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Self Help Groups Leading towards Socio-economic Empowerment of Women - A Success Story of Block Lar- Jammu & Kashmir, India

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Abstract:

Schemes like DWACRA, IRDP, SITRA, TRYSEM were implemented in a row after Community Development Programme in 1952. All the schemes were target oriented but the issue of poverty alleviation was so grave and complicated that the desired results remained unachieved or distant dream.

A realization about the schemes came and the Failure”” of these schemes was accepted. New Avtar with the name of Swarn Jyanti Gram Sawrozgar Yojna (SGSY) was launched in 1990. The aim and objective of this scheme was to bring the assisted families above the poverty line by ensuring appreciable increase in incomes over a period of time.

It was envisaged that this objective could be achieved by inter-alia organizing the rural poor into SHGs through a process of Social Mobilization

By the year 1990, with the realization that a subsidy is not going to help this nation of Rural Poor (change Status of any family BPL to APL),subsidy of Rupees 7500 and Rs 10000 in case of general and ST category respectively didn't yield desired and expected results. With the overview of the SGSY and its implementation on Ground revealed that a new approach which must be poor centric and community centric is to be adopted. After lots of thinking and introspection of previous schemes, a new philosophy and approach saw the light of the day and SGSY was restructured as National Rural Livelihoods Mission(NRLM).And in case of J&K, a new hope – UMEED was launched from 2013 to reach out to every poor household of rural J&K. Here only women are the target for development or can be said, development whether social or economical is of the women, for the women and by the woman, with the belief that she will lead her household, community and society towards development. As many studies have been carried out and it has been found the women is the core of the society and she is the witness to every change in her household and society, if we analyse the dimensions of women empowerment two main areas have to be taken into consideration i.e. her household and her community with different dimensions. In household, Women's control over income; relative contribution to family support; access to and control of family resources

In the household:

- *Women's freedom of movement; lack of discrimination against daughters; commitment to educating daughters*
- *Knowledge of political system and means of access to it; domestic support for political engagement; exercising the right to vote. Self-esteem; self-efficacy; psychological well-being.*
- *Participation in domestic decision-making; control over sexual relations; ability to make childbearing decisions, use contraception, access abortion; control over spouse selection and marriage timing; freedom from domestic violence.*

In the community:

- *Women's access to employment; ownership assets and land; access to credit; involvement and/or representation in local trade associations; access to markets*
- *Women's visibility in and access to social spaces; access to modern transportation; and social networks; shift in patriarchal norms (such as son preference)*
- *The practice of dowry; acceptability of divorce); local campaigns against domestic violence.*

However, women can be empowered in the familial sphere without making similar gains in the political sphere. In terms of practical measurement, however, it is difficult to neatly separate the dimensions. For example, many aspects of economic or social empowerment overlap considerably with the familial dimension, as in the case of control over domestic spending or savings, or the limitations on mobility or social activities. With the belief that women are trustworthy than men and women have the habit of savings even out of the meager source of household income, NRLM is a programme for socio-economic empowerment of women which will result to overall development of the society.

Block Lar is one of the first four blocks where scheme was introduced and thence-forth Mission is on move in this block.

Keywords: *Self Help Group, Village Organization, Cluster Level Federation, Community Cadre, Capitalization, Financial Inclusion, Revolving fund, Community Investment Fund, Micro Credit Plan, Convergence*

“The most terrible poverty is loneliness and the feeling of being unloved”
~ Mother Teresa ~

1. Introduction

With the new thinking of doing away with subsidy culture and starting belief in poor- that the poor have a lot of potential within and can overcome poverty by organizing themselves. The distinction of the NRLM is neither the subsidy which was bait in earlier schemes nor any other financial incentive, in fact it was otherwise poor were motivated to pool their own money at first and encouraged for internal lending too. This was an outcome of core beliefs of NRLM that poor have inherent behavior to help themselves and contribute for welfare of poor brethren and can take their own decisions. (but partners in development).

1.1. Poverty Can Be Defined as Poor Is One Who Don't Have a Companion Is in Isolation and Is Not a Member of Any Group.

The essence of “UMEED” knocked each poor household of rural Blocks and holds the hand of every poor lady who was in the morass of poverty and in the family yet alone in struggle of internal and external manifestations of it. A common woman crossed the barriers of poverty line with all her positive efforts to stand against it. Poor women through capacity building processes understood the ways to take decisions and take male members of their families into confidence over the issues hampering their family prosperity.

This study is about one of the resource blocks –**LAR**, the block from which the scheme was launched in the state in January, 2013. The study will try to analyse the role of SERP (Society for elimination of Rural Poverty) and endeavor would remain to highlight how poverty alleviation programme can be implemented successfully throughout the country by sharing the experiences of the institutions and organizations working for rural poor. The study will focus on the changing roles of community cadre who graduated from learners to resource persons for other blocks for facilitation of Programme implementation.

2. Scope of Study

There is a deep relation between poverty and social problems. Along with economic loss the social problems give rise to undesirable customs in the society which hampers the progress of the society.

To give an in-sight into the difficult but successful journey of NRLM –UMEED, an imaginative Program about Women Empowerment and livelihoods for rural poor.

The study gives an overview of implementation of NRLM in Block Lar as Resource block and spells out how the program has been able to change socio-economic profile of hundreds of poor families of the Block through the process of formation of SHGs of Women.

3. Objectives of Study

The experimentation of pilots conducted in four blocks of State like Lar and Khansahb of Division -Kashmir and Basholi and Chenani of Division -Jammu.

