

Micro-enterprise Development and SHGs: Problems of Sustainability

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Introduction

Microenterprise development is one of the most important planning components of every developing nation. Many of these nations have gained considerably over the years by nurturing such enterprises at large scale. In Latin America microenterprises constitute in the most dynamic and heterogeneous sector and according to Inter-American Development Bank (1999) the microenterprise sector employed more than 50 percent of the labour force in the most Latin American countries and their contribution to the economy in the region has been documented extensively (Orlando, et al., 2000). In Nepal microenterprise creation and development is an alternative opportunity for income generation and self-employment for rural people (Man Singh, et al., 1997). The success of microenterprise development in the developing world rests mostly on the innovative use of joint-liability groups to make loans to people without traditional collateral (Morduch, 1999). In India this has been greatly emphasized in recent year due to the non-performance of several economic and rural development programmes. Off late the micro finance (mf) intervention has been one of the important strategies of enterprise creation.

Micro finance and the initiatives to support 'microenterprise development' have taken up considerable space in economic development news in the past decade. Many of these initiatives have reported spectacular results in terms of both their outreach in the rural credit market and the size of their lending and savings portfolios in many of the developing as well as developed countries. The programme has been replicated by different community development donors, Governments, non-Governmental organisations and financial institutions. Some of the policy makers and programmers have considered mf as a tool for poverty alleviation, employment generation and job creation through the development of farm and non-farm microenterprises.

Several models of mf interventions are seen around the world. Prominent among them are: (i) Grameen and Solidarity Model- is a group of three to eight persons where each members can lend and repay loan directly with the responsibility and guarantee of the other members of the group. It has been adopted in many countries with modifications to suit local conditions and cultures. The programmers of Banco Sol in Bolivia and most of the solidarity group models in Latin America follow this Methodology. (ii) The Group Approach- Delegates the entire financial process to the group rather than the financial institutions. Savings, loans

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and repayments of loans are taken care of at the group level. These groups are in turn linked to a financial or a microfinance institution for sourcing of additional funds/loans as well as depositing their savings. The best examples of this type of methodology are the Self-help groups-bank linkage programme in India, the PHBK¹ project in Indonesia and the Chikola groups of K-REP in Kenya². (iii) Individual Credit- Credit given directly to the individuals also forms a part of the microfinance technology. Many institutions have adopted the individual credit route for microfinance where loan appraisal, loan disbursements and loan repayments as well as saving collections are all done in an individual basis. These technologies are predominant in the BRI-Unit Desa in Indonesia as well as priority sector lending by banks in India especially the regional rural banks and cooperative banks. (iv) Community-Banking- This model is to an extent an expansion of the group approach where the basic financial necessities of the poor especially the women are met through the community banking system. The community or village banks are organised with 30-50 members. These banks in turn borrow from the programme implementing institution and on lend to the members. A prominent example of this type of microfinance institution is the Village Bank of FINCA in Latin America, which had been replicated in Africa and Central Asia. (v) Credit Unions and Cooperatives Credit Unions and Cooperatives are member-owned organisations providing credit and other financial services to their members. The apex bodies provide technical and financial support to the federating units. SANASA³ of Sri Lanka is a successful example of rural credit cooperative as microfinance service provider (Das and Satish, 2000).

These models of microcredit programmes have brought a different route in the rural credit markets and through these models banks feel more convenient to generate credit relationship with poor. Along with these models several other variants are also found in different places. But most of them try to break the vicious circle of poverty by practicing a sustainable mode of financing and the common agreement is on income generation activities. So enterprise creation is becoming the major responsibility of the fund providers/MFIs. However, the Self-help groups (SHGs) which are the conduits between the MFIs and the entrepreneurs are not always been able to support and nurture their clients in a sustainable manner. Many handicaps are found in the entire process of credit delivery and in sustaining entrepreneurial activities.

With the help of primary survey and secondary sources of data this paper tries to offer a microscopic view on this sustainability aspect in a less developed region of the country i.e North Eastern Region (NER) with a central focus on the state of Meghalaya. The observations though specific to the study area are equally applicable to the entire set of similar exercises undertaken elsewhere in India.

