

Performance analysis of ‘Mission Shakti’ in empowering women in Odisha - An empirical study

Dr. Jnanaranjan Mohanty

Assistant Professor (Economics), Parala Maharaja Engineering College, (Biju Patnaik University of Technology), Odisha

Abstract: *Mission Shakti is a flagship programme of Government of Odisha to empower women by providing remunerative and income generating economic activities through necessary credit support, technical support and market linkage by different stakeholders under a single umbrella. This programme was started in the year 2001 and is in operation in all districts of the state. Present study aims at analysing the functional structure of Mission Shakti from top to bottom of the hierarchy along with the performance of the programme at grass root level. Multi- stage random sampling technique is used in selecting sample households from Gajapati district of Odisha for the purpose of the study. It is found from the study that WSHG is an agent of development for its members, it provides opportunity for the members to earn from new and independent sources, in post-WSHG period members are encouraged towards financial institution and they are more interested towards production oriented loan too. Poor deliver system, lack of training, shortage of fund, lack of internal democracy etc. are common problems faced by members in WSHG.*

Key Words: *Eradication, Sustainable, Inclusive, Poverty, Group, Empowerment*

I. Introduction

Poverty still tops in the list of the problems faced by developing countries in the world, India is no exception to it. After 67 years of independence and implementation of different poverty eradication programmes, 21.92% (Planning Commission -2013) population of India live below poverty line. Strategic shift of planners and policy makers from poverty alleviation to poverty elimination with an objective to sustainable route-out of poverty from the country like India is well recognized from the implementation of specific target oriented programmes. It has been widely accepted that the goals of human development are closely intertwined with development of all segments of population (Ejaz 2013). Women as an independent group constitutes about 48.46 % (Census- 2011) of the total population of India, is a valuable human resource and their development is imperative for sustainable and inclusive growth of the economy (Sinha 2006) . Studies like World Bank (2012), Klapper, Leora and Simon (2011), Hausmann, Tyson and Zahid (2011) has justified that the development of economy is not possible without the development of women. As such helping women to achieve economic independence by enabling them to have independent employment and income has been accorded the highest priority in all developing countries including India to fight out poverty.

Elimination of poverty is a challenging challenge in country like India in general and state like Odisha in particular. As per the census 2011 women constitute 49.5% of the total population of Odisha where 32.59% population live below poverty line and which ranks sixth (RBI- 2013) in poverty among the states of India. With an objective to eliminate poverty and sustain the socio-economic development, Government of Odisha introduced the “Mission Shakti” programme in the year 2001. Mission Shakti, the flag ship programme of Government of Odisha which aims at the holistic empowerment of women by capacity building of existing and new Women Self Help Group (WSHG) to take up income-generating and remunerative economic activities by providing necessary technical support, market linkages and credit linkages through different stakeholders under a single umbrella working in the field of women empowerment such as bank, NGO, MFI and others. Mission Shakti in Odisha supports the economic activities of the women groups comprising women from poorest of poor families and financial support is given for small income generating activities such as collection and sale of minor forest products (MFP), bee keeping & honey production, value addition to MFP etc. In order to encourage them to avail credit, a financial incentive is provided in term of saving corpus to avail their first credit from financial institutions which can be used to avail further credit by doing some economic activities .Different types of on job training are also provided for capacity building of WSHGs to convert the common group to a commercial proposition. Both Government and NGO are engaged to provide technical support to groups working in the fields like horticulture, floriculture, mushroom cultivation etc. Besides, WSHGs are provided with secure and easy marketing facilities of the product by establishing market linkages with organisations like OFDC, ORMAS etc. The prime objective of the mission is to fight out poverty by empowering women both economically and socially.

