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## **Performance of Self Help Groups – Bank Linkage Programme: An Indian Experience**

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### **ABSTRACT**

Microfinance in India has become a popular employment generation and poverty eradication model is growing rapidly and receiving increasing attention from the government, financial institutions and non-government organizations. Economic development and distribution of wealth in the country can significantly influenced by the developed and vibrant microfinance sector. The microfinance sector in India has become an increasingly viable investment sector and has developed many sustainable and successful business models to overcome many challenges traditionally faced by the financial services sector by diversifying the financial and non-financial needs of low income population. The SHG – Bank Linkage Programme was introduced to establish a link between the formal financial sectors with the rural poor otherwise they are excluded from the mainstream finance sources. NABARD is the profunder of this scheme as they found that there are adequate formal sources available to cater the needs of poor in India.

Key words: Self Help Groups (SHGs), Bank Linkage Model, NABARD, Microfinance, Financial Services.

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### **Introduction:**

To alleviate poverty and bring economic prosperity to the rural economy microfinance has emerged as an important alternative collateral free source of loan funds to help the rural poor to catch up with the growing economy. It is a vital source of credit for rural poor particularly women who are generally neglected by the mainstream financial institutions for the lack of collateral security. Microfinance refers to small savings, credit and insurance services extended to socially and economically disadvantaged segment of the society and aims at providing broad range of financial services such as deposits, loans, payment services, money transfers, insurance to poor and low income household and their micro enterprises. A Self Help Groups is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount of money regularly and which is deposited in a common fund to meet the members emergency need of finance and to provide collateral free loans decided by the group. The main objective of the formation of Self Help Groups is to strengthen cooperative movement by utilizing the resources available in the area. The origin of the concept of Self Help Groups (SHGs) started and formed in 1975 and is a brainchild of Grameen Bank of Bangladesh which was founded by Mohammed Yunus. In India it was initiated by NABARD in 1986-87 but the real efforts was taken place after 1991-92. Thus the most notable among recent approaches to improve access to finance for the rural poor is the Self Help Groups (SHGs) – Bank Linkage Programme championed by the NABARD.

### **Review of Literature:**

Mula, G. et al. (2012) attempted to examine the growth and promotion of SHGs and performance of financial institutions in microfinance in Cooch Bihar District, West Bengal. The study revealed that District took the second position in credit linkage in spite of being slower physical growth of SHGs (seventh position) in the state. The study also revealed a skewed growth of SHGs in different stages of promotion among the different blocks. Duflo, E. et al. (2013) studied on the first randomized evolution of the impact of introducing the standard microcredit group based lending product in a new market. The study found no changes in any of the development outcomes that are often believed to be affected by microfinance including health, education and women empowerment. Ranjani, K. S (2012) outlines the need for conceptual framework for regulation of MFI in India. The research findings suggests that like every other financial intermediary microfinance institutions will benefit the customer as well as the industry at large when they subject themselves to both self and statutory regulations. Nasir, S (2013) tries to outline the prevailing condition of the microfinance in India in the light of its emergence till now and its aim is to provide a cost effective mechanism for providing financial services to the poor. The research finding discovers the prevailing gap in functioning of MFIs such as practices in credit delivery, lack of product diversification, customer overlapping and with practicable suggestions to overcome the issues and challenges associated with microfinance in India. Vetrivel, S. C. et al (2010) get an insight of the role of microfinance on women empowerment through Self Help Groups (SHGs) – Bank Linkage Programme which has been successful not only in meeting financial needs of the rural poor women but also in strengthening collective self help capacities of the poor leading to their empowerment. The research presents some findings the microfinance can contribute to solving the problems of inadequate housing and rural services as an integral part of poverty alleviation programs. Jothi, V. N (2010) studied about the evolution of microfinance for socio economic development and the research findings suggest that the Self Help Groups contribute substantially in pursuing the conditions of the female population and poverty eradication as well.

### **Objectives of the study:**

1. To analyze the role and performance of Self Help Groups (SHGs) – Bank Linkage Programme in India.
2. To examine the challenges faced by the banks in financing SHGs.
3. To discuss the measures taken by the government to enhance the credit linkage between SHGs and banks.
4. To study the progress of microfinance in India.

### Research Methodology:

The data used in this paper is secondary and it has been collected from the site of NABARD. The research type is analytical in which the facts, figures and information used are from those already existing. These data information have been analyzed to make a critical evaluation.

