

RURAL WOMENS' EARNING THROUGH SELF-EMPLOYMENT: AN IN-DEPTH DISCUSSION WITH CASES FROM INDIA

A. Jamaldeen¹⁴⁹, S. Chatterjee¹⁵⁰ & S. Alphonsa¹⁵¹

Correspondence: shankarjagu@gmail.com

ABSTRACT

According to UNDP Report, 2013 “Unless people can participate meaningfully in the events and processes that shape their lives, national human development paths will be neither desirable nor sustainable. People should be able to influence policymaking and results, and young people, in particular, should be able to look forward to greater economic opportunities and political participation and accountability”. The studies carried out across rural India by at least one of the authors observed with minimum school education by forming self-help groups (SHGs) including cooperative society women were more comfortable with self-employment than wage-employment also their economic condition has been improved. For earning through self-employment under SHG, women members need not go to distant places but staying at home they can do the activity and thus earn income. In this research article, based on field study, loan extended to women members of SHG under micro-credit plan are presented showing earning income for sustenance. It is may be mentioned here that under micro-credit plan, loan is given based on the need of the beneficiary not equal amount to all. The research paper is based on both primary and secondary data.

Keywords: income, micro-credit plan, Self-Help Group (SHG) and women

INTRODUCTION

According to International Labour Organization (ILO, 2014), labour force participation of women in India reveals that female labour force participation rates in India were scaling down. Female participation rates declined from 34.1 per cent in 1999-00 to 27.2 per cent in 2011-12. Also there are considerable variations between urban and rural areas. The participation rate of rural women decreased from 26.5 per cent in 2009-10 to 25.3 per cent in 2011-12 (usual status definition), while the rate for urban women increased from 14.6 per cent to 15.5 per cent over the same period (www.ilo.org).

According to UNDP Report, 2013 “Unless people can participate meaningfully in the events and processes that shape their lives, national human development paths will be neither desirable nor sustainable. People should be able to influence policymaking and results, and young people in particular should be able to look forward to greater economic opportunities and political participation and accountability”.

¹⁴⁹ South Eastern university of Sri Lanka.

¹⁵⁰ NIRD & PR, Hyderabad, Telangana, India.

¹⁵¹ St. Xavier's College, Tirunelveli, Tamil Nadu, India.

The studies carried out across rural India by at least one of the authors of this paper observed with minimum school education by forming self-help groups (SHGs) including cooperative society women were more comfortable with self-employment than wage employment also their economic condition has been improved. For earning through self-employment women need not go to distant places but staying at home she can do the activity. As mentioned already according to ILO, female participation rates declined from 34.1 per cent in 1999-00 to 27.2 per cent in 2011-12. In this period, *Swarnajayanti Gram Swarajgar Yojana* (SGSY) was in full operation in rural India which was meant for self-employment for rural persons who were economically backward. Muhammad Yunus, the Nobel laureate, in his book *Banker to the Poor* has highlighted some advantages of self-employment over wage employment, as mentioned below:

- a) The hours are flexible and can adapt to fit any family situation. It allows people to choose between running a business full-time or part-time when they need to meet crises, or to put their business on hold and work full-time for a salary.
- b) Self-employment is tailor-made for anyone who is street-smart and has many acquired from books and technical schools. This means the illiterate and the poor can exploit their strengths, rather than be held back by their weaknesses.
- c) It allows a person to turn hobbies they enjoy into gainful employment.
- d) It allows individuals who cannot work well in a rigid hierarchy to run their own show.
- e) It offers a way out of welfare dependency, not just to become wage slaves, but to open a store or start a manufacturing business.
- f) It can help those who have found a job and are still nonetheless poor.
- g) It gives those who have just been fired from a job moral support to start a business before they become depressed and isolated.
- h) It gives the victims of prejudice who would not be hired because of their colour or national origin a chance to earn a living.
- i) The average cost of creating a self-employment job is ten, twenty or hundred times cheaper than creating an employment job.
- j) It helps isolated poor person gain self-confidence, step by step.

Before carrying out the discussion further, the definitions of self and wage employment programmes as defined by NSSO 55th Round are presented.

