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SHG Models of Microfinance in Barpeta District of Assam: A Performance Evaluation Study

Dr. Bhabananda Deb Nath

Asst. Professor, Dept. of Commerce, Karimganj College, Karimganj, Assam, India

Abstract

The services of microfinance are extended through various models and those models are developed to provide effective service to the needy people, mainly among the rural poor and women. Again, among its models, the SHG Models are the Indian home grown models and have dominated the Indian microfinance sector. 'SHG Models' comprises three models named as SHG Model-I, SHG Model-II and SHG Model-III, but only Model-II & III are functional in the area of study and SHG Model-III is found to be more dedicated than Model-II, during the period of study in Barpeta district. In terms of magnitude and coverage, Model-II is spread more than model-III, but in terms of growth and trend, the performance of model-III is found to be more active and growing. Again, performance of models on the selected developmental parameters in this study is mostly found in favour of model-III and SHGs under model-III records better performance than model-II.

Key Words: SHG Models, Performance, Barpeta District, Assam.

Microfinance, which has been originated from 'Micro-credit' or Small loans concept of unorganized sector, is now includes a range of financial services, primarily, the provision of thrift, credit, insurance, remittance services, etc. for the needy people, predominantly for the poor and women. The services under microfinance have positively brings impact on income generation, savings, living condition, self-employment, in developing knowledge & confidence, financial inclusion, women empowerment, etc. thus, acting as poverty eradication and development machinery in most of the developing countries.

To extend the service of microfinance, various method/methodologies have been developed and among them, the group based financing systems are found more successful, as in those system peer pressure served as collateral for recovery of credit. Thus, 'SHGs models', the Indian home grown models, have dominated the sector in extending the service of microfinance in our country. As, 'Grameem Model' in Bangladesh, 'SHG models' in India, have revolutionized in extending microfinance services. More remarkably, the 'Bandhan' (i.e., MFI, West-Bengal) is in process of becoming a Bank (i.e. in-principle Bank) for the poor, in our country. SHG Models, comprise three credit linkage models viz., Model-I, where banks form, nurture and finance the SHGs, thus entire responsibility is vested upon promoting banks. Model-II, where the task of selection, formation, promotion and nurturing SHGs are vested with some Govt. and Non-Govt. agencies (i.e., with DRDA, Block Offices, NGOs, MFIs etc.) and banks directly finance the Groups after certain period on fulfillment of some conditions. So, from credit-linkage point of view, model-I & II are alike. Under Model-III, banks, financial institutions, funding agencies, etc. provide bulk loans to NGOs/MFIs for on-lending to the SHGs as intermediaries between banks and SHGs, and entire responsibility of formation, nurturing and financing, etc. are vested with those intermediaries. This, model has been developed to extend the service of microfinance to the areas having poor banking infrastructures and networks. All these models are functional in India with different volume of service, but in Barpeta District of Assam, only Model-II and Model-III are operational and no such SHGs were found during the field survey, that are formed under Model-I, as reported by intermediaries.

In India, the SHG Bank linkage programme was initiated in 1992, under the initiative of NABARD to link only 500 SHGs, and, that pilot project has become a monolith and reached to 79.6 lakh SHGs, as well as has reached to over 10.3 crore rural households, and given access to regular savings, by the