Micro finance - SHG movement and Micro Entrepreneurship: A synoptic exposure

The importance of mf programmes and poverty alleviation strategies have become a major concern of most successive Governments in many developing countries through the initiation of different programmes and policies towards the provision of credit to small and medium scale enterprises (Soile, et al., 2003). Microcredit (mc) as the most important component of mf has been accepted as the best approach to entrepreneurship development and poverty alleviation both in rural and urban sectors. As it is helping in developing a broad base of micro entrepreneurs in any economy is consequential to the sustenance of its growth and development process (Hamr, 2000). In the process of accelerating the entrepreneurial activities SHGs have been identified as the catalysts in providing necessary credit support.

A SHG, both by definition and in practice is a group of individual members coming voluntarily from same village or community and associate with a common collective purpose or goal. The nature of the group is homogeneous and is formed to do savings and credit among members of the group with a view to rotate the pooled fund as credit amongst the members (also non-members) through self generated norms. The ultimate aim and objective of promoting SHGs are to create jobs and to reduce poverty of the large masses. When a group becomes matured and enable to start an entrepreneurial work, it is linked with commercial banks for formal credit without collaterals and it is referred as the SHG-bank linkage programme. The programme has become a major microfinance programme and expanded at a fast pace in India and it has been evolved into the largest microfinance programme in the world.

At the national level, while the SHG movement has had a longer history through NGOs' work at the community level, the linking of SHGs to mf is of more recent origin. Though there is no official record but NGOs such as MYRADA, SEWA, APRACA, and PRADAN etc. were the pioneer in the programme of SHGs promotion and group lending. The works of helping poor and development of income generating activities conducted by them have attracted the different government agencies and policy makers to consider the idea as a 'component' for rural development. In contrast to this idea the NABARD has officially initiated certain research project on SHGs as a channel for delivery of microfinance in the late 1980s. This programme has proved to be a successful model wherein the outreach has expanded substantially within a small time frame. By the end of the year 31st March, 2007, the cumulative number of SHGs credit linked was 2924973 with loan disbursement and refinance support aggregating Rs.18040.74 crore and Rs.5446.49 crore, respectively. The programme has enabled around 409.5 lakh poor households in the country gain access to mf from the formal banking system. Dasgupta (2001) and Namboodiri and Shivani (2001) traced the development

of the microfinance programme in India through SHGs model. According to their study, the SHGs system was initiated in India by the Non-Government Organisations (NGOs). From then the new group approaches such as SHG has been buzzword in the country.

A study in India has illustrated the successful enterprises supported by microfinance resulting in improved economic status. All these supported enterprises are mainly small scale, family based enterprises (Sinha, 2003). Studies have also revealed that a large number of members of SHGs are availing loans for income generating activities (Bansal, 2003). In the state of Maharashtra and Orissa, a number of fisheries and non-fisheries related microenterprises had been developed and most of them were developed through SHGs financing (Tietze, et al., 2007).

There are many different approaches to support microenterprises. The most of development programmes are moving towards an excessive focus on credit along with the several other critical forms of support such as the provision for infrastructure, marketing, technical advice and training and management training which are generally required in successful microenterprise development programmes in the country.

Development of MEs under SHGs in North Eastern Region

Micro enterprise is that enterprise which engages with non-crop activities using predominantly locally available resources, skills and caters to the local and sub-regional markets is a microenterprise. In addition, if their capital requirements are filled under microfinance programmes either through commercial banks or government sponsored schemes or others donors/NGOs. Development of these microenterprises under the SHG route, although not new in this region, got a late start. In post 2001 period some hectic activities are found

Table-1: Regional Distribution of Credit-linked SHGs in NER

States	2001-02	2002-03	2003-04	2004-05	2005-06	LGR (%) 5 Years
A. Pradesh	108	108	225	280	280	29
Assam	1024	3477	10706	31234	56449	102
Manipur	134	162	225	796	1468	64
Meghalaya	179	179	194	249	735	32
Mizoram	0	0	22	28	974	--
Nagaland	15	15	24	94	422	85
Tripura	7	104	850	1515	1996	140
NE Total	1467	4045	12246	34196	62324	96