Self-employed: Persons who operate their own farm or non-farm enterprises or engaged independently in a profession or trade on own account or with one or a few partners are deemed to be self-employed in household enterprises. The essential feature of the self-employed is that they have autonomy (i.e., how, where and when to produce) and economic independence (i.e., market, scale of operation and money) for carrying out their operation. The fee or remuneration received by them comprises two parts – share of their labour and profit of the enterprise. In other words, their remuneration is determined wholly or mainly by

sales or profits of the goods or services which were produced. Self-employed persons can be further categorized as own – account workers, employers or helpers in household enterprises.

Regular salaried/ wage employee: These are persons who work in others' farm or non-farm enterprises (both household and non-household) and, in return, receive salary or wages on a regular basis (i.e. not on the basis of daily or periodic renewal of work contract). This category includes not only persons getting time wage but also persons receiving piece wage or salary and paid apprentices, both full time and part-time.

The data show (table-1) with rural women around 29.5 lakh SHGs were formed and if 10 persons per SHG is considered (as per norm) then around three crore women were within the gambit of SHG for earning income through SHG. In fact, SGSY was initiated from 1st April 1999 by merging then six self-employment programmes viz. Integrated Rural Development Programme (IRDP), Development of Women and Children in Rural Areas (DWCRA), Training of Rural Youth for Self-Employment (TRYSEM), Supply of Improved Toolkits for Rural Artisans (SITRA), Million Wells Scheme (MWS) and *Ganga Kalyan Yojana* (GKY) (Chatterjee, 2014). Again SGSY was restructured as self-employment programme in rural India exclusively for women (forming SHG) under the banner of *Deendayal Antyaodaya Yojana*- National Rural Livelihoods Mission (DAY-NRLM). It is pertinent to mention that initially National Rural Livelihoods Mission (NRLM)/*Aajeevika* was used as scheme but on 26th February 2016, Ministry of Rural Development, Government of India through a notification has added *Deendayal Antyaodaya Yojana* so presently it is known as *Deendayal Antyaodaya Yojana*- National Rural Livelihoods Mission (DAY-NRLM).

Since in this research article SGSY has been mentioned so achievement of SGSY focusing on women from 1999-2000 (since inception) to 2012-13 are presented. The objective of the *Swarnjayanti Gram Swarajgar Yojana* (SGSY) was to bring the assisted poor families (Swarojgaris) above the Poverty Line by ensuring appreciable sustained level of income over a period of time. This objective is to be achieved by inter alia, organizing the rural poor into Self Help Groups (SHGs) through the process of social mobilization, their training and capacity building and provision of income generating assets. The SHG approach helps the poor to build their self-confidence through community action. Group meeting and collective decision making helps the members in identification and prioritization of their need and resources. This process would ultimately lead to the strengthening and socio-economic empowerment of the rural poor as well as improve their collective bargaining power.

It is pertinent to mention that because of financial reason SGSY data were available up to 2012-13 *albeit* one year before DAY-NRLM was initiated, as mentioned already.

Table 1: Progress of SGSY from 1999-2000 to 2012-13**(Financial Progress Rs. in Crore & Physical Progress in Number)**

Items	Total/Average
Funds Available	27904.58
Funds Utilized	21219.23
%age utilization to funds available	76.04
Total Credit Mobilized	31826.91
Credit Disbursed to SHGs	21435.98
Credit Disbursed to Individual Swarozgari (earner)	10390.94
Total Subsidy Disbursed	14446.63
Total Investment	46273.55
Credit Subsidy Ratio	2.13
Self-Help Groups formed	4334544
Women SHGs formed	2951803
%age of Women SHGs	68.1
SHGs taken up Eco. Activities -Achievement	1445800
SHGs Swarozgari (earner) Assisted - Achievement	12730503
Individual Swarozgaris (earner) Assisted	4729619
Swarozgari (earner) assisted under Special Project	532948
Total Swarozgari (earner) Assisted Achievement	17993070
%age of SC/STs Assisted	47.27
%age of Minorities assisted	11.12
%age of Women Assisted	60.59
%age of Disabled Assisted	1.58

Source: data.gov.in/catalog/physical-and-financial-progress-under-swarnjayanti-gram-swarozgar-vojana-sgsy/4th April 2019.