end of March, 2012. But, its services are not equally spread all-over the country and most of the SHGs formed and loans have been disbursed in the Southern States, particularly in Andhra Pradesh, and North-East States remains underserved. As, of the total SHGs saving linked to Banks in India, Southern States occupied 46.28 percent of the total SHGs and 56.68 percent of the total amount of savings with banks, and that, particularly in Andhra Pradesh (i.e., highest performing state in India) account for 18.79 percent of SHGs and 22.75 percent amount of savings. Where Northeastern states occupied only 4.61 percent of SHGs and 2.33 percent of the amount of savings, and that, particularly in Assam have only 3.47 percent of SHGs and 1.50 percent of the amount of savings, even, Assam is in leading position in this region. Surprisingly, no other state exceeds more than 10 percent except Tamil Nadu. Again, progress under microfinance- Bank loans disbursed during the year 2011-12; revealed that, amount of loans disbursed to the Southern States only belongs to 76.58 percent of amount of loans to the 61.45 percent SHGs of the country, and, that, particularly in Andhra Pradesh amounted to 49.42 percent to 32.98 percent SHGs of the country. Again, the Northeastern states remain under-served, as only 2.73 percent amount of loans is disbursed to 4.44 percent SHGs, and Assam account for only 1.13 percent amount of loans to only 2.44 percent SHGs of the country. Further, progress under microfinance- Bank loans outstanding against SHGs by the end of March, 2012; revealed that, amount of loans outstanding with the SHGs of Southern States only belongs to 69.88 percent of amount of outstanding loans to the 54.10 percent SHGs of the country, and that, particularly in Andhra Pradesh amounted to 42.22 percent to 32.17 percent SHGs of the country. Again, the Northeastern states are in the bottom of the list, as it occupied only 2.73 percent amount of loan outstanding to 3.66 percent SHGs, and, that in Assam account for only 1.73 percent amount of loans to only 4.08 percent SHGs of the country. These huge regional disparities in formation of SHGs, Savings, Loan Disbursed and Outstanding etc. may cause problems with the service quality, adaptability, suitability and implementations etc. associated with the SHG models in Assam and in its districts and may cause different results.

In this connection and to know the actual picture of microfinance in the State in general and in Barpeta District, in particular, the performance study is probably the best-way out. Again, among all the districts of Assam, Barpeta district has a prominent position in formation and operation of SHGs and their involvement in microfinance activities. Numerous numbers of SHGs exist in Barpeta District and, most surprisingly, around half of the total SHGs are found defunct. In this backdrop, we have taken this study to describe the scenario of microfinance in the Barpeta District of Assam and analyze the performance of SHG models of microfinance in this district. In Barpeta District, the service of microfinance is delivering under SHG Model-II and Model-III and these models are found suitable in giving access to microfinance services to the poor and women. Thus, the study is based upon the following objectives:

- 1. To analyze the magnitude and trend of microfinance especially under SHG models in Assam, in general, and to evaluate the same in Barpeta District of Assam, in particular.*
- 2. To evaluate the performance of SHG models of microfinance on selected Parameters, including income generation, in Barpeta district of Assam.*
- 3. To identify the problems associated with SHGs in Barpeta district of Assam.*

The study is a descriptive one and has covered a period of **five years** from **2007-08 to 2011-12**, as this period has been found more vibrant in extending microfinance services under SHG models in Barpeta district. The study is based on both Secondary and Primary data. Secondary data have been collected from reliable sources, viz., NABARD, RBI, SBI, RRBs, CMF, DRDA, Development Blocks, Barpeta District web-site, selected branched of ASOMI, Bandhan and RGVN. Again, for the collection of primary data, the entire district has been stratified according to intermediaries, viz., the Development Blocks, branches of ASOMI, branches of Bandhan and branch of RGVN. There are 11 Development Blocks, 3 branches of ASOMI, 3 branches of Bandhan and 1 branch of RGVN (i.e., the branches of ASOMI, Bandhan & RGVN \geq 5 years as on 31.03.2012) have been considered for this study as intermediaries of SHGs in Barpeta District. Thus, accumulate 18 numbers of strata in the district. Then, total SHGs of each stratum have been taken and selection to the total Sample SHGs (i.e., 260 SHGs) has been made proportionately by lottery method.

Calculations: Total SHGs of Barpeta District (15,447) \rightarrow Active SHGs (8,392) \rightarrow Active SHGs \geq 5yrs (as on 31.03.2012, i.e., 6,932 SHGs) \rightarrow Proportion to Sample (Using 'MACORR' Sample Size

Calculator) → Randomly Selected by Lottery Methods = No. of SHGs Surveyed (i.e., Sample of 260 SHGs).

From the available literature and sizable numbers of empirical studies it is found that, microfinance, now a global phenomenon and a very wide area of research, that no single study can cover its different related dimensions. The present study has been focused exclusively on the performance evaluation of SHG Models of microfinance, on some chosen parameters, that includes, Formation of SHGs, Members Reached, Income Generating Activities, Income Generation of SHGs, Savings, Savings Provisions, Loaning Performance, Loan Repayment Performance, Financial Inclusion, Women Empowerment, Training and Development, Awareness Generation, etc. within the area of study. It is to be mentioned here that, the result of the present study may be different from other districts. In the same way, the result of the performance study in other parts of the country may differ from the present study.