Source: *NABARD*

through SHG formation and credit linkage. The NABARD effort also gained momentum in the recent years. The figure of credit linked SHGs who are supposed to start some micro entrepreneurial venture for 2002 was only 1435 which was increased manifold to more than

Table-2: Number of SHGs formed and Number of 'Economic Activities' (EA) taken up in the NER under SGSY Scheme

Years	NER			
	SHGs Formed Cumulative	No. of EA Cumulative	% of EA to Total SHGs	% Share to All India
2001-02	25693	1955	7.61	2.28
2006-07	161815	25087	15.50	5.47
LGR	*36.19	*55.01	—	—

Source: Ministry of Rural Development Govt. of India. www.rural.nic.in Note: *LGR of 6 yrs.

62000 in 2006 (Table-1). The regional distribution is however, in favour of the large state i.e. Assam, which dominates with more than 90 percent of total SHGs. This indicates a slow progress of SHG linkage in other states of this region which also stifles the entrepreneurial activities in this region. But the overall growth rate is quite encouraging and with this momentum there is every possibility that millions of small venture will flourish further in near future.

Apart from the NABARD's effort, as already mentioned, SHG formation under the SGSY scheme is also prominently undertaken by the Government of India. Under the SGSY scheme, the Ministry of Rural Development has recorded economic activities of SHGs in North Eastern Region and accordingly the cumulative number was 1955 during the 2001-02. By the year 2006-07, the cumulative number of SHGs promoted in the region was 161815 and out of which more than 25000 have started some economic activities (Table-2). The annual growth rate of economic activities over the 6 years shows 55 percent growth and this is greater than the growth rate of group formation in the region. Though the regional distribution is well in favour of Assam, the number of economic activities undertaken by SHGs is only 12 percent in Assam whereas the similar figure is 65 percent for Mizoram (Table-3).

Table-3: Total Number of SHGs and Number of Economic Activities (EA) taken up in NER under SGSY Scheme (cumulative): State-wise Distribution

States	2001-02		2006-07		EA to total SHGs Formed (%)	
	No. of SHGs	No. of EA	No. of SHGs	No. of EA	2001-02	2006-07
Arunachal	154	30	376	64	19.5	17.0
Assam	21508	893	132180	16952	4.2	12.8
Manipur			705			0.0
Meghalaya	1042	77	5413	586	7.4	10.8
Mizoram	511	336	1455	954	65.8	65.6
Nagaland	847	187	2813	799	22.1	28.4
Tripura	1631	432	18873	5715	26.5	30.3
Total	25693	1955	161815	25087	7.6	15.5

Source: Ministry of Rural Development Govt. of India. www.rural.nic.in Note: NER total figure has been calculated excluding Sikkim. Cuml = Cumulative

SHGs in Meghalaya and Development of MEs

A micro analysis of Meghalaya situation reveals that SHGs are formed in almost in equal proportion under both SGSY and non-SGSY categories (Table-4). This signifies that the non-subsidised micro financing is equally popular as of the subsidised one. The SGSY-SHGs are those SHGs, which are linked with the help of Community and Rural Development Blocks in the state. The non-SGSY SHGs are those SHGs, which are promoted and nurtured by other institutes or organisations such as IFAD, NGOs, NEDFi, and MRDS etc. and later on these were formally linked with banks.

Table-4: Distribution of Credit Linked SHGs in Meghalaya as on 31.03.06

Financial Institutions	Number of SHGs (Cumulative)	Percentage Shares	SGSY-SHGs	Non-SGSY SHGs
ASCB.	2575	63	1614	668
MCAB	596	15	293	303
RRB	165	4	0	165
NEDFi	759	19	0	759
State Total	4095	100	1907	1895

Source: SLBC Report SBI Shillong.

