



## ROLE OF SELF- HELP GROUPS AND WOMEN EMPOWERMENT: ISSUES, CHALLANGS AND NEW IMPERITIVES

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**Abstract:** *Today, in India the problem of rural poverty is increasing very rapidly. There are a very few way to eradicate rural poverty in India. Mainly providing economic support to the rural people, particularly to the rural women, has been proved very fruitful to reduce the poverty in rural India. Providing economic support or loans to the rural women helps them to empower, not only economically but also socially, further this strengthens the whole society in general. Hence, the present study is placed in this context to examine the relationship between Self Help Groups and socio-economic development of rural community in general and women in particular of Karnataka state and also to suggest suitable measures for the effective improvement of functioning of SHGs in improving the socio-economic conditions of the rural people. For the said purpose the primary data has been collected from field survey in Hassan district of Karnataka state. In the present study based on the analysis and discussion on the performance evaluation of women SHGs and rural development in Karnataka state, major findings of this study have been explained in detail. The result of the above study indicates a clear connection between the economic independence of women with SHG membership and the hardships they have undergone in their journey to be self-reliant.*

### INTRODUCTION

Women in all societies and throughout the history have suffered discrimination in one form or the other. Equality was a misnomer for them. They were never treated equally with men. Right to movement, right to education, right to property or even right to decision making always eluded them. The second rate citizens, as they are called, silently suffered exploitation, humiliation and subjugation since time immemorial. The UN Convention on “the Elimination of All Forms of Discrimination against women” makes it binding on the

consenting nations of the world to take corrective action to have gender just laws, end violence against women, as well as give women equal property rights, opportunities in education, access to health care, work opportunities, 52 Wages and end customs that is derogatory to women. But all this is not easy to believe at the face of actual condition of majority of women in India. Women were deprived of equal rights. They were treated inferior to men. They had no right to property and had to live at the mercy of the men in their life, whether father, brother, husband and even son. They



were confined to the four walls and were not allowed to go out alone. A widow did not command any respect and dignity in the society and her life was not worth-living. Even the ancient law book, Manuscript prescribes that a woman needs to be looked after by her father in her childhood, by her husband in her youth and by her son in her old age. According to Manu, an old lady, a servant and a small child should be treated equally and should not be given any property right. So the woman never had any independent existence. She lived for others and with others. An ideal woman is considered to be the one who is loving, sacrificing and devout herself to the service of others selflessly. Though time and again effort was made to bridge the gap, yet it was not effective enough. Social reformers like Raja Ram Mohan Roy, Vidya Sagar, Jyotiba Phule, Vivekanand fouchange after independence. The political leaders of the time put in all the efforts to abolish the vicious forms of gender discrimination from India. Politically, Indian woman has nothing to ask for. She has been standing at the equal pedestal as the men of India. The founding fathers of the Indian Constitution carefully drafted an equal niche for women of India. Self-help groups emerged as initiatives by people to earn their livelihood by pooling a common fund and coming together in their effort. It was the effort of the group to stand by each other, help each other and grow together.

#### **OBJECTIVES:**

- 1 To know the important of SELF-HELP GROUPS.
- 2 Understand the socio-economic impact formation of SELF-HELP GROUP'S in rural areas.
- 3 TO Know the Self-help groups and women Empowerment.

4 To analyses the new imperatives in self-help groups.

#### **METHODOLOGY:**

The methodology of the present study can be broadly outlined with the help of the Primary and secondary source to analyses “**SELF – HELP GROUPS AND WOMEN EMPOWERMENT: ISSUES, CHALLANGS AND NEW IMPERITIVES**” with the help of Primary information, it was collected through questionnaires and estimated on the basis of available secondary sources such are Government publications, reports, various institutions, state level and national level journals and books.