Summary of the Findings:

During field survey in Barpeta District, SHGs up-to the age of 15 years is also found, and their mean age come to 9.21 years. The SHG members in the district are mostly women and mostly belong to OBC (Other Backward Caste). Further, 40.53 percent members are found educated up-to 'upper primary level' followed by 29.67 percent members with education of 'lower primary level', only.

Findings of the first objective: - (Magnitude and Trend of Microfinance under SHG Models)

Position in Assam:

1. In Assam, total SHGs savings linked to Banks by the end of March, 2012 is 2.77 lakh, which recorded a total growth in linking of SHGs to Banks is 84.72 percent and an average growth of 16.94 percent p.a. during the study period.
2. The amount of loan disbursed during 2011-12 alone was ` 18746.98 lakh to 0.28 lakh SHGs of Assam and the total amount of loan provided (i.e., total of loan availed and outstanding loan) up to the end of March, 2012, to 1.46 lakh SHGs was ` 81768.62 lakh, which recorded total growth of 147.08 percent and an average growth of 29.42 percent p.a. during the period of study.
3. The 'SHG models' are dominantly performing in Assam as well, but, some other models are also in operation with different service volume, those mainly include- JLG Model; MFI Model; Individual Lending Model; Partnership Model; Business Correspondent and Business Facilitators Model.
4. As women occupied the lion share in microfinance activities under SHG models, and amount of loan disbursed to all-women SHGs are found substantial, that in average 82.93 percent of the total amount of loan is disbursed to only all-women SHGs in Assam during the period of study.
5. Performance of SHG models of microfinance in Assam establishes that, maximum amount of loans have been given to the members together under model-I&II, which is in average of 74.04 percent p.a. of the grand total amount loan and the same under model-III is only 25.96 percent p.a. during the period of study. Again, total growth made in five years in amount total loans is 124.93 percent together under model-I&II, and that under model-III records a total growth of 259.52 percent in the same period under study.

Position in Barpeta District of Assam:

1. The microfinance services in Barpeta District flourished after the introduction of SGSY programme in 2000, but as per report of district official (DRDA) and of other intermediaries, the programme is progressed well in extending microfinance services only after 2004-05, and prior to that the progress was not impressive in the district.
2. In Barpeta District of Assam, total SHGs linked to Banks and to MFIs of the District up to end of March, 2012 have grown to 15, 477 with a total growth of 36.41 percent and an average growth of 7.28 percent p.a. during the period of study. The position of all-women SHGs in Barpeta District is quite impressive and reached even beyond the National average of 80 percent.