- To invite people' attention to NRLM' successful beginning in Block Lar
- To highlight community' contribution in bringing changes in their socio-economic lives.
- Poor, who believe in change, can only bring the change in society.
- To focus on the paradigm, shift from considering the poor as beneficiary to right holders/stakeholders/partners in development.

4. Methodology

1. FGDs conducted with SHG Members in their respective structured meetings.
2. Random Sampling -SHGs were randomly picked and assessment was carried out.
3. Case studies were conducted for livelihood assessments.
4. Interaction held with concerned stakeholders.
5. Meetings held with Bankers to see the status of financial inclusion.

5. Results and Discussion

5.1. Social Mobilization

It is the process that enables the people to organize themselves in groups where people discuss, debate and decide as a community without external interferences

In this process, in rural blocks of J&K, identified for implementation of the programme, the poor women are approached and motivated to get organized in the homogenous Self Help Groups. However social mobilization is facilitated by deputing resource persons in the field. A professional Resource person-PRP (an active member from resource block) is deputed by the Mission to coordinate all the ground level activities. The person stays in the Block for a period of two years for hand holding and capacity building till the internal resource who work as community cadre is generated. Programme conducts a baseline as primary data to plan the activities accordingly. In the meantime, 4 social mobilization rounds are coordinated by him. Over the period of two years SHGs, VOs, C LFs are formed as well as training imparted to members on maintenance of books and accounts. The community resource persons (CRP) comprises of teams as per the implementation blocks divided into clusters. One team has the ratio of 3:2 (3 active women and 2 literate male or female activists having the knowledge of Book and Accounts of the programme)

5.2. Institution Building

During the first round of social mobilization all the rural poor women of the Block are identified and motivated to form Groups. The social mobilization takes place as per the following NRLM guidelines:

- i. Identification of the poor women
- ii. Organizing the poor into homogenous Groups (SHGs)
- iii. Creating favorable environment to unleash their potential with the belief that poor have lots of potential.
- iv. Showing them the path to capital (by providing step-wise capitalization from mission and further linking to Banks)
- v. Showing them the path to right livelihood
- vi. Social awareness
- vii. Safety nets around the poor and converging welfare schemes as their entitlements.

SHG formation takes place in the first round of social mobilization. It is believed that SHG takes a formal shape once its bank account is opened. Simultaneously it is trained to follow Programme guided five principles religiously. Initial two social mobilization rounds are carried out to form SHGs.

In the third round of social mobilization i.e. 3rd month from the inception of SHG, Village Organizations (VOs) are formed.

In the fourth round of social mobilization, Cluster Level Federations (CLFs) are formed where almost 10 Village organizations are federated into one CLF. Federation takes up all the consolidated issues of the village organization and as per priority resolve or take up with the concerned authorities.

5.3. Capacity Building

Capacities of members are regularly built at various levels that include external immersion training imparted in National Resource Organization (NRO) and internal immersion training imparted at Block Level and trainings imparted at VO and CLF level. The process of imparting trainings does not stop. It is a continuous process of capacity building. The whole exercise of conducting trainings is to prepare the trainees to face newer and difficult challenges in the implementation of NRLM. Besides, new methods, formats and training modules are introduced to the trainees to keep abreast with the latest norms and values.

5.4. Social Capital-Community Cadre

A Community trainer (CoT) is selected among the community mobilizers as per the policy and dedicated to the CLF for imparting trainings and ensuring their capacity building vis a vis different aspects of the programme.

A Community mobilizer (CoM) is selected among literate Women activists of the village by SHG representatives as per the guidelines of Community Cadre Policy framed by the Mission. As per norms the Community Mobiliser takes care of all the SHGs linked with the Village Organization (Federation of SHGs).

During social mobilization and SHG formation, active women in the community are identified who show willingness to come into the fold of Programme as well as motivate others. Such women are involved to facilitate social mobilization. One women activist is identified to take care of three SHGs as per policy.

5.5. SHG Norms

Once SHG attains a formal shape, it is supposed to follow five basic principles as:

- Weekly Meeting
- Weekly Saving
- Internal Lending
- Timely Repayment
- Record Keeping

SHGs strictly follow the above principles and in every quarter are audited and Graded which becomes the base of availing any provisions from the Mission. The second principle becomes the base for each member to be part. Here looking towards the government about any incentive or subsidy, poor women start investing out of their own pocket. A meager amount of Rs 25 weekly has worked like a droplet and within two years' time hefty amount of rupees 82.46 Lacs has become their own asset. If these droplets are yet to make an ocean however a money lake is in process.