After 14 years of the inception of the Mission Shakti in Odisha, issue of sustainability of the development of poor rural household through WSHGS is still a debatable issue. Scholars like Shoo (2012), Dash (2011), Sahu (2013) says that the Mission Shakti has significantly improved the economic condition of poor household but scholars like Pradhan (2012) comment on the role of mission in eliminating poverty through empowering women by SHGs. Few scholars like Rath (2007) and Panda (2008) say although women SHG is creating opportunities for rural poor, it is becoming difficult to convert these opportunities to reality as a result poverty prevails. In this back drop the present study is conducted to analyse the performance of Mission Shakti in empowering women of Odisha with following objectives.

Objectives

- To study the structure of Mission Shakti and its achievement at state level.
- To study the socio-economic profile of members and status of WSHGs under Mission Shakti.
- To study the performance of Mission Shakti in terms of change in economic and social status of members in post-WSHG period.
- To find out the problems faced by the members in WSGH and suggest policy measures.

Sampling and Methodology

Both secondary and primary data are collected for the purpose of the present study. A multi-stage random sampling technique is used to collect primary data from respondents of the study area. At the first stage, Gajapati district of Odisha is selected purposefully because this is one of the backward districts of the state which is a part of KBK districts known for underdevelopment and starvation death. This district comprises of seven C.D. blocks and three urban units. For the purpose of present study three C.D. blocks namely Guma, Gosani, Kasinagar are selected at random. All WSHGs of the three selected C.D. blocks are enlisted and three WSHGs from each C.D. block are finalised at random for the purpose of the study. All members of nine selected WSHGs are enlisted and administered a well structured and pre-tested questioner in line with the objectives of the study which is consisting of open ended and close ended questions. Besides secondary data are also collected from different published sources as per the requirement.

Descriptive statistic like frequency, percentage, mean, rating of effectiveness are employed for the analysis. Rating was done by means of ranking by the sample respondents in a scale of 1 to 3 (1=significantly improved, 2=Improved, 3=No change)

Table 1
Sample size for the study

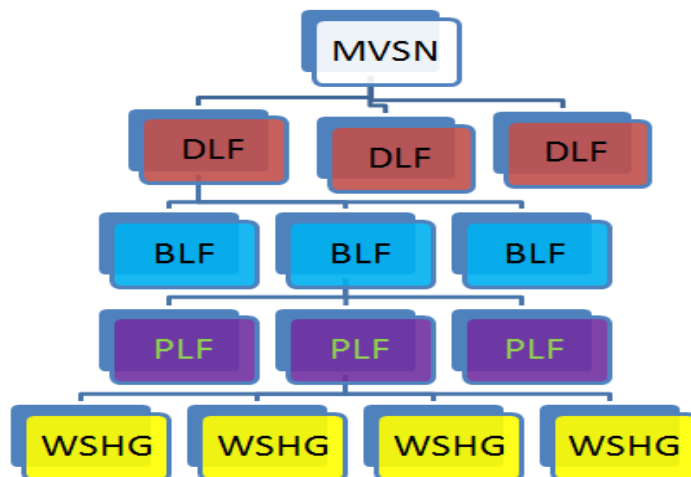
Particulars	No. of sample WSHG	No. of sample Members
Guma	03	48
Gosani	03	45
Kasinagar	03	49
Total	09	142

II. Findings of the Study

❖ Administrative structure of Mission Shakti

Mission Shakti is operating in the state of Odisha through a well structured administrative hierarchy from state level to Gram panchayat. Mission Shakti is headed by Mahila Vikas Samabaya Nigama (MVSN) at the state level, followed by District Level Federation (DLF), Block Level Federation (BLF) and Panchayat Level Federation (PLF) at district, block and gram panchayat levels respectively to implement the programme. At state level mission director, different consultants, at the district level district collector, DSW, at block level BDO, CDPO, bankers, mission shakti co-ordinators and at panchayat level shakti sahayak works are working hard to materialise the objective of Mission Shakti.(fig-1)

Administrative structure of Mission Shakti



(MVSN- Mahila Vikas Samabaya Nigama, DLF-District Level Federation, BLF- Block Level Federation, PLF- Panchayat Level Federation)
Fig. 1