#### **ROLE OF SHELP-HELP GROUPS:**

The role of SHGs is highly essential which in specific terms covers the Following as under:

- a) To mobilize the resources of the individual members for their collective economic development and uplifting the living conditions of the poor.
- b) To create a habit of savings and utilization of local re-sources in form of utilizing individual skills for group interest.
- c) To create awareness about rights that help in financial assistance.
- d) To identify problems, analyzing and finding solutions in the group.
- e) To act as a media for socio-economic development of the village.
- f) To develop linkages with institutions of NGOs.
- g) To help in recovery of loans.
- h) To gain mutual understanding, develop trust and self-confidence.
- i) To build up teamwork.
- j) To develop leadership qualities.
- k) To use as an effective delivery channel for rural

#### **SHGs AND SOCIO- ECONOMIC IMPACT:**

The patriarchal social septum on one hand and modern capitalism on the other



hand go together here lead to the institutionalization of socio-economic segregation of women from the main stream of the society and the economy. Such segregation is relatively more and wide spread in the contemporary developing countries. This difference may be attributable to factor like wide spread educational and employment opportunities for women and gradual weakening of the patriarchal, socio-cultural institutions in industrial market economies. However such changes are yet to gain momentum in many parts of the developing world including India.

In rural India, there is substantial degree of feminization of poverty on account of an increase in the net population growth rate among the landless agricultural labor household (including SC/ST and other backward class women), low level of human skills, lack of availability of wage employment opportunities and inadequacy of institutional support to create wages as well as self employment opportunities. This list includes economic factor responsible for feminization of poverty which are much stronger in operation and which function along with socio-cultural barriers and discrimination against women in economic participation. In general most important rural development programmers or poverty alleviation programmers are land reforms, IRDP, basic minimum need programme, National Rural Wage Employment Programme, NREP, Jawahar Rozgar Yojana, Prime minister Rozgar Yojana and the present Prime Minister Swarna Jayanti Rozgar Yojana have not substantially benefited rural women particularly to enhance their real income and standard of living. From only sixth five year plan onwards, 30% reservation for women among the total beneficiaries under the rural poverty alleviation programme was provided.

This provision undoubtedly has the good intension of providing a social justice to rural women but since the dimension of the problem of feminization of poverty is very huge. It was felt by academicians' planners, non-governmental organization and government alike that the general rural development programmes were insufficient in this regarding. The ninth plan document lays emphasis on the participation of people in the planning process, and the promotion of self-help groups. Empowerment of women is one of the nine prime objectives of ninth plan. The objective of self-help groups is to promote strong and independent women groups who exert control over their own development and that of the community. The women would be equipped with managerial and technical skills through enhanced participation in economic activities. The programme also envisages an enhancement of women through the development of training modules and material that can adapt to the local context.

#### **SHGs AND WOMEN EMPOWERMENT:**

The framework aims to provide tools for the design, implementation and evaluation of programmes and gender equality. This involves promoting a 'bottom up' approach to plan. The argument is that when development planners conduct a baseline survey and gender role analysis they can identify only practical needs, not strategic interest. The objective is to provide a systematic and analytical understanding of grass roots empowerment process by which the local community recognizes and pursues its strategic interest is. Leading the framework is incorporated into UNICEF's Gender Equality and Women's Empowerment Package, on which this assessment is based.



The women's empowerment framework reconceptualizes the development objects of gender responsive programming. Rather than focusing on economic objectives, such as enabling women to be more productive or use their labor time more effectively in order to reap the benefits of development, it views women's equality and women's empowerment as central development objectives in own right. The main methodological tool is a five level profit for measuring women's empowerment, which builds on the access and control profit development in the GRP. Women's advancement to equality and empowerment is measured on the basis of hierarchy of ascending levels of equality; welfare access; concretization; participation; control. Like the GRP, the framework draws attention to inequalities in access to material resource.

However, within the empowerment framework approach, overcoming obstacles to access involves confronting systematic discrimination, which can be only through 'concretization' and 'participation', concretization implies women's recognition that their subordination is not 'natural', but is imposed by a system of discrimination that is society constructed and therefore alterable. And 'equality of participation' means involving women from the community in decision-making processes in more than a 'token' manner enabling them to mobilize and taken action against discrimination of the team 'control' extends to more than material resource, as in the GRP.