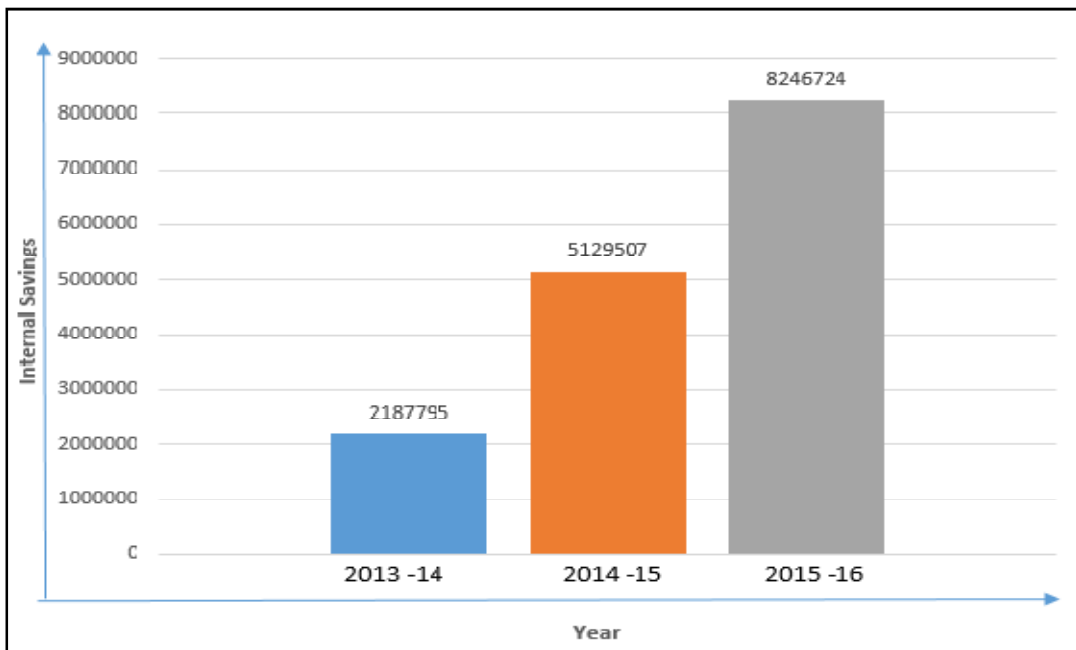


Figure 1: Year wise savings of SHGs

The group and its economics primarily thrive on a principle of internal lending. It starts from savings itself. It gives the motivation to members to fulfill their small and emergent needs in day to day life. The process paves the way and facilitates the member to think positively about initiating economic activities. Repayments apparently seem a challenge but in case of SHG, lending are followed with smooth repayments and in fact comes with additional amount i.e. Group fund. Group fund is an amount that not only maintains but strengthens the financial health of SHG and is being charged at the rate 1% of the outstanding balance.