It is assumed that all these credit linked SHGs have started some economic activities either in farming or non-farming sectors. However, the SHGs after receiving loan are also doing lending businesses with members or non-members⁴. Most of these SHGs are financed by commercial banks. Recently the impetus of financial services to SHGs has increased due to the setting up of NEDFI and MRDS in the state.

Table-5: Number of Microenterprises financed by different Banks in Meghalaya

Banks	Self-Employment Govt. Schemes/SHGs	2003-04	2004-05	2005-06
		No. of Economic Activities	No. of Economic Activities	No. of Economic Activities
Commercial Banks	SJSRY	743	810	202
	PMRY	766	1221	1796
	SGSY	618	924	1062
Regional Rural Banks Co-operative Apex Banks	SGSY	364	388	299
	SGSY	165	57	109
Total number of All govt. sponsored Schemes		2656	3400	3468
Non-SGSY-SHG's		48	629	1895
Total Microenterprises(govt schemes + Non-SGSY-SHG's)		2704	4029	5363

Source: SLBC and calculated by author.

The development of microenterprises in the state has also being practiced under different government sponsored schemes and through the SHG formats. Schemes such as SJSRY, PMRY and SGSY etc. are canalised through the commercial banks to support the micro entrepreneurs in the state with a view to set up economic activities. Among the schemes, the most prominent is the SGSY. Under the SGSY scheme, DRDA promotes SHGs at the village level and link them with banks for credit to establish economic activities. This linking position of SHGs gives a proxy understanding about the number of SHGs engaged in various economic activities which could be construed as microenterprises. The overall picture of economic activities undertaken with microcredit supplied through various govt. sponsored schemes and through others is depicted in Table-5. Out of more than 5000 economic activities, more than 65 percent are sponsored through different schemes and rest are through other sponsors. The overall growth is found to be quite encouraging.

The Problems of Sustainability of MEs promoted through SHGs

SHGs are found to be the main stay for the micro enterprise development in NER so also in Meghalaya. Similar phenomenon is also observed in different studies on different states. But many of these groups are not able to carry out their objective in a sustainable manner. At the first place many are formed to get some financial benefit through various schemes. For example, many groups are formed only to get the subsidised finance provided under SGSY scheme. So the genuineness of such groups is questionable. Secondly, many are formed with diverse objective or the chemistry among the members of the group is not well developed. This creates rift among them and ultimately the group vanishes. Several other technical reasons are also found. Thus sustainability of the group effort in fostering enterprise is crucial for the long run success of the exercise.

The sustainability of microenterprises under the microfinance programme is influenced by two major factors, which could be categorised as pre and post stage factors. Pre-stage factors are associated with the tools and policies of programmers. Although the tools and policies of the microfinance programme are replicable but the actual structure of model for rural development is local area specific which is difficult to replicate in another setup. On the other hand, the post stage factors, which influence the enterprises, are ability and skills of entrepreneurs, market information, formal credit accessibility and income and profits of the enterprise. These factors keep on influencing throughout the life of the enterprise. Therefore, the sustainability of microenterprises is highly dependent on the post factors which influence the enterprises more and do not relate with the sustainability that reached by the programmers especially under the programme of microfinance.

Pre-stage Problems of Microenterprises

The microenterprises for poor people that are established through these programmes depend on the quality of support provided to make the base of the enterprise. The quality of support depends on the sustainability of microfinance institutions but they do ignore the problems associated with them, which limit the sustainability, and they need to come across these problems to reach their sustainability level and the development of poor people providing job opportunities.

The main and the largest microfinance movement in the country is the SGSY scheme. The programme is implemented through different community development blocks in different states in the country, which is influenced, by the widespread corruption and inefficiency among the Indian bureaucracy. Therefore, the subsidy component of the scheme can create illegal group of SHGs to implement the scheme funds. However, outside the scheme most of the

microfinance programmes are donor-led project activities whose objective and intention are specific and limited and the collaborate efforts of NABARD is totally profit motive in this field. The plans and policies of government also have some vague intention to avoid the responsibility of massive problems of poverty and unemployment and shifted these burdens to the poor to carry the burdens by themselves. But the programmes have been done to give a sustainable position to poor who never thought in terms of institutional sustainability and it is simply a 'show off' and a 'fashionable buzz' that imposes liability on poor, frees government out of responsibility, and makes government politically right in the name of people's participation (Acharya, et al., 2006).