Instead, 'equality' of control means a balance of power between women and men, so that neither is in a possible of dominance. It means that women have a power alongside men to influence their destiny and that of society. The gender

profile grid is used to measure how planning and implementation projects and programmes intervention contribute to each level of empowerment.

There are about 867041 SHGs in the country emerging as a cost-effective tool of micro-finance for the financial sector. SHGs benefiting more than 11.6 million households by the end of march 2003. About 62178 SHGs in Karnataka have been proved with credit of Rs. 1440.14 million rupees. Women barrows and women SHGs have proved to be the most reliable and successful in this field. 90% of SHGs are women groups, which is a significant factor in the direction of women empowerment and gender equality. NGOs and Rural Banks are playing a key role in providing better access to the credit for the poor.

Another interesting feature of the empowerment framework is the treatment of gender roles. In this perspective 'gender issues' do not arise merely from gender role allocation of benefits. In this prospective gender inequality and subordination should be kept at the centre of gender responsive planning a point that sometime it is lost in a focus on roles. The conceptual underpinning of the empowerment framework appears to be a structuralism interpretation of gender in equality.

Women and Development made an attempt on 'two facts of the role women in production and reproduction should be concerned as complimentary and interactive. In order to realize women's potential for fuller participation in the productive and decision making processes there is a need not only for a share of practical responsibilities but also for institutional provision which would benefit children and families, women, should have the right, the requisite knowledge and resource to regulate their production capacity. However, without



economic independence women cannot achieve equality. Therefore, measures infrastructure should be treated as an important and integral part of national and international development strategy.” Self- help groups progresses a participatory approaches for integrating Women’s Empowerment concern into ongoing programmes learning, which itself would be a contribution to empowerment. Micro- finance programmes for women are currently promoted not only as a strategy for poverty alleviation but also for women’s empowerment.

Women Entrepreneurship has made an attempt to assess the institutional support provided to women enterprise in Kerala. The problems of women entrepreneurs at different stages in running the units have also ascertained and incorporated in the study by holding interviews with selected owners of the women enterprise. Women’s participation in economic development call for arrangements that should enlighten them more about economic and socially productive work. This calls for an identification of the opportunities for women and conscious efforts towards the development of women entrepreneurship.

### **Shortcomings’ Of the Self-Help Group In India:**

Though it was considered as a wonderful program by many stakeholders, the program failed on many counts is provided as follows:

#### **1 Challenge of take off**

The program supported promotion of 292 thousand SHGs in the first year, i.e. 1999 – 00. The number remains around this level in all subsequent years with wide fluctuations from year to year. Similarly, 214 thousand groups passed Grade – I, in the second year of the program, i.e. 2000 – 01. It remains around this level in all subsequent years. Though there is

significant growth in the number of groups that passed Grade – II, groups which have taken up economic activities are less. In total only 685 thousand groups have taken up economic activities. It is a

Little over one-fifth of groups promoted in the scheme.

#### **2 Funds allocation and utilization**

The allocation of funds for the SGSY scheme by both central and states” governments was Rs.1,472 cr. in 1999 – 00, the first year of the program. In the subsequent 7 years, the allocation remained below that of the first year. It was nearly half of the first year allocation in 2001 – 02 and 2002 – 03. The total amount allocated for the program during 10 years is Rs.14, 467 cr. It is less than half of the budgetary allocation of Rs.30, 100 cr. for NREG in just one year, i.e. 2009 – 10. The principal reason for stagnation in funds allocation is non-cooperation of banks. The allocated meager amounts were not fully utilized even in one year during the last 10 years program period. Total utilization is 74% of funds made available. However, the utilization ratios are increasing over the years. It has increased from 49% in 1999 – 00 to 86% in 2003 – 04. It remains well over 80% in the subsequent years. Though there is provision for utilizing of 10% of allocated funds for training and another 20% for development of critical infrastructure, utilization of funds in these two activities is quite less and relatively more funds were used for providing subsidies and grants to SHGs and individual Swarozgaris. As a result the program is often known as subsidy oriented program.