### Role and performance of SHGs – Bank Linkage Programme:

Microfinance sector in India has gained a tremendous growth in the last decade and India occupies a significant place in global microfinance through promotion of Self Help Groups – Bank Linkage Programme. This model involves the SHGs financed directly by the banks such as Public Sector and Private Sector Commercial Banks, Regional Rural Banks and Cooperative Banks. The SHGs is now a fixture in the lives of rural poor but the major obstacle in the growth of SHGs in India is lack of financial resources so NABARD with the policy back up of the RBI designed of linking these groups with banks to overcome the financial constraints. The table below shows the savings of SHGs with banks region wise.

**Table 1: Savings of SHGs with Banks Region wise**

Year	Regions	Commercial Banks		Regional Rural Banks		Cooperative Banks		Total	
		No. of SHGS	Savings amount	No. of SHGS	Savings amount	No. of SHGS	Savings amount	No. of SHGS	Savings amount
2007-2008	Northern Region	145520	9220.48	22253	1432.69	40393	2114.52	208166	12767.69
	North-Eastern Region	79018	3624.79	107951	4042.86	16076	965.53	203045	8633.18
	Eastern Region	518229	28094.22	336415	39369.55	219399	13135.88	1074043	80599.65
	Central Region	277387	18010.05	290852	13482.24	76657	2038.72	644896	33531.01
	Western Region	258082	22482.59	71878	4339.38	142774	6241.26	472734	33063.23
	Southern Region	1532514	126341.33	557489	53982.11	316907	29620.76	2406910	209944.20
	<b>Grand Total</b>	2810750	207773.45	1386838	116648.83	812206	54116.67	5009794	378538.94
2008-2009	Northern Region	169319	14688.04	79448	4520.19	62231	3495.69	310998	22703.92
	North-Eastern Region	93354	4453.75	125305	5216.75	21434	539.66	240093	10210.16
	Eastern Region	629728	29231.32	375388	114606.52	228519	15850.20	1233635	159688.04
	Central Region	319952	19670.46	333672	16562.60	59291	2446.14	712915	38679.20
	Western Region	429453	36583.83	116158	7983.74	250651	21860.83	796262	66428.40
	Southern Region	1907703	17671.54	598617	50085.28	320924	34095.28	2827244	256852.10
	<b>Grand Total</b>	3549509	277298.94	1628588	198975.08	943050	78287.80	6121147	554561.82
2009-2010	Northern Region	185795	22641.01	85340	5505.92	80666	6060.38	351801	34207.31
	North-Eastern Region	115046	4911.93	147368	5765.88	29770	1489.28	292188	12167.09
	Eastern Region	701945	38370.61	428915	51919.82	243382	21724.17	1374242	112014.60
	Central Region	352294	26906.84	359743	18232.35	53928	6224.38	765965	51636.57
	Western Region	512306	53142.45	135931	2800.95	297383	36724.08	945620	92667.48
	Southern Region	2185529	221416.40	663573	45712.57	374332	50321.87	3223434	317450.84

	<b>Grand Total</b>	4052915	367389.24	1820870	129937.49	1079465	122544.16	6953250	619870.89
2010-2011	Northern Region	192748	19062.1	84890	7967.22	95134	5827.84	372772	32857.16
	North-Eastern Region	124604	5611.96	165494	6078.03	34641	1414.61	324739	13104.6
	Eastern Region	737516	51200.27	557313	55774.83	232789	33862.51	1527618	140837.61
	Central Region	356303	35568.17	374334	17739.07	55799	7030.77	786436	60338.01
	Western Region	536952	43931.39	103310	5858.31	320659	33111.43	960921	82901.13
	Southern Region	2375350	267632.53	698056	50122.21	416054	53837.03	3489460	371591.77
	<b>Grand Total</b>	432373	423006.42	1983397	143539.67	1155076	135084.19	7461946	701630.28
2011-2012	Northern Region	196547	11859.42	98173	7293.49	114606	6123.97	409326	25276.88
	North-Eastern Region	149478	7036.69	178118	663683	39122	1578.23	366718	15251.75
	Eastern Region	797483	50437.08	611880	30343.01	216351	13946.11	1625714	94726.20
	Central Region	354097	41434.41	405076	17741.39	53594	2182.43	812767	61358.23
	Western Region	572755	55616.73	153232	6865.01	336100	24711.94	1062087	87193.68
	Southern Region	2547726	248913.70	680889	61134.20	455122	61286.81	3683737	371334.70
	<b>Grand Total</b>	4618086	415298.04	2127368	130013.93	1214895	109829.49	7960349	655141.45

Source: NABARD, Status of Micro Finance in India.