It is found that the programme of mission shakti is operated and implemented by the co-operation and co-ordination of both consultants and supporting agencies. Specialised consultant on capacity building, livelihood promotion programme, communication, research, market outreach, and quality assessment works along with different departments of state government, financial agencies, ORMAS, SHG promoters, NGOs. This team works together hand to hand in planning, designing and implementing the programmes to materialise the core objective of mission by providing remunerative economic activities to women which gives social and economic identity to women in particular and also helps in sustainable rout out poverty from the state in general. (Fig -2)

Team 'Mission Shakti'

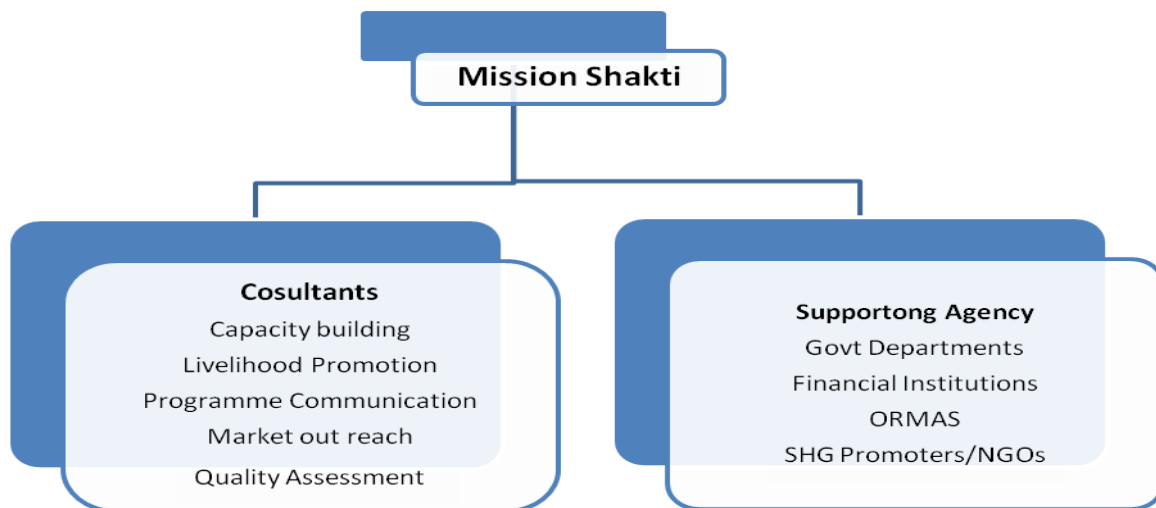


Fig. 2

Achievement of Mission Shakti

Mission Shakti from the day of its inception has achieved different mile stones. It is revealed from Table- 2 that as on December 2011, 4,68,900 numbers of WSHGs are formed comprising of 56,26,800 women members with credit advance of Rs.2,90,915.33 lakhs , where 5,74,774 numbers of WSHGs have credit link with per WSHG credit of Rs.50,614 and total savings by all WSHG amounting Rs.28,893.29 lakhs. Besides, 7,957 numbers of federations are formed where 1, 42, 603 numbers of WSHGs have taken repeat finance amounting Rs. 7, 49, 237.91.

Table 2
Achievement of Mission Shakti

Particulars	As on Dec. 2011
No. of WSHG formed	4,68,900 (as per SLBC)
No. of members	56,26,800
Credit advanced	Rs.2,90,915.33 lakhs
No. of WSHG credit linked	5,74,774
Per WSHG credit linked	Rs.50,614
Amount of savings	Rs.28,893.29 lakhs
Federation formed	7,957
No. of WSHG to repeat finance	1,42,603
Amount of repeat finance	Rs.7,49,237.91

Source: Annual activity report 2011-12, Women and Child development Department, Govt. of Odisha.