Post-stage Problems of Microenterprises

The sustainability is not the end after developing the microenterprises for poor people to create jobs because the measurement of sustainability for microenterprises starts after the development of their business units. Most of the programmes' aim is to reach this sustainability (because they declare sustainability at the bud of establishment). Growth and development of microenterprises depend upon a strategic decision process model like business analysis, identification of key success factors, development of competitive strategy, assessment of required resources, assessment of cost and benefits, dialogue with financiers and implementation of products/services to create value for the development of small and microenterprises, these factors may be applied from conceptualisation to growth stage of new enterprises (Kakati, 2001).

The measurement of these problems of microenterprises evaluates the sustainability for them for longer period. The post-stage problems also include inherent habits, which can help entrepreneurs to adopt the skill of entrepreneurship. Although the successful programmers and practitioners show the degree of sustainability but can not give permanent job opportunities to poor through microenterprises until these microenterprises are last for longer term. To provide permanent job opportunity, enterprises need to last for longer time and the long lasting is the total outcome of ability and skill of entrepreneurs, market information, good relationship with lenders, management and profit margin which need to function together to run a petty business well. On the other hand, if the microenterprises cannot give a margin of profit to run the family as well as the business, then it is meaningless for poor people. Instead of sitting whole day with the enterprise, the poor people will be compelled to go for another work to earn something for the family, to fulfil the need in the evening. Therefore, along with the project the developed microenterprises will wind up on the way of creating permanent job opportunities for micro entrepreneurs.

Problems of sustainability of MEs in Meghalaya

As already, highlighted earlier the progress of microfinance activities in North Eastern Region is very slow and some spurts in the activities are observed in recent years. There could be various reasons attributed to this slow progress. Keeping aside the general problems related to the SHG movement like lack of promoters, MFIs and banks, poor awareness among the people etc. some specific problems are identified which relate to the microenterprises established under microfinance schemes and their sustainability. A primary survey of 200 enterprises in Meghalaya reveals some pertinent facts with regard to their functioning. These enterprises are basically either group enterprises or individual enterprises supported by the SHG group. Group enterprises are relatively in better position than the individually owned. The problems identified thorough this survey are the followings.

Asymmetry of Interest between the Promoters and Beneficiaries

The microfinance programme in the state although succeeded in promoting SHGs but the bank linkage is very slow which is due to the inconsistency between the modes and procedures followed by the promoters and the economic characteristics and habits of people in the state. On the one hand, the poor people are interested to do some activities on the other hand the promoters such as NGOs, donors, and programmers are opportunists, eyeing on the schematic funds of the programmes and the moment the flow of schematic fund slowed down their interest subsides. Moreover, the commercial lending institutions do not show much interest in lending to the risky ventures of SHGs. This has affected the access of formal credit for most of the groups in the state as well as individual members. In addition, most important is that no bank has given any individual credit under the microfinance programme in the state. This has limited the speed of bank linkage programme in the state compared to the other places in the country.

Lack of Support from Promoters in Subsequent Accessibility

The financial accessibility of SHGs is a collaborative effort made by different organisations to make them get credit-linked with banks. The procedure is working quite well at the initial stage. However, subsequent credit for SHGs depends on the evaluation of performance of economic activities and the repayment status rather than the recommendation of the promoters. This has been practised by most of the promoters in the state. The survey indicates that 95 percent micro entrepreneurs under GMEs have responded 'yes' against the help obtained from promoters at the time of first loan whereas for second or third loan the response against 'help from promoters' is opposite i.e. only 28 percent had said 'yes'. This clearly indicates asymmetric interest among the promoters as well as workers under the programme.