3. All-women SHGs have grown to 15,261 of the total SHG up to the end of March, 2012 and that is 98.60 percent of total the SHGs of the district. Thus recorded a total growth of 39.34 percent and an average growth of 7.87 percent p.a. during the period of study.
4. Of the total SHG, only 8,392 SHGs are reported as Active SHGs in the district, which is 54.22 percent of the total SHG. The position of active SHGs growth during the period of study found a total growth of 36.10 percent and an average growth of 7.22 percent p.a. during the study period.
5. The amount of loan disbursed to the SHGs during year 2011-12 is ` 2,840.31 lakh and that recorded a total growth of 133.64 percent and an average growth of 26.73 percent p.a. during the period of study.
6. The amount of loan outstanding with the SHGs up to the end of March, 2012 is ` 4,811.83 lakh and that recorded a total growth of 66.45 percent and an average growth of 13.29 percent p.a. during the period of study.
7. The amount of total loan disbursed (i.e., sum of loan disbursed during the year and loan outstanding) against the SHGs up to the end of March, 2012 is ` 7,652.14 lakh and records a total growth of 86.34 percent and an average growth of 17.27 percent p.a. during the study period.
8. All-women SHGs occupied the lion share in the district and up to the end of March, 2012, the total amount of loan disbursed to those SHGs is ` 6,587.73 lakh, which recorded a total growth of 91.09 percent and an average growth of 18.22 percent p.a. during the study period.
9. In model-wise SHG formation performance, it is found that more SHGs are formed under model-II, than model-III and that in terms of ratio was 10.10: 1 in 2007-08, and that has improved a little towards model-III, and in 2011-12, the ratio of SHG formation comes to 8.76:1, under model-II to III in the district.
10. It is also found from the year-wise comparison of the active SHGs under each of the SHG models that, SHGs formed and managed under model-III are more active and sustainable and that in an average stood to 91.26 percent p.a. and that in case of model-II is only 51.64 percent p.a. in average, during the same period of study in the district. Thus, there is an average gap of 39.62 percent p.a. or SHG model-II is lagging behind by that percentage from model-III in terms numbers of active SHGs.
11. It is also found that; model-III has performed well in providing amount of loans to the SHGs in comparison to model-II. If we consider the model-wise loaning performance ratio, more amount of loan has been provided under model-III through-out the period of study and average ratio of lending under these two models comes to 0.73:1 p.a. during the period of study.
12. The growth trends of microfinance (Comprising of total loans, loans disbursed, loans outstanding and loans to all-women SHGs) under model-II and model-III move in reverse direction, as growth trends under model-II fluctuate considerably. But, the same under model-III are almost steady in comparison to model-II, during the same period of study.
13. Loans all-women SHGs under model-II registered a growth of 15.55 percent in 2007-08 and that with an average growth of 20.33 percent p.a. during the period of study stand at 15.07 percent in 2011-12, overcoming a negative growth of 20.27 percent in 2008-09, but the same under model-III was found 18.40 percent in 2007-08, registering an average growth of 18.18 percent p.a. during the period of study and reached to 11.50 percent in 2011-12.
14. Of the total SHGs, 89.75 percent are formed under model-II, and only 10.25 percent SHGs are formed under model-III, in 2011-12. Again, total amount of loans given to the SHGs under model-II is ` 3376.65 lakh, which is 44.13 percent of the grand total amount of loans under both the models and the rest 55.87 percent, are provided to only 10.25 percent SHGs under model-III. The position is more or less same during the period of study in the district.
15. The relative position of SHGs and loans disbursed to SHGs in India, Assam and in Barpeta District, records sharp downfalls from 2009-10 onwards. The position was favourable from 2007-08 to the 2009-10, as highest growth rates were recorded during that period. Such drastic down-fall during the period has weakened the service of microfinance domain and base in the country. The incidents which took place in Andhra Pradesh, where 30 farmers had committed suicide within a span of 45 days in 2010, after a few MFIs used coercive recovery

tactics, was a strong reason for such adverse scenario as after such incidents many financing banks and institutions stopped financing to MFIs. Again, subsidy provision under SGSY programme also weakened the base of SHGs which were formed only to take the benefits of the subsidy. Again, the change of programme from SGSY now to newly introduced NRLM also concentrate a lot in changes of the functional structures, power and management and also weakens the rapid growth and speed of microfinance sector in the country during the period under study.

Findings of second objective: - (Performance of SHG Models on Selected Parameters)

On SHG and Members Outreached Performance:

1. In Barpeta District, SHG model-II is found more efficient as regard formation of SHGs in comparison to model-III. As in 2007-08, the total number of SHGs, formed under model-II was 10324, which rose to 13891 SHG, by the end of March 2012, thus, registered a total growth of 34.55 percent during the period of study. But, the same under model-III were only 1022 SHGs in 2007-08, which rose to 1586 SHG by the end of March, 2012, thus, registered a total growth 55.19 percent. So, in terms of growth in the formation of SHG, model-III is performing better than model-II in the district during the period by 20.64 percent.
2. Again, of the total SHG members by the end of March, 2012, 85.05 percent members are covered by model-II and only 14.95 percent members are covered by model-III in the district. Further, 98.65 percent members of model-II are the women members and that under model-III is 96.35 percent in the district.

On Loaning Performance:

1. The average amount of loan disbursed to the SHGs in Barpeta District of Assam in 2011-12 is found ` 91173, a bit higher than Assam's average. Again, the amount of loan provided to the SHGs in Barpeta District from 2007-08 to 2011-12 in average come to ` 45615 p.a. during the period of study.
2. More importantly, SHGs under model-II in the district are obtained only ` 35040 p.a. as average amount of loan during the period of study. But, the SHGs under model-III have obtained more amount of average loan, as the SHGs under Bandhan obtained ` 144278, under ASOMI ` 73325 and under RGVN ` 46200, during the period of study.
3. Nearly half the total SHGs under model-II have obtained loan only once during the period under study. But, SHGs under model-III have obtained five loans i.e., 38.10 percent of total SHGs under model-III, means yearly one loan in average, where none of the SHGs under model-II has obtained more than three loans in the same period. Further, 4.76 percent SHGs have reported that, they have obtained more than five loans during the same period of study.
4. More interestingly, it is found that, the amount of loans obtained by the SHGs in the district, highly depends on their loan demands, as the value of correlation co-efficient between the variables comes to 'r' = 0.8934. So variables are highly positively correlated. Again, the same for the SHGs under model-II comes to 0.7600 and under model-III comes to 0.8602.
5. It is also found that, SHGs under model-II re-pay their loan mostly on monthly installment, but, SHGs under model-III are mostly re-pay their loans on weekly installment.
6. Again, the loan recovery rate of SHGs under ASOMI, Bandhan and RGVN, i.e., under model-III is found higher than of the SHGs under model-II in the district during the period of study, which is 98.67 and 76 percent respectively.