#### **3 Credit mobilization**

Mobilizing bank credit is a major challenge of the program, due to which the governments at centre and states could not increase the allocations over





the years. In total, the target of credit mobilization is Rs.29,831 cr. But little over half of that amount was mobilized during the last 10 year. However, the proportion of actual mobilization to target is increasing over the years. It is a healthy sign. Because of lower than targeted mobilization of bank credit and allocation of a relatively higher proportion of funds for subsidy, the ratio of credit to subsidy was about two during the period and did not vary much from year to year. Thus, the credit subsidy ratio remained much below the target ratio of 3:1 (GoI, 2009). It also resulted in less than planned

Investment per Swarozgar.

#### **4 Challenge to target the real poor and vulnerable sections**

A comprehensive study by BIRD, 2007 on coverage of SCs/ STs in SGSY, which covered 10,848 Swarozgaris and non-Swarozgaris (control sample), pointed out exclusion of SCs and STs in the following ways and for the following reasons. Physical exclusion – by not being accepted as group members, Financial exclusion by denial of their due share either by group leaders or by implementing bank or block officials, Exclusion because they are already covered under some state government sponsored programs (often implemented by state (ST/ Corporations) and in many cases are already defaulters of bank loans (BIRD, 2007). About 60% of then on-Swarozgaris (control sample) were found to be sure about their inclusion in the BPL list (BIRD, 2007). Amore dismal picture is provided by a MoRD (2007) briefing, which shows that SGSY covers only 1% of the relevant household population, and only 33% of its beneficiaries are drawn from the poorest quintile, whereas as many as 14% are from the richest and 26% are from the two richest quintiles. Further, the total

benefits are even more inequitably distributed with the richest quintile receiving as much as 50% as compared to 8% for the poorest (as quoted in Tankha, et al. 2008). The annual report of MoRD 2002 – 03, reported that in most of the areas, especially in Bihar and Uttar Pradesh, influential persons in villages were found to own a group (as quoted in GoI, 2009).

#### **5 Low survival rate of promoted micro-enterprises**

Many assisted Swarozgaris are either reluctant to create or acquire the planned assets or were disposing them immediately after acquiring. According to BIRD's study "in northern states, the success rate in terms of whether units exists or not in case of units financed to group Swarozgaris turned out to be even worse than that in case of individual Swarozgaris as only 17.7% units were found to be existing in case of group Swarozgaris as against the 31.11% units intact in case of individual Swarozgaris. The results indicate just opposite pattern to what most of us believe/ perceive that group approach of financing is better than the individual financing. However, in case of southern states, 76.6% units were found to be existing at the time of field visits which

shows the better care by the government department as far as monitoring of units is concerned" (BIRD, 2007). The present author observed that in Andhra Pradesh some groups manipulated acquiring of assets/livestock. According to the group members, they sent their buffaloes to their relatives/ friends' houses a day before the proposed transaction. The next day they acted as if purchasing (their own) livestock from their relative/ friend in front of the officials. The Government of AP noticed these kinds of problems long ago and converted capital subsidy into interest subsidy in 2004.



### **6 Low realized incremental income from Income generating activities**

The program envisaged that Swarozgaris would realize about Rs.2000 per month from the investment of about Rs.25000. Except a few case studies, no major evaluation study reported additional income anywhere close to Rs.2, 000 per month. In 2002 – 03, only 43% of the assisted Swarozgaris reported an increase in their income (as quoted in GoI, 2009). A rigorous study by Pataki and Pant (2006) in Jumper district of UP shows that SGSY has not contributed significantly to the change in the level of income of the beneficiaries (as quoted in Tankan, et al, 2008). According to a NIRD (2008) study, even in the better performing State of Andhra Pradesh the income gain to a Swarozgar from enterprise activities under SGSY was a mere Rs.1, 228 per month (as quoted in GoI, 2009). BIRD presented an even grimmer picture. According to their study the poor income generation in both the cases of individual Swarozgaris (Rs.9, 391) and The group members shared these old stories (6 to 7 years old), since then they have repaid their loans and all officials got transferred. swarozgaris (Rs.6, 916 in northern states and Rs.11, 089 in southern states) per member per annum suggests for serious thinking about implementation of the program in its present format. Certain success stories, here and there should not be read as final outcome of the program and at the best, these can be documented and evaluated so that the reasons for success can be internalized into the future policy guidelines. The program also breaks the great myth that „group approach of lending“ is always better than the individual approach of financing (BIRD, 2007). Needless to say, that the above figures are only of surviving units. If failed units were also included, the

