--	--	2	3	1.59
	P.G.	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Income Level (Rs.)	Less than 15000	4	--	1	--	--	--	5	2	1	--	--	3	8	4.25
	15001 to 25000	40	4	10	3	--	2	59	44	9	16	3	72	131	69.68
	25001 to 35000	9	1	10	1	--	--	21	5	1	7	1	14	35	18.62
	Above 3500	0	--	2	--	1	--	3	--	--	10	1	11	14	7.45
Land Holdings	Landless	28	2	11	1	--	1	43	33	8	5	2	48	91	48.40
	Marginal	2	--	2	1	--	--	5	2	--	1	1	3	8	4.26
	Small	18	2	6	2	--	1	29	13	3	11	1	28	57	30.32
	Medium	5	1	4	--	--	--	10	3	--	14	1	15 9	29	15.43
	Large	--	--	--	--	1	--	1	--	--	2	--	2	3	1.59

Source: Data collected through Primary Survey, January – March, 2015

Table 1 shows demographic profile of SHGs members in Mangrulpir and Karanja talukas of Washim district. Out of 188 women SHG members 3 (1.59 percent) belonged to the age group of below 25, out of them 2 (1.06 per cent) respondents were SCs from Mangrulpir taluka and 1 (0.53 per cent) was OBC from Karanja taluka. 62 (32.98 per cent) respondents belonged to the age group of 25 to 35, out of them 30 (15.96 per cent) respondents were SCs, 4 (2.13 per cent) were STs, 22 (11.70 per cent) were OBC, only 1(0.53 per cent) was NT, 4 (2.13 per cent) respondents were from VJNT category. It was observed that 58 (30.86 per cent) respondents were from the age group of 36 to 45 and 65 (34.57 per cent) respondents were in the age group of 45 year and above. It is also observed that out of 188 sample of women SHGs members, about 80 (42.56 per cent) respondents were Hindus, 7 (3.72 per cent) respondents were Muslims and mostly 101 (53.72 per cent) were Buddhist. Table shows that about 164 (87.23 per cent) respondents were married. The number of widow members (11.70 per cent) was observed to be significant. Out of 188 sample of woman SHGs members, 62 (32.98 per cent) respondents were illiterate, 43 (22.88 per cent) respondents had primary education, 64 (34.04 per cent) respondents completed secondary education, and only 3 (1.59 per cent) completed their degree level education. The above table also indicated that most SHGs members were educated till higher secondary level and the participation of highly educated women had low participation in SHGs. It is also observed that most of the members (69.68 per cent) have annual between 15001 to 25000, out of them 84 (69.68 per cent) were SCs, 13 (6.91 per cent) were STs and 26 (13.83 per cent) were OBCs. (7.45 per cent) had annually income more than 35000 and they belonged to OBC category. It can be seen that most of the SHG members (48.40 per cent) were landless and mostly SCs and STs women SHGs members were landless and marginal farmers.

Table 2
Facilities Available

Housing Facilities	Mangrulpir							Karanja					Grand Total	%
	SC	ST	OBC	NT	VJ	Open	Total	SC	ST	OBC	VJ	Total		
Electricity	52	5	23	4	1	2	87	50	10	33	5	98	185	98.40
Toilets	37	4	15	4	1	2	63	32	7	32	3	74	137	72.8
Tiles	6	1	5	–	–	1	13	7	1	13	1	22	35	18.62
Gas	20	1	11	2	1	2	37	11	2	23	5	38	75	39.89
Mobiles	53	5	23	4	1	2	88	51	11	33	2	100	188	100.0

Source: Data collected through Primary Survey, January – March, 2015

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Table.2 shows facilities available to women SHGs members in their house. Out of 188 sample of women SHGs members, 185 (98.40 per cent) have availability of electricity in their houses, 137 (72.87 per cent) respondents have toilets in their houses, 35 (18.62 per cent) respondents have tails in their houses, whereas only 75 (39.89 per cent) respondents have cooking gas connection in their houses and all of them have mobile facility. Among SCs only 66.34 per cent have toilet facility, 68.75 per cent in case of STs and 71.21 per cent of OBCs were having toilet facility in their houses. It was also observed that only 29.80 per cent SCs members, 18.75 per cent STs, and 51.51 per cent OBCs have gas connections.