On Income Generation Activities Performance:

1. The SHGs in the district are mostly engaged either only in 'Weaving Activity' i.e., up to 41.15 percent SHGs, followed by 'Multiple Activities' up to 26.15 percent and then only in 'Farming Activity' i.e., up to 12.69 percent. These are the three main income generation activities of SHGs found in the district.
2. Again, SHGs under model-III are found more active regarding selection of income generating activities and mostly following 'Multiple Activities', rather relying on single activity, and found more beneficial, as they can work through-out the year or in all seasons. But, SHGs under model-II are mostly relying on single activity, thus, suffers from seasonal fluctuations and other market downfalls, and found less benefited.

On Income generation performance:

1. Income Generation of SHGs in the district can be divided into three sources, i.e., 'Income from Sale of SHGs Products', 'Interest Income of SHGs' and 'Others/ Speculative Income of SHGs'.
2. The Average monthly sales of the SHGs are found ` 3,274 and they earn at the rate of 30 to 55 percent in average, as a result, the average monthly income from sales comes to ` 1,536 per SHG under both the models, and ` 1,504 as average monthly interest income during the period of study.
3. Interest income becomes most secure and regular source of income for the SHGs in the district, and some SHGs have been found which are deals only with this activity. Thus, most of those SHGs have become '**Micro-Lenders**' from '**Micro-Borrowers**' within a span of few years.
4. The correlation between 'amount of loans obtained during the period by SHGs' and 'monthly average interest income', resulted to $r_{xy} = 0.1233$, thus, the variables are slightly positively correlated under both the models.
5. The total average monthly income of SHGs came to ` 2,879 and accordingly the average yearly income of SHGs in the district come to ` 34547 during the period of study under both the models. Again, average yearly total income of SHGs under model-II has been found to ` 33369 and that, of SHGs under model-III has been found to ` 39646 during the period of study.
6. The income generating performance of SHG in terms of their models have been obtained, which is found to 0.84:1 (i.e., average income of SHGs under model-II/under model-III), thus SHGs under model-III have earned more income than the SHGs under model-II in the district during the period of study.

On the Savings Performance:

1. Of the total sample SHG (i.e., 260 SHGs) 248 SHG have been found with regular savings in the district and of the same 34.27 percent SHGs are saving at the rate of ` 50 per month.
2. Further, 16.35 percent SHGs under model-II keep their savings only with banks and the same under model-III is found to 15 percent. Again, 78.37 percent SHGs under model-II are partly saving with banks and also invest as loans, as the most lucrative option, and the same under model-III stands to 67.5 percent.

On Financial Inclusion Performance:

1. Of the total sample SHG members (i.e., 3087), 1166 members have opened accounts either only in Banks, or in Post-Offices or in both, and of them 58.75 percent members are found, having account only in Banks, 33.36 percent members having account only in Post-Offices and the remaining 7.89 percent members are found having account in the Banks, as well as in Post-Offices in the district.
2. On the availability, accessibility and affordability of microfinance in the district, it is found that, only 21.15 percent SHGs under both the models expressed micro-credit as **available** and the rest 78.85 percent said it is not available. In case of **accessibility** of micro-credit, only 22.31 percent SHGs under both the models said it is accessible and the rest feel it is not accessible for them. Further and more importantly about **affordability** of micro-credit, 85.38 percent SHGs replied as it is affordable for them and they can cope with the present cost of credit, charged by various intermediaries in the district.