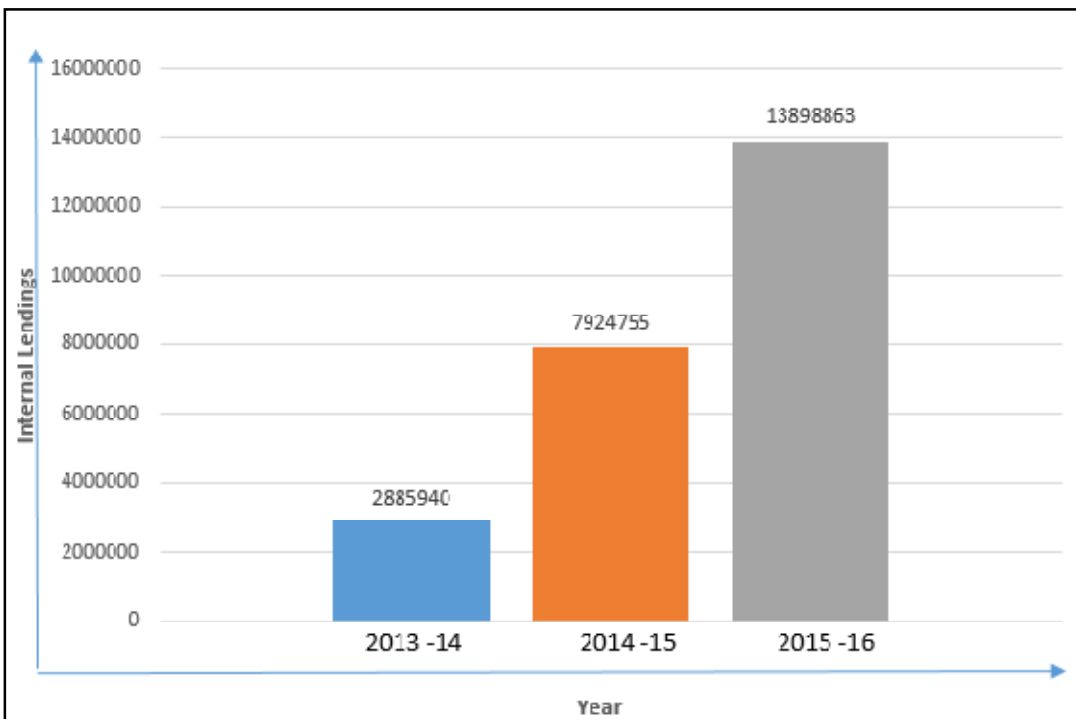


Figure 2: Year wise progress of internal lending of SHGs at Block Lar

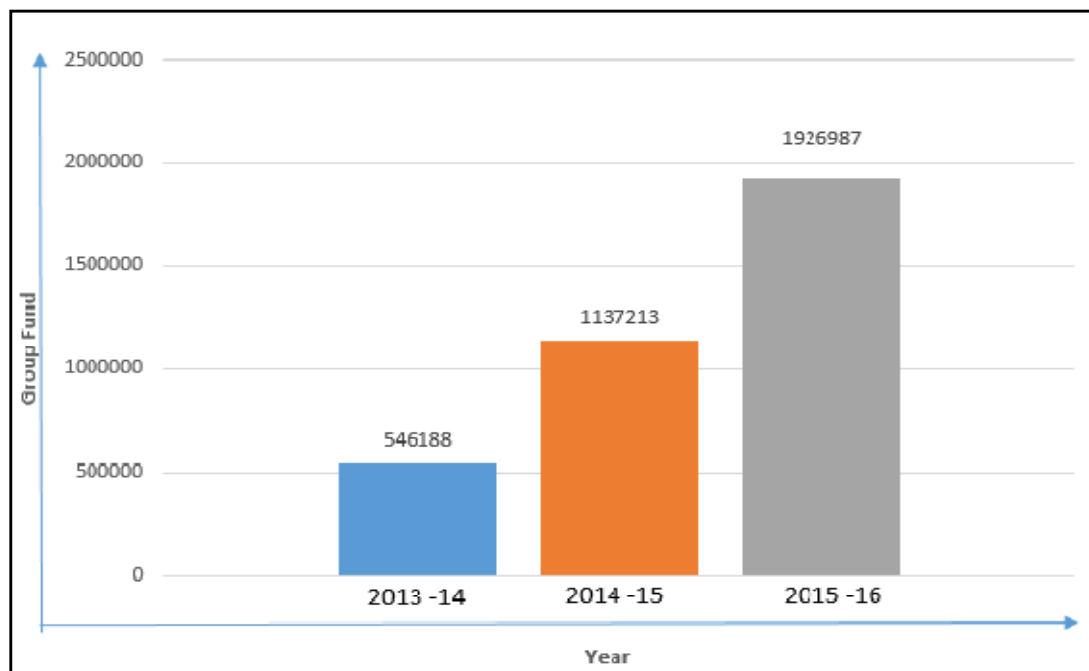


Figure 3: Year wise progress of Group fund earnings of SHGs of Block Lar

5.6. Capitalization

Capitalization is a process in which eligible SHGs are provided with certain amounts in doses so that the members could add value to their existing livelihoods or initiate new livelihood activity. The idea is also to inculcate the habit of repayment among the members as well as to minimize the fear of poor towards borrowing from financial institution.

5.6.1. The Following Types of Funds Are Provided

- RF-Revolving Fund = Rs 15000 (after three months from formation of SHG)
- CIF-1-Community Investment Fund =Rs 40000 (after six months from formation of SHG)
- CIF-2- 2nd dose Community Investment Fund = Rs 25000 (after 9-10 months of inception of SHG i.e. after repayment of two installments of CIF -1)
- Revolving fund (RF): It is a fund in which an amount of Rs 15000 is given to SHG by Mission through VOs after three months from the formation of SHG. Those groups who follow five cardinal principles and submit their Micro credit plan (MCP) to VOs including the Audit and Grading report are eligible to receive RF. SHG disburse this amount to three SHG members who invest the amount on upgrading their existing livelihood.
- Community Investment Fund (CIF): It is a fund in which Rs 40000 is given by the Mission to the SHG through VOs after three months of RF disbursement. The amount is utilized for value addition in livelihood or initiating new livelihood activity
- Community Investment Fund -2 (CIF-2): CIF -2 is a capitalization fund of Rs 25000 given to SHGs by Mission through Cluster Level Federations (CLFs) for alternative livelihoods. This amount is given to members who have generally taken older doses of loans and this amount is added to take the initiated livelihood to heights and the focus is exclusively on increase in the economic status of the family.
- Credit linkage: It is believed that unless and until the SHGs are shown the path towards capital these won't achieve the goal of poverty alleviation, they are formed for. Banks are the institutions that will remain in the community even after the programme and once SHGs are linked, the process of relationship between community and financial institution grows stronger. Both remain dependent on each other as SHGs are promising clients and financial institutions feel free to lend them money. This easy lending provision from banks helps rural poor families to venture in economic arena.

6. Structure

6.1. Self Help Group (SHG)

SHG being the first platform where the rural poor women organize without discrimination of caste and creed, it acts as the medium through which a poor woman gets in contact with each other and feels free to express their hardships of life. Moreover, in the group women get organized to stand for a common cause to alleviate poverty not only from their village but from their minds as well. It is a platform for identifying the training needs of the SHGs and arrange for the same. Each SHG is supposed to follow five principles (Panchsutra).



Figure 4: showing SHG meeting

6.2. Village organization (VO)

The foundation of village organization is laid by the members themselves with the facilitation of community cadre and implementing organization after three months of inception of SHG. 10 to 20 neighborhood SHGs in village join together to form a Village Organization for strengthening the feeling of togetherness of that woman who was in the hardships of poverty. After SHG, it is the second platform of all the Groups in the village. It is a platform for that woman to know about village level development and to express her own as well as community issues at bigger platform, thereby involving her in the process of decision making; it is a platform which act as a bridge between the SHGs and Umeed to ensure that various programmes reach these Groups. It is the bigger platform for the SHG members where issue affecting masses are addressed. Here the scope of NRLM increases as the village level issues are discussed, decided and actions initiated in a collective manner. This is yet another peculiar feature of scheme which was not in SGSY. This encourages the Group members to play the role at bigger platform and unleash their innate capacities and leadership qualities.

The formation of VO is purely democratic in nature. Village organization is a three tier system where the outer tier is called as General Body where all the members of all SHGs are stakeholders and members, the middle tier is The Representative General Body which is constituted by sending two members from each SHG to the VO and constituting sub-committees of the VO. The third and the core tier is Executive Committee where the members are given right to elect their leaders of village organization which is a great part of decision making at this level. It is conducted through a fair process of election between the Representative General Body members for electing the President, Vice President, Secretary, Joint Secretary, Treasurer to form Executive Committee. Members name their Village organization and are trained to open Bank accounts thereby making them the active members of one more external financing agency. A community mobilizer is selected. To develop as institute, VO takes an office in the village which can be acquired on hire basis which as spaces for all the members to sit together and participate in village level decision making. Various books of accounts are introduced and the members are trained on it as well as on the roles and responsibilities. Two meetings a month are conducted in which representatives of SHGs represent in regular meetings. Vo keenly monitors and facilitates SHGs performance like ensuring its weekly meetings and grading the groups and making efforts to bring B grade to A grade. For transparent fund flow Vo acts as a bridge between the Mission and the SHG and ensures repayments of the loans (capitalization from Mission) along with nominal irate of interest i.e. 1% of the outstanding amount which will lead to self-sustainability within a period of one year. Thus, this becomes the hallmark of VO.