The important points as observed from the table 1 are:

- Percentage of Women SHGs was 68.1 which is a praiseworthy achievement.
- Percentage of Women SHGs assisted was around 61.0 which is a laudable point as according to guidelines it should be minimum of 40 per cent.
- It is evident that economically backward rural women as well as having no school education or minimum education prefer self-employment.

Swami Vivekananda felt without development of women development in true sense cannot be achieved. He may be quoted here, “there is no chance for the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on only one wing.”

For the benefit of readers, self-help group (SHG) may be defined. According to FAO, SHG is “An informal association of individuals formed to accomplish certain objectives”. Further,

“An association whose members agree to work together for common objective. Donors and the Governments organize SHGs as a means of development”.

DAY- NRLM: The most notable point in DAY-NRLM /*Aajeevika* is that concept of ‘capital subsidy’ has been abolished for the self-help groups (SHGs), otherwise we find in almost all the poverty eradication programmes it was a major bonus for the beneficiaries. Another important point is that DAY-NRLM has deviated from ‘allocation based’ strategy to a ‘demand driven’ strategy and the States have the liberty to develop their own plans.

The DAY-NRLM’s focus is that all the poor in a village are covered and a woman from each poor family is motivated to join the SHG meaning male SHGs are not allowed except persons with disability where male and/or mixed (male and female) SHG may be formed. The SHGs in a village subsequently should form a federation at the village level and in the next stages federation will be formed e.g. Gram *Panchayat*, Block level etc.

As per the Ministry of Rural Development, Government of India, data up to May 15, 2019 altogether 6,02,27,686 members (more than six crore) almost all are women have been benefitted by forming SHG under DAY-NRLM. So, it is evident that rural women having minimum education or no education prefer self-employment than wage employment. Few cases of self-employment are presented here based on the study time to time in three states of India *viz.*, Chhattisgarh, Maharashtra and Telangana.

Review of Literature:

The authors particularly Shankar Chatterjee has done extensive study on earning of rural women, through self –employment in India, who were economically backward. In this section his own study and few other cases are presented.

The researchers, V. R. *Palanivelu* and M. *Rehmath Jahan* (2013), have examined the empowerment of women in *Idapadi* town of Salem District. The study reveals economic empowerment of many women involved in self-employment from rural area of *Idapadi*, Salem District. The analysis indicates that self-employment not only helps the respondents to produce extra income but also enables them economically independent and self-sufficient. The study revealed that income, expenditure and savings of the respondents before and after self-employment differ significantly.

Shankar Chatterjee and VV Rao conducted a study at *Chinnavalasala* village of *Tallarevu Mandal*, East Godavari district, Andhra Pradesh, India in March 2014 directly by contacting rural women members of self-help group (SHG). During the time of five members (out of 12 members) of *Bhavani* SHG were contacted. The study revealed that all the members belonging to backward community with minimum of 25 years of age and maximum of 58 years of age with illiterate or hardly studied primary level (2nd or 3rd class & two studied 7th class) were well versed with loaning system. Each drew loan from the corpus fund -11 times (minimum) and 48 times maximum mainly for different types of self-employment activities. And their economic condition has greatly improved (Chatterjee, and Rao, 2014).

In 2019 Shankar Chatterjee and *Durga Prasad Singh* conducted a study in *Samastipur* district of Bihar, India to get an idea about the income generation activities of rural women under JEEViKA (rural women are provided with loan to set up self-employment projects under the umbrella of JEEViKA). The study was carried out in July 2019 at *Morwagadh* village, *Morwa* block where four members of *Laxmi* SHG (self-help group) were contacted and data were collected. Also data were collected from six members (3 from each SHG) of two SHGs viz; *Kushwaha* SHG and *Saraswati* SHG. The relevant data were collected from them by following Group Discussion under PRA (Participatory Rural Appraisal). The study revealed all the women could earn sustainable income after getting loan. And thus each and everyone's standard of living had scaled up to a great extent.

Field Study and Findings:

In this section, how women members have developed their families, by borrowing loan from SHGs/Banks are presented from Chhattisgarh, Maharashtra and Telangana. Also a case of cooperative society from Telangana where all women members are involved in weaving is presented here. It is pertinent to mention that cooperative society case was studied at a *mela* held in Hyderabad at the premises of National Institute of Rural Development and *Panchayati Raj* (NIRD&PR), an autonomous organization under the Union Ministry of Rural Development. NIRD&PR is a premier national centre in rural development and *panchayati raj*. In addition to the main campus in Hyderabad, it has North-East Regional Centre at *Guwahati*, Assam.