Table 1 reveals the savings of SHGs with banks region wise during the year under review i.e. 2007-08 to 2011-12. The no. of SHGs finance by commercial bank both in public and private sector during the period 2007-08 was 2810750 and it increases to 4618086 during the period of 2011-12. In absolute terms the saving amount of the SHGs by commercial banks during 2007-08 was 207773.45 and it was also increases to 415298.04 during 2011-12. But in case of Regional Rural Banks the No. of SHGs financed by RRB during the period 2007-08 was 1386838 and it also increases to 2127368 during the period of 2011-12. The saving amounts of SHGs with Regional Rural Banks also shows a positive trend during the period of 2007-08 it was 116648.83 and which increases to 130013.93 during 2011-12. The Cooperative Banks finance to the No. of SHGs during the period 2007-08 was 812206 and which also increases to 1214895 during the period 2011-12. The savings amount of the Cooperative Banks also shows a positive trend which increases from 54116.67 to 109829.49 during the period 2007-08 to 2011-12. The total No. of SHGs financed by banks i.e. Commercial Banks, Regional Rural Banks and Cooperative Banks during the period 2007-08 was 5009794 and it increases to 7960349 during the period 2011-12. The amount of savings also increases from 378538.94 to 655141.45 during the period from 2007-08 to 2011-12.

**Table 2 : Bank Loan Disbursed Region Wise**

Year	Regions	Commercial Banks		Regional Rural Banks		Cooperative Banks		Total	
		No. of SHGS	Bank Loan	No. of SHGS	Bank Loan	No. of SHGS	Bank Loan	No. of SHGS	Bank Loan
2007-2008	Northern Region	16797	10914.54	3959	2771.01	12924	5461.01	33680	19146.56
	North-Eastern Region	13982	7380.17	14263	6401.03	874	1089.94	29119	14871.14
	Eastern Region	140231	57923.60	59649	31075.28	25057	15585.46	224937	104584.34
	Central Region	28642	25139.73	31696	21089.95	12409	2566.92	72747	48796.60
	Western Region	49575	24085.01	13530	10758.89	27336	7485.25	90441	42329.15
	Southern Region	485893	414947.29	204553	193087.98	86401	47163.17	776847	655198.44
	<b>Grand Total</b>	735120	540390.35	327650	265184.14	165001	79351.75	1227770	884926.24
2008-2009	Northern Region	18074	15854.98	11440	7632.88	13174	6755.38	42688	30243.24
	North-Eastern Region	16288	11347.11	17518	10931.57	1700	2363.11	35506	24641.79
	Eastern Region	134879	71903.61	77029	38277.17	24881	13585.86	236789	123766.64
	Central Region	47038	43912.89	47116	29387.30	6906	4840.63	101060	78140.81

	Western Region	51410	32535.66	19632	10535.58	54131	15321.61	125173	58392.85
	Southern Region	736898	630498.85	232834	222584.51	98638	57082.70	1068370	910166.07
	<b>Grand Total</b>	1004587	806053.10	405569	319349.01	199430	99949.28	1609586	1225351.39
2009-2010	Northern Region	15076	15482.63	11070	7936.94	11229	7213.76	37375	30633.33
	North-Eastern Region	16652	12537.25	21365	11215.22	11290	4964.52	49307	28716.99
	Eastern Region	156918	85155.62	77573	53962.25	42955	14900.78	277446	154018.65
	Central Region	34108	28638.02	37713	30201.90	6025	4369.96	77846	63209.88
	Western Region	67304	36802.60	19876	4513.50	61950	23381.44	149130	64697.54
	Southern Region	687463	799402.43	209200	225490.25	99055	79161.29	995718	1104053.97
	<b>Grand Total</b>	977521	978018.55	376797	333320.06	232504	133991.75	1586822	1445330.36
2010-2011	Northern Region	14719	14573.44	12313	11076.61	15461	12102.06	42493	37752.11
	North-Eastern Region	11802	11917.47	23224	14647.48	4281	5530.7	39307	32095.65
	Eastern Region	93565	78432.18	87354	65890.12	66705	17628.09	247624	161950.39
	Central Region	21510	31757.62	22810	25729.84	4414	3267.62	48734	60755.08
	Western Region	40703	31121.91	19211	12850.98	32040	18618.51	91954	62591.40
	Southern Region	487442	804652.65	131861	189566.56	106719	105409.35	726022	1099628.56
	<b>Grand Total</b>	669741	972455.27	296773	319761.59	229620	162556.33	1196134	1454773.19
2011-2012	Northern Region	9505	14271.29	11331	10031.32	9915	9240.59	30751	33543.20
	North-Eastern Region	13049	11556.16	34005	29343.97	3949	4228.61	51003	45128.74
	Eastern Region	87127	83858.60	62652	64729.50	51422	13818.04	201201	162406.15
	Central Region	27871	38762.00	24313	29459.02	6276	2715.81	58460	70936.83
	Western Region	46852	43955.83	15269	15366.08	38923	15963.79	101044	75285.69
	Southern Region	416403	801800.61	157239	353675.26	131777	110700.39	705419	1266176.27
	<b>Grand Total</b>	600807	994204.49	304809	502605.15	242262	156667.23	1147878	1653476.87

Source: NABARD, Status of Micro Finance in India.