Table 3
Banking Source of Credit

	Mangrulpir							Karanja					Grand Total	%
	SC	ST	OBC	NT	VJ	Open	Total	SC	ST	OBC	VJ	Total		
Central Bank	8	–	5	–	–	–	13	14	1	5	4	24	37	19.68
Maharashtra Bank	17	4	1	3	1	–	26	–	–	–	–	–	26	13.83
SBI	5	–	1	1	–	–	7	–	1	–	–	1	8	4.26
Grameen Bank	6	–	5	–	–	1	12	7	1	14	1	23	35	18.62
ICICI	2	–	–	–	–	–	2	–	–	–	–	–	2	1.06
District Central Banks	2	–	3	–	–	–	5	–	–	–	–	–	5	2.66
District Co- operative Banks	5	–	–	–	–	–	5	–	–	–	–	–	5	2.66
Loans not taken	53	5	23	4	1	2	88	51	11	33	5	100	188	100.0

Source: Data collected through Primary Survey, January – March, 2015

Table.3 shows that most of the SHG members received loans from Grameen banks followed by Central bank, private bank ICICI and Maharashtra bank. Most of the members who received loans from private bank ICICI were from OBC category followed by SCs. Most of the SCs/STs received loans from Grameen bank and Bank of Maharashtra. OBC depended upon Grameen bank and private bank for their credit requirements.

Table No 4
Credit Use

Credit Use	Mangrulpir							Karanja					Grand Total	%
	SC	ST	OBC	NT	VJ	Open	Total	SC	ST	OBC	VJ	Total		
Agriculture	9	–	6	1	1	–	17	9	3	22	2	36	53	28.19
Self-employment	–	–	–	–	–	–	–	–	–	1	–	1	1	0.53
Child education	6	–	1	–	–	–	7	11	–	–	–	11	18	9.58
Consumption	1	–	–	–	–	–	1	–	–	–	–	–	1	0.53
Animal Purchase	26	5	3	3	–	–	37	27	4	9	2	42	79	42.02
Other	10	–	5	–	–	1	16	4	4	1	–	9	25	13.29
No uses of loan	1	–	8	–	–	1	10	–	–	–	–	1	11	5.86
Total	53	5	23	4	–	2	88	51	11	33	4	100	188	100.0

Source: Data collected through Primary Survey, January – March, 2015

The above table shows that out of 188 women SHG members 53 (28.19 per cent) respondents used credit for agriculture activities and animal purchasing (42.02). It was important to observe that members used loans for agricultural purpose, animal purchase and child education. Out of 18 members who spend loans on child education were 17 members belonged to schedules castes. It was observed that SHG members hardly used loans for consumption purpose or for self-employment. 25 (13.29 per cent) SHG members used loans for other activities like marriage function, dowry etc.

Table No 5
Utilization of Savings

	Mangrulpir							Karanja					Grand Total	%
	SC	ST	OBC	NT	VJ	Open	Total	SC	ST	OBC	VJ	Total		
Paid Internal Debt	38	–	16	–	–	–	65	42	8	26	4	80	145	77.12
Agriculture	3	5	4	4	1	1	7	–	–	5	–	5	12	6.38
Child education	7	–	1	–	–	1	8	8	2	1	1	12	20	10.64
Saving not Used	5	–	2	–	–	1	8	1	1	1	–	3	11	5.86
Total	53	5	23	4	1	2	88	51	11	33	5	100	188	100.0

Source: Data collected through Primary Survey, January – March, 2015

Table.5 shows the uses of savings of SHG members after they joined SHGs. Out of 188 women SHGs members 145 (77.12 per cent) utilized their saving for paying internal debt, almost same proportion of SCs members used their savings for paying internal debts. 6.38 per cent of the members utilized their savings for agricultural activities, most of them were OBCs. 10.64 per cent of the SHG members used their savings for child education and most of them were (75 per cent) were SCs.