NIRD&PR, Hyderabad is having a rural technology park popularly known as RTP. RTP has been organizing the "Rural Technology and Crafts *Mela*" since 2003. Every time, the *mela* has been depicting a vibrant platform showcasing rural innovations and technologies, crafts, handlooms & handicrafts, diversified art & culture of rural India. The rural entrepreneurs with their products have been coming across India. To get an idea about the functioning of women weavers' under the umbrella of a cooperative society viz., *Saraswati Mahila* Handloom Weavers Mutually Aided Cooperative Society, the study at NIRD&PR *mela* was conducted in December 2018 which is presented here.

- 1) **Case of Cooperative Society from Telangana:** In *Yadgiri Bhuvangiri* district of *Bhudan Pochampally* village of Telangana most of the villagers still the month (December 2018) were eking out their livelihoods through weaving. Some have their own looms and some are working in other looms as wage worker. So for sustainable earning through own loom (those do not have loom) women members, many of whom were widow, formed the Cooperative society. *Saraswati Mahila* Handloom Weavers Mutually Aided Cooperative Society Limited was formed in February 2018 with 30 women members of weaver's community and belonging to backward caste. While carrying out group discussion among the members, following PRA methodology, all in mission informed that earlier the women members and their husbands were working in others loom as wage earner, thus earning low. In view of this, one local educated person initiated to form cooperative society so that all will have individual loom and marketing will be easier and thus,

earning will be more. Thus the cooperative society was set up. At the time of Group Discussion the members informed that each had share–capital @ Rs.500.00 and thus they could generate Rs.15,000.00 in total. Further the members informed that till the day of study (December 2018), they did not receive any government assistance.

To get an idea about the opinion after joining in the cooperative society few women members were contacted and findings are presented here.

Case a: Mrs. *Jyothi* (33 years/ 10th pass/ widow) with son staying in the village. She was making saris (ladies wear) for sustenance of the family including son's education as son was school student. She happily informed that by joining in the cooperative society, she felt empowered. Also marketing as forward linkage was easier as widow she got support from other members. To a query about earning of net income, she informed that the monthly on an average, the same was Rs.10,000.00

Case b: Mrs. *Nilabati* (58 years/ literate/ also widow) had got strength after joining in the society because like Mrs. *Jyothi* being widow, members support was with her. She had three sons and one daughter. All married and stay separately but one married son with his wife was with her so she felt secured also.

The other members Mrs. *Shashikala* (55 / literate) and Mrs. *Annapurna* (56/ literate) informed that they were happy to be in the cooperative society as they were also widow so by joining they were not only felt empowered but also had security feeling. The earning individually each was in between Rs.10,000.00 and Rs.15,000.00 per month.

2) Case of DAY-NRLM from Chhattisgarh: To get an idea about the use of micro-credit under *DAY-NRLM*, few beneficiaries (under *DAY-NRLM/Aajeevika*) were contacted in 2015-16, in Chhattisgarh and PRA methodology was used and observed all were using loan in right spirit indicating no misuse of loan was reported. Two individual cases are presented here.

Case-c

Mrs. *Lalita Manikpuri* (26 years, 10th pass) was resident of *Nawapara* village of Raipur block, Chhattisgarh, married woman with 2 children belonged to socially backward community was a member of *Maa Shitala* SHG (SHG consisted of 10 women members). The family had 1.5 acres of agricultural land, so they preferred loan to use for the development of agriculture. In August 2014, she was extended a sum of Rs. 9,000.00 as agricultural loan from the local bank under DAY-NRLM. The loan had greatly helped the family as they purchased high yielding varieties (HYV) of seeds, fertilizers etc. Thus by using the high quality inputs, the family could harvest 40 quintals of paddy which earlier was hardly 20 quintals. Ms. *Lalita* blissfully informed that because of her borrowing of money, the family not only could enhance their agricultural production but her status in the family had also gone up. She further informed that within 18 months she repaid the bank loan with interest. Also she had lot of support from her group members, a great strength for her.