Women Empowerment Performance:

1. As important determinant of performance of SHG models, 'Women Empowerment' were consider with some parameters, like, participation of women members in SHG Activities, regarding permission from male counterpart, hold on earning, hold on spending, decision making on family matters, interest towards politics, etc., and results obtained are mostly positive towards women empowerment, which become possible only due to joining in SHG, as reported by them.

On Awareness Generation Performance:

1. Of the sample SHGs under both the models, 58.08 percent have replied as they all know about SHG, its concept and working pattern, etc., followed by 30 percent SHGs, where most of the members know about SHG, leaving a small percentage of members. Again, the same is different in terms of models, as SHGs under model-II are found more aware about SHG as reported 61.01 percent SHGs and the same under model-III is found only 42.86 percent. So, in awareness generation model-II is found more active than model-III in the district during the period of study.

On Training Performance for SHGs:

1. SHGs training is the most crucial aspect for their active performance and of the total sample SHGs (i.e., 260 SHGs) under both the models only 62.31 percent SHGs have obtained training during the period of study and rest 37.69 percent have not obtained any training during the period of study.
2. Further found that, 71.43 percent SHGs under model-III have obtained training, whereas only 60.55 percent SHGs under model-II have obtained training during the period of study.

Findings of Third Objective: - (Problems with sustainability of SHGs)

1. Of the Sample SHGs (i.e., 260 SHGs), 72.69 percent SHGs have reported about various problems with their sustainability under both the models in the district. Further it is found that, SHGs under model-II faced more problems compared to the SHGs under model-III.
2. SHGs in the district are mostly suffering from lack of **Loan/ Credit on time** as reported by **95.24 percent** SHGs under both the models in district, (i.e., the SHGs got problems) and this affected them every way in their functioning, as the groups are unable to make timely decision, thus, become a major problem of sustainability for SHGs in the district.
3. Training provided to the SHGs is found as next major problem, and reported by 88.42 percent SHGs. Again, the training is provided either to one or two members of a group which is also not sufficient for the groups.
4. **Limited Amount of Loan** is found as another major problem with sustainability of SHGs in the district, as reported **75.26** percent SHGs that they never obtained their required amount of loan/credit.
5. It is also found that due to lack of adequate amount of loans, the groups are unable to perform in the way they could perform. The problem is found more acute in case of SHGs under model-II than model-III in the district, as 78.05 percent SHGs under model-II have reported it as serious problem to their sustainability and that is being reported by 60 percent SHGs under model-III in the district.
6. It has also been found that, 73.08 percent SHGs under both the models have reported as they got problems with core factors of SHGs, like, Thrift, Micro-credit, Group and Management. The problem is found more acute with the SHGs under model-II in the district, where 75.23 percent of their SHGs have reported as faced problems even with the core factors of SHGs. Again, the same under model-III have been reported by 61.90 percent SHGs in the district during the period of study.
7. Further analysis reveals that, 77.89 percent SHGs under both the models have reported about problems with 'Micro-Credit'. As per their report they did not get adequate amount of loan from their banks or intermediaries as required by them and inadequate amount of credit have weakened their performance. Again, the position of SHGs under model-II and model-III is more or less same in the district, which is reported by 78.05 and 76.92 percent SHGs respectively, under each model in the district.

Suggestion: The Officials, Govt. Departments and Intermediaries in the chain of microfinance service need to work in cooperation to extend more quality services to the SHGs in the district. The loan slabs and quantum should be increased, and SHGs actively performing should be separately listed and they should be given more loan and other facilities to build them as exemplary SHGs to inspire others SHGs. Special care should be given regarding training of SHGs, on innovative income generating ideas, on micro-industry formation, on records and accounts keeping, etc. Further introduction of mobile microfinance service will be more helpful for the women members in the district and

simplification of procedural norms will speed-up the process of microfinance under SHG Models in the district.

Conclusion:

Microfinance services under SHG Model-III are found more dedicated in Barpeta District, than Model-II, during the period of study. In terms of magnitude and coverage, Model-II is spread more than model-III, but in terms of growth and trend, the performance under model-III is found more active and growing. Again, performance of models on the selected developmental parameters in this study is mostly found in favour of model-III and SHGs under model-III records better performance than model-II. Further, the intermediaries, especially under model-III could develop to full-fledged financial institutions with help of proper regulations and control, which will pave the way for more quality services to SHGs and to the needy peoples, primarily to the women and rural poor.

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