❖ **Socio-economic profile of members and status of WSHG under Mission Shakti**

Socio-economic profile of group members of the selected WSHGs of the study area is presented in Table 3. It is found that average age of member is 33.33 years, literacy rate is found to be only 10.66%, among the respondents 46.47% are ST, 18.31% are SC and rest 35.22% belong to other castes. So far as occupation is concerned it is revealed from the table that 50.7% households depend on agriculture and rest 49.3% depend on other sources. It implies that the members of sample WSHGs are young and in productive age group, predominated by SC & ST category, the main source of income of the household is agriculture and a big size of respondents are illiterate.

Table- 3
Socio-economic profile of WSHG members

Particulars	Guma	Gosani	Kasinagar	Pooled
Age(Years)	35	33	32	33.33
Literacy (%)	5.25	12.58	14.22	10.66
<i>Social groups</i>				
ST (%)	83.98	08.88	44.91	46.47
SC (%)	12.5	37.78	6.12	18.31
Other caste (%)	3.52	53.34	48.97	35.22
<i>Occupation</i>				
Agriculture (%)	70.83	40	40.81	50.70
Other (%)	29.17	60	59.19	49.3

Source: Collected and estimated by the author.

Status of sample Women Self Help Groups

Table-4 represents the status of sample WSHGs of the study area. It is revealed from Table-4 that the average member per group is 15.77, average savings and loan per group is found to be Rs.14,371.33 and Rs.17,737.33 respectively. So far as the frequency of group meeting is concerned, it is found that 18.3% respondents reply that meeting takes place weekly, 66.2% say that meeting takes place once in a fortnight and 15.5% respondents report regarding the commencement of group meeting monthly.

Table 4
Status of sample Women Self Help Groups

Particulars	Guma	Gosani	Kasinagar	Pooled
Membership average(No.)	16	15	16.33	15.77
Saving per SHG(Rs.)	12002	16123	14989	14371.33
Loan per SHG(Rs.)	18988	17776	16448	17737.33
Frequency of group meeting (%)				
Weekly	25	17.77	12.24	18.3
Fortnightly	62.5	66.67	69.39	66.2
Monthly	12.5	15.56	18.37	15.5

Source: Collected and estimated by the author.

❖ Performance of Mission Shakti

With an objective to study the performance of Mission Shakti, an impact analysis of the programme on member of WSHGs is conducted. In this connection here an attempt is made to study the changes in economic and social profile of members in post WSHG period.

Economic impact of WSHG

To study the impact of WSHG on economic condition on the respondent households, data related to the trend in change of income, savings, expenditure, borrowings, change in source of income, access to instrument of savings, sources & pattern of use of borrowings are collected and presented below.

Compounded annual growth rate (CAGR) of average income, expenditure, savings and borrowing of respondent household in 2014 with reference to 2008 is calculated and presented in Table 5. It is found that income; expenditure, savings and borrowings of respondent households have increased at a rate of 8.63%, 4.1%, 38.05% and 18.35% respectively.

Table 5
CAGR of income, expenditure, savings and borrowing of households

Particular	CAGR(2013)
Income	8.63
Expenditure	4.1
Savings	38.05
Borrowings	18.35

Source: Collected and estimated by the author.

Source wise change in income of household

During survey it is found that respondent engage themselves in different activities like agriculture, live stocks, wage (farm & non-farm), service, self employment (non-farm) and other sources such as rent, interest, social assistance etc. to derive the household income. The distribution of household as per the source of income and change there in is presented in Table 6. It is revealed from the table that during post-WSHG period contribution of live stock(9.35%), self employment(18.23%) and others(5.5%) to household income have increased in comparison to their contribution to pre-WSHG period and share of agriculture(28.01%), wage(23.85%), service (15.01%) in household income of respondent have reduced in comparison to pre-WSHG period.

Table 6
Source wise change in income of household

Particulars	Agriculture	Livestock	Wage	Service	Self-employment	Others
Pre – WSHG	29.6	7.2	25.01	16.25	17.06	4.88
Post- WSHG	28.01	9.35	23.85	15.01	18.23	5.55

Source: Collected and estimated by the author.