average incremental income would be around a few hundred rupees or less. It may be recalled that about 50% of the Swarozgaris have taken up dairy. About another quarter has taken up other livestock rearing, including poultry and other primary activities. It is surprising to note that Indian villagers need training in activities like livestock rearing, the primitive and primary occupation in the country

### **SHGs AND SOCIO- ECONOMIC DEVELOPMENT:**

SHGs have comparatively advantages over other constituents of the formal credit system in reaching the rural poor. The emergency of voluntarism, practitioner of co-operative principles, promoted of thrifts and saving, provider of timely credit and purveyor of development credit. The SHGs follow the participatory approach to development credit. SHGs follow the participatory approach to development encompassing both social and economic aspects. For credit institution having linkage with these SHGs is a route emerging as a cost-effective way of mobilizing rural deposits and delivering credit to the rural poor at their doorstep.

The concept of linkage SHGs to the formal credit institution like bank took its seed in 1986 at the APPRACA [Asia Pacific Rural and Agricultural Credit Association] Seminar held in Delhi. In 1991-92, NABARD in India launched the pilot project for linkage of SHGs to banks. Since then on there has been a tremendous achievement in the linkage programme resulting on the activation of thousand of SHGs. A study by NABARD in 1999-2000 observed positive results like perceptible and wholesome changes in the living standards in terms of ownership of assets increasing in saving and barrowing capacity, income generating activities and income level.



The involvement of member in the group significantly contributed in improving the self-confidence of the member. The feelings of the self-worth and members have communication with other improved after association with the SHGs. Almost all developed saving habit and there has been a significant in employment generation.

Women had not less than divine status in our epics and she is being worshiped as Goddess in different forms in our country. It is, indeed, strange that India, which from time immemorial honored women as “Shakti” or Power of God, has sunk so low with the passage of time to condemn women as the ‘gateway of hell’. Women were seen in the ancient scriptures as equal partner of men in all aspects of life, material and spiritual. During the course of history the value system, attitudes and social structures had been resilient. From abounding freedom and yielding of power to relative subordination and subservience, Indian women have witnessed plenty of tilts. Indian planners and policy makers, however, are now trying hard to extricate women from social indignation and consequently several legal measures have been framed social indignation and consequently several legal measures have been framed and implemented. Notwithstanding these measures women continues to suffer and status continues to be subservient.

### **Major challenges:**

#### **1. Poor Marketing**

When asked about the major challenges faced by SHGs during the CII-IWN’s NGO Mentoring Event in association with SIMSREE, Surekha, a member of a Self Help Group under Mahila Arthik Vikas Mahamandal (MAVIM) said “Marketing is a hurdle for us. We do not know how to market our products and the different channels used for it.”

Marketing plays a crucial role to gain visibility for the products. Lack of effective marketing is a hindrance as this poses a challenge for getting sales orders for the products.

#### **2. Lack of Product Standardization and Quality Issues**

Most of the products made by SHGs are not uniform in their specifications and look & feel. This is so because most of the SHG products are hand-made, and hence it becomes difficult to maintain uniformity. Also, to cut costs, SHGs compromise on quality of raw materials used. This results in products of inferior quality thus affecting customer perception about the SHG.