6.3. Cluster Level Federation (CLF)

After graduating 3months Village organizations are further federated into Cluster Level Federations (CLF) i.e. 6 months after inception of SHG i.e. within 6 months only the whole community is woven into web, its horizontal and vertical expansions. in short span of time encompasses the whole community and makes it exclusive programme of reaching out directly to thousands of poor families. All the Vo General Body members are members of CLF. 7-15 VOs federate into one CLF. A body of executive members is formed and 5 office bearers are elected by all the representatives of VO. VOs name their CLF and open its bank account as well. A community trainer is selected between or before formation of CLF. CLF monitors all the functions of VOs. CLF acts as the platform for addressing the issues which are of larger concerns and involves the collective representation from no. of villages. One meeting on monthly basis is conducted chaired by al the office bearers and representatives from VOs attend the meetings. Books and accounts are maintained and yearly audits take place at CLF level. Other doses of capitalization are put in CLFs by the mission for SHGs but routed through VOs and the repayments along with the group fund are monitored by the CLF with the assistance of VOs. The CLF supports the VOs in addressing the social Problems affecting the society at large.

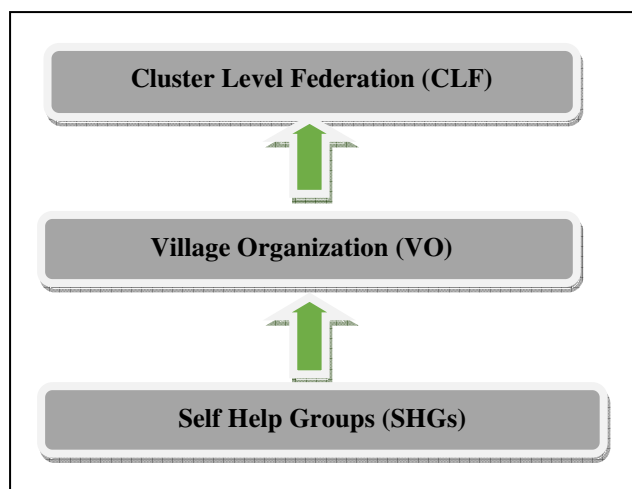


Figure 5: showing Institutional Structures

7. Input and Output Analysis

7.1. Social Mobilization to Institution Building

Since 2013, four social mobilization rounds have been conducted. And all the three levels of institutions have been built. Lar is a resource block and all the resource has been taken from NRO-OMPLIS for social mobilization.

The institutional status of Block Lar is:

- Self Help Groups = 385
- Village Organizations = 39
- Cluster Level Federations = 6

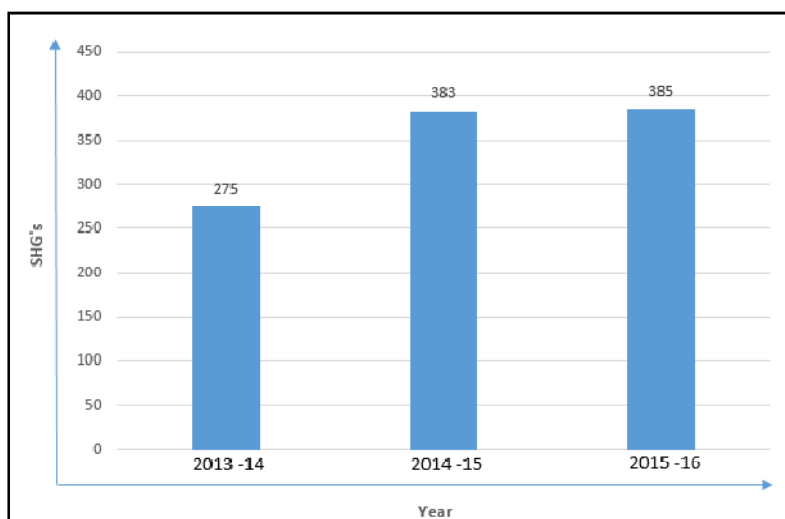


Figure 6: Year-wise institution building (SHG formation) of Block Lar

7.2. Capacity Building to Community Resource

- Capacities of SHG, VO, CLF leaders have been built through external immersion trainings at National Resource Organization (NRO)-OMPLIS followed with internal immersion trainings at Block Level– Almost all the leaders have received training at Block Level and almost 70 leaders have received training at NRO.
- Capacity building trainings to Stakeholders like panchs, sarpanchs, BDOs, Bankers have been imparted to build understanding about the norms and values of the programme, so that a system of appreciation and encouragement is created for SHG members.
- At block level, VO Level and CLF level, the capacities of SHG members are built to follow panchsutra. Almost 3500 members have received trainings. In addition to that capacities of unlettered SHG members have been built. Almost 66% of members does signature instead of thumb impression.
- During the process of social mobilization at Block Lar when external professional Resource persons (EPRPs) completed their tenure of 2 years, women activists (active members of SHGs) were identified and their capacities enhanced to take

over the role to facilitate the programme at ground level. This became the first achievement of the programme where we were able to generate human resources who being formed the community can run the programme of their own.