Table 2 shows bank loans disbursed region wise during the period i.e. 2007-08 to 2011-12. It is observed that Commercial Banks had lead in disbursement of loans to SHGs during the period 2007-08 to 2011-12 as compared with Regional Rural Banks and Cooperative Banks. The bank loans disburse by Commercial Banks to SHGs was 540390.35 during 2007-08 and it increases to 994204.49 during 2011-12. The No. of SHGs financed by Commercial Banks was 735120 during 2007-08 and it increases to 600807 during 2011-12. The bank loans disburse by Regional Rural Banks during the period 2007-08 was 265184.14 which increases to 502605.15 during 2011-12. The loan disbursed by Cooperative Banks also increases from 79351.75 to 156667.23 during the period under review. The total bank loan disbursed by Commercial Banks, Regional Rural Banks and Cooperative Banks was 884926.24 during the period 2007-08 and increases to 1653476.87 during 2011-12.

**Table 3: Bank Loans Outstanding Region wise**

Year	Regions	Commercial Banks		Regional Rural Banks		Cooperative Banks		Total	
		No. of SHGS	Bank Loan	No. of SHGS	Bank Loan	No. of SHGS	Bank Loan	No. of SHGS	Bank Loan
2007-2008	Northern Region	88744	40359.30	22221	8604.83	23818	7618.68	134783	56582.81
	North-Eastern Region	59898	22936.10	38245	10978.46	5281	1648.55	103424	35563.11
	Eastern Region	387174	147821.24	232622	90484.29	133252	29562.77	753048	267868.30
	Central Region	162689	114729.77	148844	71000.40	15230	7813.04	326763	193543.22
	Western Region	371082	100138.32	23396	7802.58	52072	8415.00	446550	116355.90
	Southern Region	1309260	721562.25	410388	253233.98	141725	55281.08	1861373	1030077.32
	<b>Grand Total</b>	2378847	1147546.99	875716	442104.54	371378	110339.13	3625941	1699990.66
2008-2009	Northern Region	88448	42056.21	41368	13533.65	36695	12302.01	166511	67891.97
	North-Eastern Region	64047	27390.28	45060	15237.77	8705	4302.48	117812	46930.53
	Eastern Region	522874	177227.74	268669	105328.40	141946	19744.18	933489	302300.32

	Central Region	198272	134284.03	121209	66120.55	12635	4128.55	332116	204533.13
	Western Region	291623	126944.89	40119	14265.88	61757	13903.97	393499	155114.74
	Southern Region	1666110	1107039.55	461409	307955.36	153392	76218.65	2280911	1491213.56
	<b>Grand Total</b>	2831374	1614942.80	977834	522441.61	415130	130599.84	4224338	2267984.25
2009-2010	Northern Region	65759	49748.24	41415	17852.18	45317	13912.91	152491	81513.33
	North-Eastern Region	69571	38826.10	50297	22853.97	13917	5667.72	133785	67347.79
	Eastern Region	561579	236556.29	313118	108645.63	152873	24288.96	1027570	369490.88
	Central Region	317021	157725.85	153582	77276.47	27319	11237.28	497922	246239.60
	Western Region	331693	104591.78	38064	13365.98	87719	18990.72	457476	136948.48
	Southern Region	1891640	1429022.95	507504	374464.01	182968	98801.03	2582112	1902287.99
	<b>Grand Total</b>	3237263	2016471.21	1103980	614458.24	510113	172898.62	4851356	2803828.07
2010-2011	Northern Region	58993	45976.20	42121	2433.49	47994	19954.73	149108	90314.42
	North-Eastern Region	74954	39361.07	61024	21745.42	14043	8418.60	150021	69525.09
	Eastern Region	532176	250635.80	458461	144942.8	114896	24676.60	1105533	420255.20
	Central Region	190642	147677.22	152963	82477.31	15267	6384.99	358872	236539.52
	Western Region	213482	86484.09	41006	18362.76	62333	19776.18	316821	124623.03
	Southern Region	1983225	1618191.29	525918	451093.45	197265	111574.55	2706408	2180859.29
	<b>Grand Total</b>	3053472	2188325.67	1281493	743005.23	451798	190785.65	4786763	3122116.55
2011-2012	Northern Region	122791	72695.81	40251	25333.26	48999	19798.46	212041	117827.53
	North-Eastern Region	72674	44714.76	73366	46442.27	13376	8169.80	159416	99326.83
	Eastern Region	468958	281204.51	427736	157857.20	88635	23918.13	985329	462979.84
	Central Region	162628	183937.05	174971	88197.78	14853	5894129	352452	278029.13
	Western Region	172166	96946.24	39510	22909.55	77796	16522.51	289472	136378.30
	Southern Region	1617982	1901530.49	537975	520617.75	199775	117310.32	2355732	2539458.56
	<b>Grand Total</b>	2617199	2581028.86	1293809	861357.81	443434	191613.51	4354442	3634000.18