Limited Scope in Competitive Market

Microenterprises are heterogeneous. Hence, MEs enjoy a large scope almost in all markets, whether regional markets, urban markets, or rural markets with their limited resources. Equally, they are also open to the competition from all the form of enterprises. In the economic literature, the limited ability of microenterprises to reap economies of scale is often identified as one of the major constraints. Similarly, in Meghalaya it is found that most of the enterprises are very small in term of their scale of operation, which does not allow them to compete with big business houses. Because they did not get proper training at the time of establishment as well as practical knowledge of running an MEs in the competitive markets. Although they know the importance of market information for their small businesses but they do not know the sources of such information.

Conflicts among the Members of GMEs

Business decision of GME and IME shows a distinctive nature. Decision making in an IME is more flexible and independent, whereas in case of GME the business decision depends on the willingness of all members of the group. Two to three members maintain the group businesses and other members just share the profits of the groups' activities. Which is just like a partnership business but do not follow the partnership procedures. Since the groups do not maintain any agreement or deeds on the business, in the long term, the group activities create problems or conflicts among the members. The cause of conflicts is generally the 'profit' sharing procedures. This sometimes breaks the group. Survey shows that only 11 percent of MEs somehow maintain some kind of agreement regarding the sharing of profits among the members. But most of them do not maintain a proper agreement among the members which create problems in the long run.

Poor Market Information

Review of literature identified that market information is another responsible factor for sustainability of microenterprises. Access to market is of paramount importance for any enterprise. Nevertheless, most microenterprises have been identified and established on the basis of technical or production orientation without identifying target markets and related marketing mix. Microenterprise should be identified on the basis of market needs and their dynamics (Raymond et al., 1997). They need to know the preferences of the local/rural customers and about their own competitors also. They need to understand market dynamics and logistics, which could help them to remain competitive in the long-run. Lack of market information can make microenterprises uncompetitive and subsequently unsustainable. The response against the importance of market information is very less and it shows that most of

them do not know the importance of market information and do not aware about the influence of markets on their businesses.

Rudimentary Management Skill

One of the major problems of sustainability is the poor ability and rudimentary skills of management of micro entrepreneurs. From a review of the literature, it transpires that the constraints and opportunities of microenterprises stem from their very inherent characteristics. For instance, a characteristic associated in microenterprises is that they tend to be independent minded, workaholic and have a strong family orientation. This explains their ability to take flexible decisions, affording them less bureaucracy and taking timely action to respond to day-to-day arising situations. Their main focus is family well-being and thus they tend to dislike government interference, and tend to be particularly averse to taxation on their hard-earned profits. The flexibility and lack of formality of microenterprises and at the same time their weakness is often lead them not to seek professional guidance (Psaila, 2007). Among the GMEs 65 percent and among IMEs 75 percent did not receive any training on management of small enterprise before starting the venture. Even, in post establishment situations they have not gone for any training or awareness programme on various aspects of management. This makes them passive towards the market development updating, account keeping and other essential components of MEs management.

Conclusion

The role SHGs as a group is very crucial in helping out the microenterprises on a sustainable basis. They have to get themselves updated with required information. Acquisition and dissemination of market related information to group members is one of the important function of the SHGs. The promoters of the groups need to sensitise them at regular basis. Groups need to maintain proper record of financial transactions and members should also to follow this for their enterprises. Very often it is found that members mix up their personal transaction with the business which creates confusion about the health of the enterprise. Group leaders need to guide the members in this direction also. Proper training to group leaders and if possible to other members will go long way in helping out solving many above mentioned problems of the micro enterprise.

Bankers and other MFIs need to scale up their non-financial support along with the micro credit infusion. Particularly bankers in NER have a greater role as other MFIs are not operating in many numbers. NER has tremendous potential for microenterprise creation. The diversity of culture which provides enough space for innovative products and the availability of abundant nature resources which provides necessary inputs for those products need to be

matched and the role of SHGs in bridging these two ends through a entrepreneurial revolution in this part of India is very much possible.

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