- Moreover, leadership qualities through variety of trainings have been inculcated in hundreds of SHG members are playing vital role at different levels at various levels in the NRLM organizational/ institutional structure. There are 740 SHG leaders, 195 Vo leaders, 30 CLF leaders working as pillars and corner stone in the NRLM
- Presently Block Lar has generated its own resource in-terms of Professional Resource persons (IPRP) and community resource persons (ICRP) which are deputed in different block where NRLM is being implemented for social mobilization support and facilitation. There are 12 IPRPs and 120 ICRPs.

7.3. Capitalization

As per timeline, the SHGs have taken funds from mission as follows

7.3.1. Revolving fund disbursement: 373 SHGs out of 385 SHGs have received Revolving Fund. The amount received from Mission is Rs 5.55 lacs till date against which the repayment of Rs 4.78 lacs with value addition n by group fund of Rs 2.23 lacs.

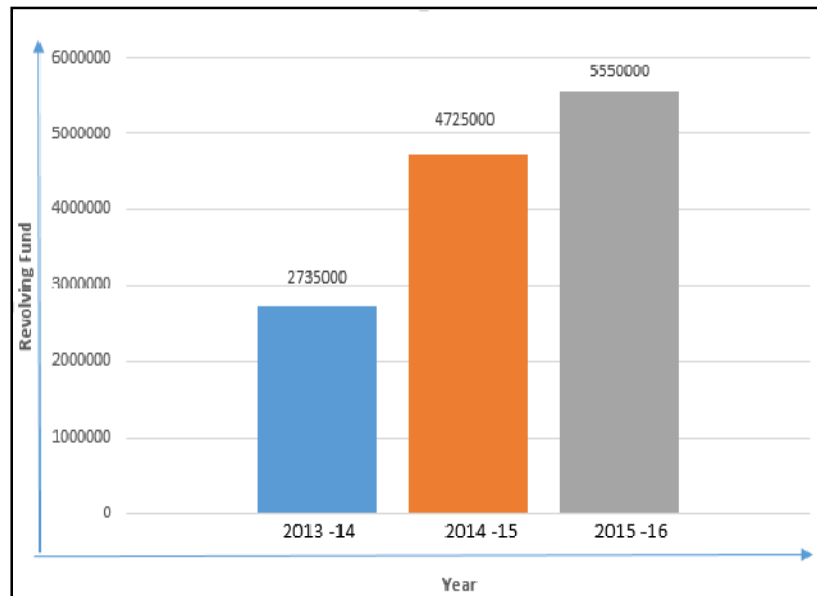


Figure 7: Year-wise disbursement of RF

7.3.2. Community Investment Fund disbursement: 364 SHGs have received CIF which is an amount of Rs 143 lacs against which the amount of Rs 110.42 has been repaid with Group fund of Rs 5.80 lacs

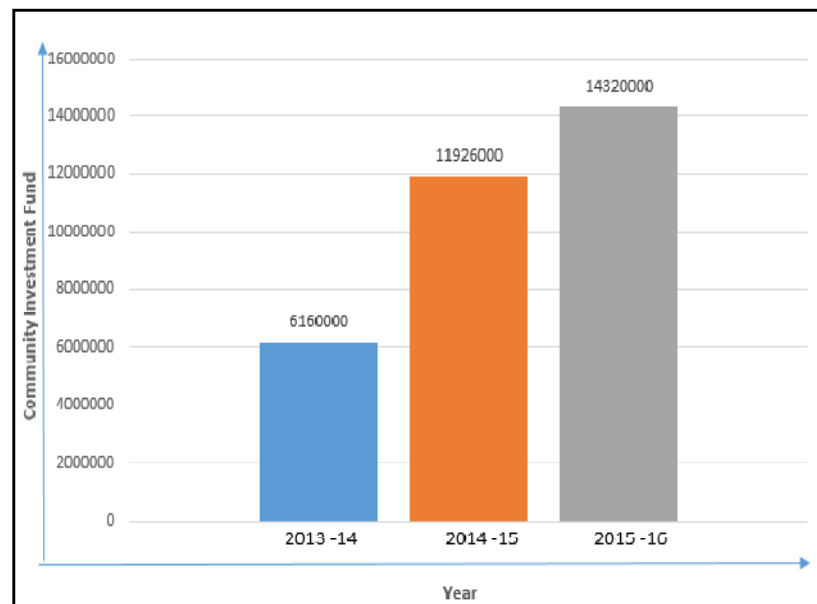


Figure 8: Year-wise disbursement of CIF to SHGs at Block Lar

Community Investment Fund -2 (CIF-2):155 SHGs at Block Lar have received CIF2. The amount of Rs 38.75 lacs has been received out of which Rs 27.7 lacs have been repaid with group fund of Rs 1.26 lacs

Credit linkage:At Block Lar, 336 SHGs have received 1st Dose of bank linkage and 171 SHGs have received 2nd dose of Bank Linkage.