Table No 6
Impact on Mobility, Economic Freedom, Self-confidence, Savings and Decision Making

Changes in	Mangrulpir							Karanja					Grand	%
	SC	ST	OBC	NT	VJ	Open	Total	SC	ST	OBC	VJ	Total	Total	
Mobility	19	5	3	2	–	1	29	16	5	7	2	30	59	31.38
Economic Freedom	25	5	11	1	1	1	44	13	2	16	2	33	77	4.96
Self - confidence	33	5	17	4	1	–	61	25	9	27	3	64	125	66.49
Savings	22	5	10	–	–	1	37	11	–	8	–	19	36	29.79
Decision Making	21	5	13	3	1	–	44	17	8	11	3	39	83	44.15
Self - employment	2	–	1	–	–	1	3	2	–	5	–	7	10	5.32
Leadership	19	5	14	3	1	–	43	18	6	21	3	48	19	48.40

Source: Data collected through Primary Survey, January – March, 2015

The above table discusses the changes in women SHGs members after they joined SHGs. Out of 188 sample of women SHGs members 59 (31.38 per cent) respondents observed increase in their mobility after joining in SHGs. The members from SCs were 35 (33.65) and 10 (62.50) from STs which experienced increase in mobility after joining SHGs. Among SCs, 35 (33.65 per cent), 07 (43.75 per cent) members from STs observed increase in economic freedom, whereas 40.96 per cent of OBCs observed increase in economic freedom. Most important benefits of joining SHGs was that women SHGs member's self-confidence (66.49 per cent), savings (29.79 per cent) decision making (44.15 per cent) and leadership qualities (48.40per cent) have increased. It was important to observe that 165 SHG members (87.77 per cent) observed improvement in their living standard after joining SHGs.

Table No 7
Dependency on Moneylenders

Decreased De- pendents on Money lender	Mangrulpir							Karanja					Grand Total	%
	SC	ST	OBC	NT	VJ	Open	Total	SC	ST	OBC	VJ	Total		
Yes	51	5	20	4	1	2	83	49	11	28	4	92	175	93.09
No	2	–	2	–	–	–	4	2	–	2	–	4	8	4.25
Never Took	–	–	1	–	–	–	1	–	–	3	1	4	5	2.66
	53	5	23	4	1	2	88	51	–	33	5	100	188	100.0

Source: Data collected through Primary Survey, January – March, 2015

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Table.7 shows the decrease in dependency on moneylenders of SHGs members after they joined SHG programme. Out of 188 members studied 175 (93.09 per cent) respondents said that their dependency on moneylenders has after joining in SHGs programme. Only 8 (4.25 per cent) SHGs members still depend upon moneylenders for their credit requirement. Most of members who still depend upon moneylenders were from SCs category (75 per cent).

5. Policy Measures

On the basis of the field study carried out, some of the important policy measures required for better working of SHGs in benefitting its members are discussed in this section of the paper. The women bank should be established at each block which will help the self-help Groups. The women's should be appointed at the post of officer and peon. This bank of women will easily understand the problems of other women. The self-help Groups officer should prepare three monthly reports about the working and should be presented to Gram Panchayat committee to bring the transparency in their working and check the corruption. There should be inspection of self-help Group member's activities carried out like purchasing goats or self-employment out of loans provided by SHGs. It should be checked whether loans are utilized for the same purpose or not by Gram Sabhas. Housing loans should be given to women below poverty line from self-help Groups as most of them have kucchha homes. The members of the bank should treat reasonably to the SHG members. It should make compulsory to SHG members to deposit their savings in banks personally and they should not depend upon Sahayogini (women who deposit savings of SHG members in banks). The meeting of self-help Groups should be arranged at least twice in a month. Every candidate should be made compulsory to attend the meeting so that women will get more information about the affairs of self-help Groups. Self-help Groups should have more than 50% literate women, so that the chairperson and secretary will conduct the entire affair impartially. The chairperson, secretary and member should have equal rights in credit disbursement as it was observed that chairman or secretary take the decisions without consulting members or taking them into consideration. It is also important that the socially weaker sections should be given preference at the time of disbursement of loans. Also the SHGs from weaker sections should get preferential treatment in getting loans. There are a low proportion of women in this self-help Groups movement below 25 years of age and unmarried girls, their involvement should be increased in this SHGs programme. As the economic condition of some Self-Help Groups below poverty line is very critical, such poor self-help Groups should be given subsidy by the government. There is very little participation of Muslim women in self-help Groups. Government should encourage the self-help Groups to involve the Muslim women in self-help Groups and SHGs of minorities.

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