Case-d

Mrs .*Desri Dewan* (ST/ 32 years) of *Kasehara* village, Raipur block, studied up to 12th standard, member of *Jai Maa Durga* SHG (10 women members in SHG). She was a progressive woman and restricted her child to one (studying 3rd standard) only, as informed by her. She had one acre of land but not sufficient to sustain the family as in *Kharif* only paddy is grown. She initially started grocery business but profit was at low ebb, so decided to sell fancy items for which she in her area set up a shop. She was extended an amount of Rs 30,000.00 under DAY-NRLM based on Micro-credit Plan and started selling of fancy items with an average profit of Rs.5,000.00 per month which earlier hovered around Rs 2000.00 only (grocery business). She further informed that within stipulated time she could repay bank loan with interest.

3)Case of Micro-credit from Telangana: To get an idea about the earning and subsequently empowerment of women, a study was carried out at *Gandipet village of Gandipet mandal, Ranga Reddy* district in September 2017. The women members of 10 SHGs viz. *Yasin SHG, Tawakkal SHG, Aishwarya SHG, Avantika SHG, Raghavendra SHG, Venkateswara SHG, Noor SHG, Saibaba SHG, Manikanta SHG and Balaji SHG* were contacted in September 2017 and relevant data were collected from them. So findings are based on primary study.

Case – e: Ms *Shahnaw Begum* (38 years of age) studied up to 7th class was managing her family with husband in making leather seat cover for scooter, car *etc.* She was member of *Yasin* SHG which was formed in 2011 with 10 Muslim women. She borrowed three times from SHG's corpus fund. In the first phase, loan amount was Rs.5,000.00, after repayment she borrowed Rs.15,000.00 and finally her loan amount was Rs.30,000.00. The loans were used for the manufacturing activity and also for their only daughter's education. To a query about the family income, she informed that it hovered around Rs.25,000.00 per month.

Case – f: This case is from *Tawakkal SHG* which was formed in 2011 with 10 members of which nine were Muslims and one was Hindu, a unique SHG as without any hassle all work in unison. One case of *Ms. Henna Fatima* (28 years) is presented here. She studied intermediate level but could not complete the course. With four members family- self, husband, and two school going children to earn more for the welfare of family members, she borrowed three times from SHG's Corpus fund– Rs.5,000.00, Rs.15,000.00 and Rs.30,000.00 and also involved in cotton bag making which in the village was carried out under the leadership of a woman *Ms. Ambica*, a *Telugu* lady pursuing her Ph. D in Hindi literature, while study was carried out. *Ms. Ambica*, had been promoting cotton bag as substitute of plastic bag and women members of the SHGs were making the bags. She herself arranged to sell in various places including *mela/fair* etc. these bags of different size.

4) Micro-credit Plan Case from Maharashtra: Two cases of SHGs where in each group consisting 10 -10women members are presented. The study was carried out in March 2019

Case i): Rohidas Maharaj SHG: The SHG was set up in 2007 at *Dhawalapuri* village of Aurangabad block of Aurangabad district with 10 SC women. One noteworthy point is that when study was carried out in March 2019, the SHG was 12 years old so it is a sustainable case and set up when *Swarnajayanthi Gram Swarojgar Yojana* (SGSY) was in operation. Regarding education of the members, the study reveals all the members did not have school education except one who studied up to 7th standard. Of course, other nine members can sign. The SHG was provided cash credit limit (CCL) of Rs.15,000.00 and Rs.10,000.00 under SGSY. It is pertinent to mention that every SHG which was in existence at least for a period of six months and which demonstrated the potential of viable group was provided a revolving fund (one time assistance given by the Government through District Rural Development Agency, DRDA) and cash credit limit (CCL) from the bank which was a sort of loan. Later on, the SHG was extended an amount of Rs.1.90 lakh as loan and Rs.60,000.00 subsidy as per SGSY.

During the course of study, the members informed that they repaid bank loan. The SHG members were involved with making girls/ ladies cloth-wears known as ‘top’ similar to ‘salwar’ where embroidery is done for gorgeous looking. The activities were carried out near Aurangabad city in a rented building as it facilitates for marketing as well as raw materials which come from New Delhi can be stored easily. The members come from their village located nearby and after the work goes back.