As per the given guided timeline the credit Linkage of SHGs with banks is facilitated and loan is given as per following:

1. First Dose= Rs. 50000/- (Rupees Fifty thousand)
2. 2nd Dose = Rs. 100000/- (Rupees One Lac)
3. 3rd Dose = Rs. 200000/- (Rupees Two Lac)
4. Credit linkage could go upto Rs 500000/- (Rupees Five Lac) depending upon regular repayments made by SHG

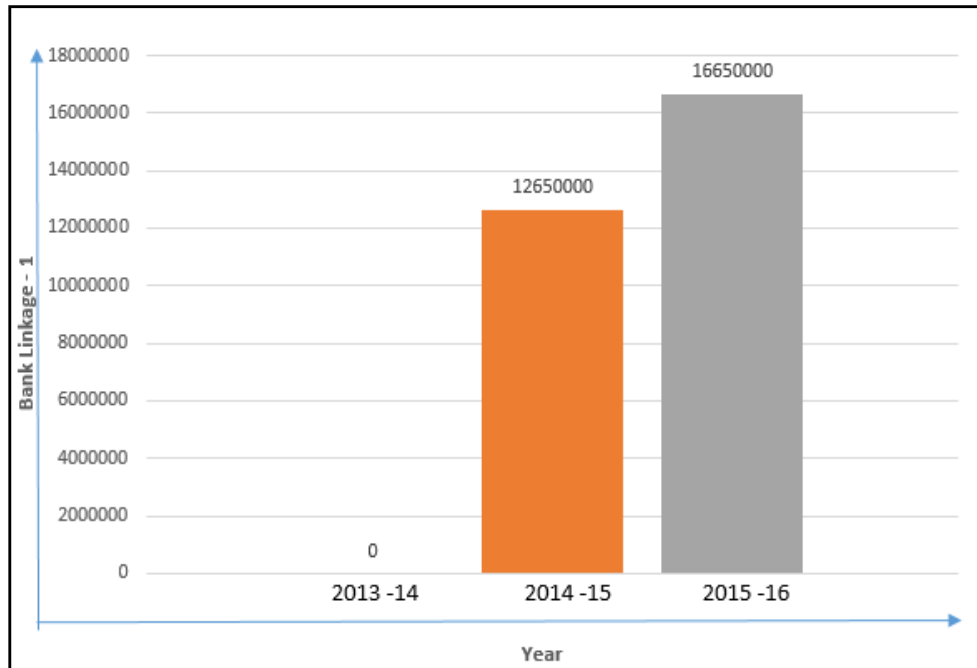


Figure 9: Disbursement of Bank Linkage -1

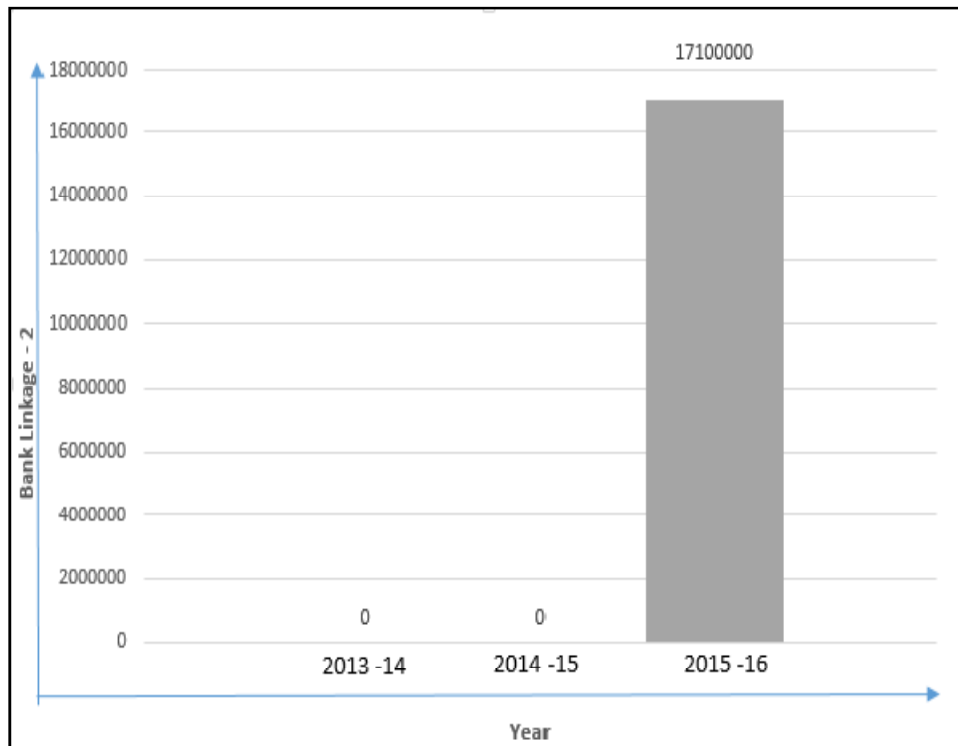


Figure 10: Year -wise disbursement of Bank Linkage-2 to SHGs of BlockLar

8. Output

It has been analyzed that the inputs that have been put in the process of NRLM have yielded quite satisfactory results. Unlike SGSY, the assistance which was provided to rural poor has been utilized on specific and purposeful activities. It is observed that the money received by the member under any fund has primarily been utilized on sustainable livelihoods; there are hundreds of success stories which reveal that financial conditions of the families are changing from good to better from various loans under this programme. So far as achievements are considered at micro level, there are many. However, macro level achievements demand further inputs like big loans convergence and capacity building. This is worth to mention that Block Lar takes care of social mobilization of other blocks as well as imparts training to members, activists of those blocks.