Change in access to instrument of savings by household

Institutional saving and credit are two sides of same coin. One saves and uses the savings for acquiring an asset. Alternatively one acquires an asset by borrowings and later pays the same from future savings. So members should need to develop the habit of thrift before availing loan. People learn financial discipline by regular savings and maintaining regular repayment of loans. In this connection an attempt is made here to study the trend of change in access to financial institutions by respondent and data relating to this is presented in Table 7. It is revealed from the table that in pre-WSHG period 57.06% respondents have no access to financial institutions, but during post-WSHG period 98.59%,30.28%,11.26%,15.49% and 19.71% respondents have accessed to SHG, bank, post office, co-operatives and others respectively for savings. Thus, WSHG encouraged the respondents to have link with financial institutions.

Table 7
Change in access to instrument of savings by household

Particulars	SHG	Bank	Post office	Co-operatives	Others	No access
Pre –SHG	00	25 (17.6)	12(8.45)	15(10.56)	09(6.33)	81(57.06)
Post-SHG	140(98.59)	43(30.28)	16(11.26)	22(15.49)	28(19.71)	00(00)

Source: Collected and estimated by the author.

Change in source of loan by household

One of the important dimensions of analysing the impact of WSHGs on member household is change in the trend of source of borrowings and the degree of dependency of member households on non-institutional sources of loan. During field survey it is found that member households were depending on money lenders, relatives and other sources in pre-SHG period but introduction of WSHG has changed their source of loan in post-WSHG period .Data related to the source of borrowing by member households are collected and presented in Table 8.It is found that during pre-WSHG period the main source of borrowings of member household was money lenders (43.66%) and relatives (33.09%). But the picture changed drastically during post-SHG period where 69.01% members take loan from SHGs, 15.49% from banks, 8.45% from money lenders and 7.04% from relatives. Thus, dependency on non-institutional sources like money lenders and relatives has reduced in post-WSHG period.

Table 8
Change in source of loan by household

Particulars	SHG	Bank	Money lender	Relatives	Others
Pre –WSHG	18(12.67)	62(43.66)	47(33.09)	15(33.87)
Post-WSHG	98(69.01)	22(15.49)	12(8.45)	10(7.04)	02(1.40)

Source: Collected and estimated by the author.

Change in loan purpose pattern by households

Purpose of loan by a household is one of the important indicators of economic ethics, economic status and economic discipline of a household. With an objective to study the impact of WSHGs on the above parameters of member households, information on changing trend of purpose of loans by member households of WSHG in pre and post WSHG period are collected and presented in Table 9. During field survey respondents are asked regarding the purpose for which they have taken loan in pre and post-WSHG periods. The main objective is to know the purposes of loan i.e. production oriented loan and consumption oriented loan. The production oriented loan includes agriculture, livelihood, petty business, art & crafts, agro-processing and others. Apart from these all other loans are consumption oriented which include repayment of loan, basic consumption need, purchase of durables, health, house building & repairing, education, festival, ritual etc. It is revealed from Table 9 that purpose of loan pattern has changed during post-WSHG period. Loans for productive purpose have increased to 57.45% in post-WSHG period from 38.22% in pre-WSHG period.

Table 9
Change in the pattern of purpose of loan by household

Particulars	Production oriented	Consumption oriented
Pre –WSHG	38.22	61.78
Post-WSHG	57.45	42.55

Source: Collected and estimated by the author.

Thus, it is found that in post-WSHG period there is an increase in income, expenditure, savings and borrowings of member households, share of household income from self employment and live stock to total income of household have increased. Access of members to financial institutions has also increased considerably. Dependency of beneficiary households on moneylenders & relatives during financial crises has reduced, and also there is also an increase in production oriented loan by the member households in study area. In aggregate it is found that WSHG has contributed a lot in economic empowerment of its member.