With the funds received as loan and subsidy, the SHG purchased five embroidery machines, two tailoring machines, one cutting machine and one over-locking machine which are required for making the cloth wears. Further the SHG employed one master craftsman at the wage of Rs.15,000.00 and one helper Rs.7000.00 per month basis. The other women members based on their work are paid- stitching, embroidery etc. When contacted Mrs. *Sunita Rohidas Chandra* (30 years / 7th pass), Mrs. *Hirabai Harichandra* (50/ illiterate) and Mrs. *Tarabai Chhotturam Bhogure* (50 years/illiterate) informed that monthly income of each was hovering around Rs. 10,000.00 which was in addition to husband’s income so each of them could manage the family satisfactorily. According to them, other SHG members were also earning almost the same amount.

Case ii): Sri Sai SHG was established at *Fardapur, block Soyegaon* in the year 2010 with 10 persons – 6 women and 4 men as that time under *Swarnajayanti Gram Swarojgar Yojana* (SGSY) SHGs could be formed with male and female persons even with only male persons SHG could be formed under SGSY but now under DAY-NRLM only women SHGs can be formed. However, the *Sri Sai SHG* was extended a sum of Rs.10,000.00 as revolving fund and no other money was extended to the SHG. The another source of raising fund was saving of each member and each was saving @ Rs.100 per month and thus the SHG had substantial corpus fund. While carrying out Group Discussion under PRA, it was observed that each member borrowed loan 2-3 times from SHG’s corpus fund (saving plus revolving fund) ranging from Rs.5,000 to Rs.20,000.

The members were involved in different activities like one was making statue etc, by carving stones. The products are sold at shops in Ajanta and other places and during tourists’ season he could do brisk business. While interacted with *Sri Ankush Yadhav* (38 years/ 10th pass)

informed that his earning per month on average was Rs.20,000.00. He borrowed loan from SHG's corpus fund four times @ Rs.10,000.00 each time. The other members whom the author interacted were involved in agriculture and allied activities. Mrs. *Indubai* (widow/ 50 years/ 2nd pass) with four acres of agricultural land and one buffalo was managing families with great economic hardship once upon a time as she had four children- two daughters and two sons. Later on, all married and she got relief. She with bliss also informed that sons were staying with her so she never felt loneliness and one son was earning by carving stone items.

She borrowed from SHG's corpus fund two times Rs.20,000.00 and Rs.10,000.00. The third member interviewed was Mrs. *Sangethabai Balunde* (35 years/10th pass/2 children). With four acres of agricultural land managing the families without much hassle as husband was working in a private sector. For her agricultural development, she borrowed five times – Rs. 6,000.00 (2 times), Rs. 5,000.00 (2 times) and Rs.10,000.00 (1 time). The fourth member whom the author interacted was *Mr. Krishna* (43 years/3rd pass/4 children). He informed that he borrowed four times from corpus fund of SHG totaling to the tune of Rs. 50,000.00. In addition to agricultural development (having 3 acres of land), he purchased one buffalo, one cow and two plough bullocks.

It is pertinent to mention here that except *Sri Ankush Yadhav* all the members were earning through agriculture and allied activities so it is not easy to calculate earning of the member, even then an attempt was made to get an idea about the same. And rough calculation reveals that income of each (out of three members) was in the range of Rs. 15,000.00 to Rs20,000.00 per month.

Conclusion:

From the above discussion, it is evident that rural women with not very high educational qualification by forming SHG and even cooperative society irrespective of caste or religion are comfortable with self-employment than wage -employment. The data reveal that more than six crore, mostly women, except few persons with disability, have been working under the banner of DAY-NRLM. Prior to that around three crore women were under the banner of SGSY. All were involved with self-employment as the author has observed that rural women with little education or no education prefer self-employment than wage –employment.

Before conclusion Prof. *Muhammad Yunus* from his book “Banker to the Poor; the story of the *Grameen* Bank”, may be quoted, “If the goals of economic development include improved standards of living, removal of poverty, access to dignified employment and reduction in inequality then it is quite natural to start women. They constitute the majority of the poor, the under-employed and the economically and socially disadvantaged.....Studies undertaken by *Grameen*, comparing how male borrowers use their loans versus female borrowers, consistently confirm this analysis”. He further observes that “Micro-credit may not be a cure-all, but it is a force for change, not only economic and personal, but also social and political”.

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