#### **3. Lack of Vision and Professionalism**

Members of SHGs are mostly semi-literate or illiterate and are ignorant of basic rules pertaining to the formation and conduct of SHGs. This lack of awareness is further compounded by their myopic vision. Beyond immediate financial gains, they are blind towards the vast potential of what they can achieve through a SHG. Usually, running the business is of low priority for many members during festivals and vacation periods in spite of high demand. This lack of professionalism adversely impacts the SHG’s business prospects.

#### **Solutions for betterment of SHGs:**

For the SHG movement to be successful, other players and stakeholders need to step in to support and promote it. Government, Non-Governmental Organizations (NGOs), Micro-finance institutions and even B-school students can make a major positive difference.

There are several pro-SHG schemes of the government. MAVIM is a nodal agency of the Government of Maharashtra to implement various women empowerment programs through SHGs. MAVIM is engaged as the implementation and technical partner for





Maharashtra State Rural Livelihood Mission (MSRLM). It provides skill based training and offers 4% interest rate to SHGs. According to the Economic Survey, the Pradhan Mantri Jan-Dan Yojana has been effective in bringing about financial inclusion, with about 1.35 crore bank accounts opened in the State with deposits of Rs. 1,863.06 crore.

NGOs and other intermediaries can play a key role in motivating, training and guiding the SHGs. They can organize campaigns to spread awareness related to government schemes, and knowledge related to marketing and finance. Take for example, Swayamsiddha foundation which acts as a launch pad for new SHGs. It mentors them and assists them in setting up their organizational structure and is actively involved in training and supporting them.

B-School students can get involved in the SHG movement, which can prove to be a win-win situation for both. Students can apply proven concepts of finance, marketing and product development to the working of SHGs while gaining practical insights into the challenges faced by them in sustaining their businesses at the grass-root levels.

#### **SELF- HELP GROUPS AND NEW IMPERITIVES:**

The status of women, thus, to indicate her legal transformation, indicates the frail packages of legislative declaration towards emancipation pitfalls and implementation failures due to administrative lax. Legislative dilettantism defied rationalistic solution to the women's problems. It is a ground reality one has to confess with sorrowful indignation that socio-legal change occurred rapidly in all the facts of human life, except, in the status of women, which still remains bleak. Institutional and attitudinal impediments continued to defy her human worth, dignity and mock

at the credibility of rural of law. Inherently, patriarchal system, which has been approved by all major religious, was a dominant instrument of gender discrimination. Indian society is marked with gender hierarchy. Thus runs through legal status of women under personal laws, constitutional and other legislation, is reflected in case of women agriculture labor also.

Micro credit moment has to be viewed from a long- term perspective. Its mission goes behind development through credit for poverty eradication. SHGs lead credit delivery system has sown seeds for self –reliant economy including business culture. It also develops concern for community development and brings social and economics mobility among poor women. This framework undermines need for a deliberate policy frame in terms of technology backup, efficient marketing network, and human resource development. We need to avoid unfriendly regulation and over bureaucratization in controlling them.

Indian development planning has aimed at removing inequalities in the process of development to ensure that the fruits of development are an equal privilege of all section of society. In recent years has become increasingly evident that women are lagging behind a great deal both in availing of the benefit of development and as participant in the process of development due to several socio-economic cultural political impediments. The strengthen of women's economic right to sustainable livelihood and employment, all policies and programmes should be regularly undertaken, encourage policies for self reliance, encourage economic empowerment of women, protect migrant works in order to protect their dignity, and develop mechanism to promote dialogue on



policies and programmes of government and non-government organization.

### CONCLUSION

To sum up the analysis that, self-help groups are aimed at poorest of the poor through saving and collateral free loan, the experiment has way to go. One needs to be caution in replication and promotion of such non-formal organization. They have certain limitation like small savings, inadequate loan, multiplicity of organization trying the same model, lack of institutional support, leakages, problems of interference by politician bureaucracy, long gestation periods etc. If some of the above lacunas are corrected and meet measure initiated, it is hoped that micro credit would meet requirements of poorest of the poor in the country. This will also helped easing governments' efforts in providing reasonable livelihood to about one fourth of the Indian population. The funds realize procedures should be simplified and has far also possible delays may be avoid.

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