Source: NABARD, Status of Micro Finance in India.

Table 3 reveals bank loans outstanding region wise during the period i.e. 2007-08 to 2011-12. The No. of SHGs finance by commercial bank during the period 2007-08 was 2378847 and it was increases to 2617199 during 2011-12. The bank loans outstanding of the commercial bank also increases from 1147546.99 to 2581028.86 during 2007-08 to 2011-12. Bank loans outstanding with Regional Rural Banks also increases from 442104.54 to 861357.81 during the period from 2007-08 to 2011-12. In case of Cooperative Banks the bank loans outstanding also increases from 110339.13 to 191613.51 during the period 2007-08 to 2011-12. The total bank loans outstanding also increases from 1699990.66 to 3634000.18 during the period 2007-08 to 2011-12.

#### Problems of SHGs – Bank Linkage Programme:

1. Loan Amount: Apart from the financial constraints the second major constraints faced by the SHGs is the continued restrictive policies of the commercial banks. The commercial banks took a long time to clearly recognize and internalize the concept which forcing the SHGs members to restrict the loan size and period. In many cases banks are also not able to give adequate time to SHGs forcing SHGs to operate more in ways which suit banks than the SHGs.
2. Service Quality of SHGs: The services quality of SHGs has come under stress due to fast growth of SHGs – Bank Linkage Programme. The deterioration in the quality of SHGs is due to the intrusive involvement of government department in promoting groups and diminishing skill sets on the part of the SHGs members in managing their groups also lack of technical support to meet this challenge.

3. **Fund Management:** Managing cash flow in SHGs is more important but due to lack of internal control and SHGs federation this does not work properly. The system and process have been ill-defined and poorly executed by members. The SHGs are accessing external borrowings through Bank Linkage Programme and then lends these funds to its members; there have been cases of poor cash flow management to repay debt. So there is a need for systematic monitoring of SHGs with the help of latest technology like smart cards and rural kiosks.
4. **Governance Issue:** As the loans being disbursed to SHGs is growing, a strong governance system is needed because SHGs are informal organizations and the members do not have much experience with complying with legal regulations of the banks.
5. **Attitude of Bankers:** Banks are unable to understand fully the commercial importance of SHGs lending and they feel that it is a social obligation on part of them. So the participation of commercial banks into the SHGs – Bank Linkage Programme requires change in their conventional attitude towards the poor.
6. **Capacity Building:** Bankers need to involve in promoting and financing SHGs. Since many of the SHGs are maturing and their business level has increased so the focus should shift to capacity building of SHGs members by which the accounts keeping, auditing and credit management at group level improves.

### **Conclusion:**

The financial institutions in the country have been playing a leading role in the microfinance programme for nearly two decades now. They have joined hands proactively with informal delivery channels to give microfinance sector the necessary momentum. Presently the banks operating in the formal financial system comprises public and private sector Commercial Banks, Regional Rural Banks and Cooperative Banks. It is observed that most of the banks participating in the process of microfinance have reported their progress under this program. The SHGs – Bank Linkage Programme has far reaching impact on the lives of the poor people and it has emerged as the biggest microfinance program in India enabling about 33 million poor households to gain access to microfinance facilities from the formal banking system. The SHGs - Bank Linkage Programme has transformed the whole range of institutions such as Government, Banks, NGOs and development institutions in their approach towards development of poor. To a great extent the programme is successful and it is moving towards the right direction in combating poverty and it has uplifted the income and savings of the poor especially of women. The new challenges also cropped up in the SHGs – Bank Linkage Programme despite its continued growth in terms of outreach and transactions. So an appropriate regulatory structure is yet to evolve around the SHGs – Bank linkage programme.

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