Social impact of WSHG

Sustainable development of a society not only depends on the changing pattern of economic and related activities of a household but also on the change in attitude of the women members of the household as they stand at the centre of a poor family. With an objective to study the change in attitude of the women and the change in the attitude of the society towards women after being engaged in a remunerative economic activity through WSHG, data are collected and presented in tables below. Here change in confidence, change in ability to solve problem, change in attitude in participating in decision making process and public issues by women during post-WSHG period are considered as the indicators of social impact of WSHG on its members.

Change in self confidence of members

With an objectives to analyse the change in the self confidence level of women in post-WSHG period information are collected on indicators like travelling alone to nearest town, going alone to medical for treatment, handling certain amount of money and addressing at a forum. Respondents response in this connection is divided it to four categories like significantly improved, improved, no change and no-response. Data related to this are collected and presented in Table 12. It is observed from the table that significant improvement in travelling alone to nearest town, going alone to medical for treatment, handling certain amount of money and addressing a forum is found among 47.19 % ,36.62 % ,52.82 % and 19.71 % respondents respectively. Respondents found at improved level in above indicators of self confidence are 32.39 % , 5.43.66 % ,35.92 % and 28.16 % respectively.

Table 12
Change in self confidence of members in post-WSHG period

Particulars	Response of sample respondent (%)			
	Significantly improved	Improved	No change	Non-response
Travelling alone to outside	67(47.19)	46(32.39)	18(12.68)	11(7.74)
Going alone to medical	52(36.62)	62(43.66)	20(14.09)	08(5.63)
Handling certain amount of money	75(52.82)	51(35.92)	08(5.63)	08(5.63)
Addressing a forum	28(19.71)	40(28.16)	67(47.19)	07(4.94)

Source: Collected and estimated by the author.

Change in the ability to face the problems

Change in ability to face the problem is one of the important indicators of social change of a community. In this regard three different problematic situation i.e. health related, financial crisis, family dispute are considered as the indicators for studying the change in the ability of members in facing the problems in post-WSHG period. Response of respondents on these indicators in tem of significantly improved, improved, no change & no response are collected and presented in Table 13. It is revealed from the table that members found to be significant improvement in the ability to face health related problems , financial crises & family disputes are 22.53 % ,36.63 % & 28.17 % respectively and members found to be improved in the ability to face the health related problems , financial crises & family disputes are 33.8% , 34.51 % & 42.5 % respectively in post-WSHG period .

Table 13
Change in the ability to face the problems in post-WSHG period

Particulars	Response of the respondents (%)			
	Significantly improved	Improved	No change	Non- response
Health related	32(22.53)	48(33.8)	52(36.62)	10(7.05)
Financial crises	52(36.63)	49(34.51)	35(24.64)	06(4.22)
Family dispute	40(28.17)	60(42.25)	34(23.94)	08(5.63)

Source: Collected and estimated by the author.

Change in participation in decision making process

Finding place in decision making process is a good indicator of sustainable development of community. To find out the position of members in family decision making in post –WSHG period, indicators like decision on child education, purchase of asset, borrowing and use of loan amount are used, data related to this are collected and presented in Table 14. It is observed from the table that 23.95 % , 45.07 % , 29.58 % & 26.77 % respondents have shown significant improvement in participating in decision making process of child education, purchase of asset, borrowings and use of loan respectively in post-WSHG period and respondents found to be improved in above indicators are 38.02 % , 30.28 % , 31.69 % & 38.02 % respectively.

Table 14
Change in decision making ability in post-WSHG period

Particulars	Response of the respondents (%)			
	Significantly improved	Improved	No change	Non- response
Child education	34(23.95)	54(38.02)	38(26.76)	16(11.27)
Purchase of assets	64(45.07)	43(30.28)	25(17.61)	10(7.04)
Taking loan	42(29.58)	45(31.69)	48(33.8)	07(4.93)
Use of loan	38(26.77)	54(38.02)	42(29.58)	08(5.63)

Source: Collected and estimated by the author.

