

Self-Help Group And Credit

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Self-help is one of the attributes of co-operation. As a form economic organization, besides economic efficiency it also envisages propagation of a value system. Advocating self-help, therefore, has systemic implications.

Thrift is an institution of survival for the poor. Linking thrift with credit would be a timely check on the policy of credit doles. The crux of the matter, however, is success of economic activities started by the poor. There are 'credit plus' inputs. If the poor do not have the enterprise as individuals, it has to be realized at group level or the delivery system has to fill the gap.

Linking thrift self-help groups and formal credit institutions is mutually useful. Self-help promotion institutions i.e., voluntary agencies can play a temporary role where available. Generally, the linkage has to be direct for it is imperative that there is an organic relationship between credit agencies and the rural poor. The hurdle of costs and cultural barriers have to be overcome. Performance appraisal of rural banking personnel has to be related to the relevant task.

Systemic

Cooperation and conflict have been twin features of human societies. Self-help, mutual aid and joint action for collective self reliance constitute the basic values of cooperation. Therefore, cooperation as a form of economic organisation has ingrained in it "two value systems which may be identified as enterprise values and institutional values. These together constitute the fulcrum on which cooperative values are promoted and sustained".^{1/}