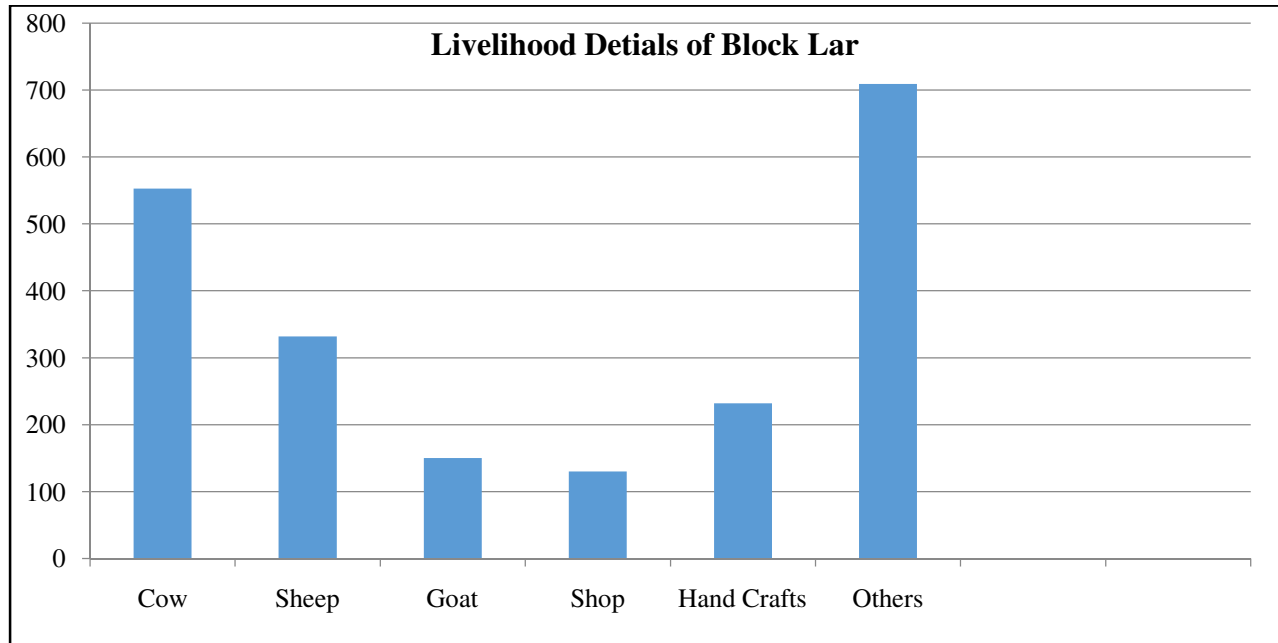


Figure 11: Members have taken loans for various livelihood activities.

Case Study: Mehmooda of SHG Jannat and Village organization –Shamma was living in a shed in 2013 with her husband and two daughters. She took different loans of Rs 38000 and utilized on starting her own small business of knitting clothes and her husband's carpentry work. Later she earned some money after working as ICRP and helped her husband to build house. She took loan Rs 80000 and put in major source of livelihood for the family. The amount spent on purchase of carpentry machine for her husband. Her income raised from Rs 2000/month to Rs 10000/month. She is living life with dignity and has also become role model for other women in the community.

8. Convergence

- Although the formal and organized convergence of various schemes with NRLM is yet to be formalized, however in convergence with MGNREGA, IAY and SBM, hundreds of SHG members were covered. Scores of SHG members worked for MGNREGA works and in many cases particularly in BPL and ST SHG member, the benefit went to individual household. Similarly, hundreds of SHG members were covered under SBM and provided with incentive for construction of flush point toilets. Similarly, in-close coordination with Block development office, dozens of deserving SHG members were provided with financial assistance under AAY to construct new houses.
- Startup Village Entrepreneurship Programme (SVEP): The programme has been started at Block Lar in convergence with EDII-Ahmedabad. The programme is to create self-employment opportunities through micro enterprises in the area in organised manner and involving SHG members to become entrepreneurs through capacity building and guidance.

Almost 2400 Enterprises are to be established in coming three years from which the SHG members will emerge as entrepreneurs for their socio-economic development.

9. Conclusion

Short term and long term achievements of this scheme may be many. To target perpetuated inter-generational poverty and ensuring sustainable economic development if, is yet to be realized, however incremental gains and achievements gives us an opportunity to evaluate the programme/ scheme quantitatively as well as qualitatively. In a short span of time alternative livelihoods have been started by hundreds of rural poor and many small success stories at micro level are in making. It has been realized that the programme has become voice of voiceless women. They have been able to identify their roles and responsibilities. They understand the essence of togetherness, there is a difference in positive change of thinking, and they think of community first, feel for community and have developed a sense of sharing sorrows and joys. Even if most of the rural poor women folk is unlettered but they are not unlearned

now. They have developed a confidence and courage to challenge and know how to challenge, their fear is gone and they feel free, Umeed has worked as life changer. Umeed has generated a new hope among poor women of rural areas and they have started believing in the secret of their empowerment is hidden this scheme which revealed with every passing day.

Here,

- burden is changed into boost
- Weakness into strength
- Isolation into togetherness
- Misery into merry
- Distress into development
- Statuesque into change constant

10. Recommendations

However, the programme is not like a magic wand and can't be panaceas to all the problems of rural poor particularly of poor women. There is scope to develop the programme further by adding some innovations.

- i. Financial literacy to be imparted in well planned manner to all the members or office bearers to avoid financial mishandling at various institution levels.
- ii. Training to be imparted to the entire cadre on Organizational behavior as they have been taken from the community having less qualifications, such trainings could help them to deliver their roles on time and with professional delicacy.
- iii. Although the programme is well knit like a spider web, the flow of information from top to bottom and otherwise must be smooth and help the system to strengthen its all structures from top to bottom as from leader to each member.
- iv. Integrated approach to adopt for incorporating all developmental and welfare oriented schemes in training modules.
- v. The most innovative innovation is convergence. In the older resource block, a professional shall be hired for ensuring convergence at district and block levels.
- vi. Seems there is vacuum of proper liaison with rest of the departments which otherwise would have been very beneficial to the aspiring members of the SHGs who want to avail the provisions from these.

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