Change in participation in public issues

Participation in public issues by women indicates the direct involvement of women in common problems. With an objective to study the degree of participation by women in public issues in post-WSHG period data collected and presented in Table 15. Three indicators i.e. approaching to government office, attending community meeting and membership of different committees are used for the purpose. It is revealed from the table that 17.6%, 29.57% & 15.5% respondents are found significantly improved in approaching government office, in attending community meeting & being member of committees respectively in post-WSHG period and respondents found at improved level in all these three indicators are 26.76%, 40.85% & 31.6% respectively.

Table 15
Change in participation in public issues in post-WSHG period

Particulars	Response of the respondents (%)			
	Significantly improved	Improved	No change	Non- response
Approached to Govt. Office	25(17.6)	38(26.76)	72(50.7)	07(4.94)
Attended community meeting	42(29.57)	58(40.85)	30(21.13)	12(8.45)
Member of committees	22(15.5)	45(31.69)	69(48.59)	06(4.22)

Source: Collected and estimated by the author.

Thus, it is found that confidence level, ability to solve problems, participation in decision making process and in public issues of the members have improved a lot in post-WSHG period which is indicative of the fact that members have progressed a lot in social front during WSHG period.

❖ Problems faced by the members of WSGH

During field survey members of WSHG have reported some problems encountered by them in the functioning of the group. These problems are grouped in to six categories and members are asked to rank it as per the importance and the data are presented below in Table 16. It is revealed from the table that 26.76% of respondent says poor delivery mechanism, 24.64% replies lack of training, 15.51% opines lack of sufficient fund, 13.38% says lack of internal democracy and 11.97% responds poor external relationship as their prime problem in the system.

Table. 16
Problems faced by the members of WSGH

Problems	Frequency	Percentage
Lack of sufficient fund	22	15.51
Lack of internal democracy	19	13.38
Lack of training	35	24.64
Poor delivery service	38	26.76
Poor external relationship	17	11.97
Others	11	7.74
Total	142	100

Source: Collected and estimated by the author.

III. Conclusion

Thus, it is concluded that Mission Shakti is in operation in the state of Odisha through a well structure hierarchical set up of which WSHG is at the bottom and MVSN is at the top. It is expanding in term of numbers of WSHG, numbers of federation, volume of savings, loan etc. The members of WSHG are found to be in productive age group, a big size of them belongs SC & ST. Majority of the respondents are illiterate and agriculture is their main occupation. It is found from the study that income, savings, borrowing of the members of WSHG has increased in post-WSHG period indicating that WSHG is proved to an agent of development for its members. Besides, it is found that share of income from self employment and livestock to household income of members is increasing which is indicative of the fact that members are diverting themselves from traditional source of income towards new, independent and sustainable sources. Again it is found that in post-WSHG period, members are encouraged towards financial institution for savings and borrowings, which implies that the dependency of members on money lenders have reduced during post-WSHG period. So far as the use of loan is concerned it is found that in post-WSHG period, members are more interested towards production oriented loan in comparison to consumption oriented loan. In connection with the impact of WSHG on social aspect of members it is found that women are gaining confidence in decision making process, participating in public issues and solving problems in post-WSHG period but in some specific areas members are found to be poor in participation. Among the problems faced by members in WSHG, it is found that poor external relation, lack of internal democracy, lack of sufficient funds & training and poor delivery mechanism are important.

Policy implication

In order to make the role of WSHG more effective and target oriented, following policy measures are recommended

- Steps may be taken to restructure the hierarchy of administrative set up at grass root level to facilitate the effective implementation of policies.
- Measures may be taken to convert opportunities to realities for poor women through WSHG which will generate better, regular & sustainable income and will help its member in empowering both from economic and social front.
- Better mechanism for improving the functioning of WSHG like need based training, better delivery of service, external relationship, easy & required fund and effective monitoring system by agency consisting of experts from different areas along with local representatives may be introduced.

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