



# **A STUDY ON IMPACTS OF SJDT'S MICRO CREDIT ACCESS PROGRAMME AND INCOME GENERATION ACTIVITIES AT VIRUVEEDU CLUSTER, BATLAGUNDU BLOCK, DINDIGUL DISTRICT**

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## **ABSTRACT**

As a general goal, empowerment has been illustrated in terms of social, economical and political development. The Income Generation Programme will take part in a constructive, domineering role in the empowerment of women. It will promote the development of new standards through redesigned in the modern context, the training and orientation of teachers, decision makers and administrators, nonprofit organizations and the active involvement educational institutions; this will be an act of social engineering. This paper highlights the impact of micro credit access programme and income generation activities may empower women and also it needs additional micro credit Intervention Strategies for achieving Empowerment of Women and Self reliance. The present study covers selected income generation activities through micro credit access programme to SHG members of St. Joseph's Development Trust, (SJDT) Viruveedu cluster, Batlagundu block of Dindigul District. The present study is to identify and evaluate the impact of various income generation activities implemented through micro credit access by SJDT. The beneficiaries of the income generation programs vary from skilled labor and unskilled labor. In the study area micro credit access programme and income generation activities can be achieved by empowering people to identify their economic needs and explore ways and means to fulfill those needs, by developing self-confidence and ability to undertake income generating activities through appropriate training and motivation, by providing opportunities for continuous upgrading of vocational knowledge and skills for sustainable social and economical growth. The present study also explores the significance of micro credit access programme and income generation activities which create wholesome economic development in the Viruveedu cluster, Batlagundu block, Dindigul District.



**Key Word: Income generation programme, SHG, Women, Micro credit access, Socio Economic, Empowerment.**

## **INTRODUCTION**

According to the fifth annual employment-unemployment survey (2015- 16) at all India level, about 77 per cent of the households were reported to have no regular wage or salaried person. Unemployment rate in India has shot up to 5 per cent in last five years up to 2015-16. Under the Usual Principal Status (UPS) report also said that the unemployment rate was higher among females compared to males. The report also said that female unemployment rate was estimated to be 8.7 per cent where as for male it was only 4.3 per cent. There are various programmes implemented by the Government of India for eradicating poverty and creating self-employment among the people. All those programmes are not successful in all the regions due to various socio economic factors such as poor administration, poor planning skills, inadequate awareness among rural people, low wages, discrimination against women, corruption and lack of entrepreneurial development, un-willingness of people to start the self- employment business as their career and the passion for the white collar jobs among educated youth. Many studies in recent years have shown that Micro-finance institutions would provide safe, flexible savings services to this population, but they have been very slow to do so. Some experts argue that most a study of micro-credit institutions in Bolivia in 2003, for example, found that they were very slow to deliver quality micro savings services because of easy access to cheaper forms of external capital.

### **Origin and Growth of Micro-Credit Management**

Micro-credit programmes extend small loans to very poor people for self-employment projects that generate income for their survival, allowing them to care for themselves and their families. Developed over the last twenty years, micro-credit is now considered as one of the most effective tools that we have to fight poverty. It is not charity, but and investment, and to understand it we need to look at poverty in the world today.

About 1.3 billion extremely poor people struggle to live on less than one dollar, a day. They are trapped in poverty so severe, that they cannot adequately feed, clothe, or shelter themselves or their families. Agricultural activities have come down heavily resulting in under and no employment. To get by the poor situation, many people have to create and run their own tiny businesses and in Animal husbandry at small level. Micro-enterprises may be small, but



their cumulative impact is huge, micro-enterprises employ an estimated 30-80 percent of the working population. It is often said that entering into micro-credit programmes is helpful and sometimes essential as seed money to begin or to run a micro enterprise to transform the lives of helpless poor from extreme poverty to an extent of dignified self-sufficiency through.

### **Importance of micro-credit**

Micro-finance institutions (MFIs) like NGOs (Non Government Organizations), other specialized financial institutions and some banks provide micro-credit in the belief that to the poorest micro entrepreneurs in the developing world, \$50 is a fortune. The hope is that they can invest that money to make their labor far more productive. For example, they might buy a vegetables and green from the market and carry to every door steps and sell . They might invest in a milch animal and produce milk for sales. For the last 20 years, micro credit activities of MFIs and NGOs have mushroomed, with liberal assistance from international donor agencies and have made significant progress in providing credit and savings facilities to the poor in different regions of the world. **UNESCO\*** says that, "these services are filling an important gap in poor communities is demonstrated by very high rates of repayment and rapid growth of demand for micro-finance."

Experience around the world has shown that micro entrepreneurs do not need subsidies and that micro-lenders cannot afford to subsidize beneficiaries. Low-income entrepreneurs want rapid and continued access to financial services, rather than subsidies, This dynamism has placed micro-credit programmes a successful way of financial investment and thus both poor and the organizations are benefited. During the last two decades, micro-credit approach has been increasingly incorporated in the development discourse. Specially the credit is given to the women and the popular belief is that women are benefited and empowered and are being acknowledged for having a productive and active role and thus it is the gateway of gaining freedom for themselves.

Such NGO programmes have reversed conventional top down approach by creating livelihood opportunities for the poorest citizen, especially for the women who are 100 percent of their client. In this regard, the NGOs claim that such development initiatives show people the way for breaking the cycle of poverty. In the 1990s, the World Bank has introduced structural adjustment programme and this has forced the poor into self-employment. And here the development community is riding the micro-credit bandwagon consistent with the dominant paradigm of self-help, decentralization, and stimulating social capital at the local level to



promote community-based entrepreneurship. The basic ideology that emerged over time among the initial leadership of the NGOs was that subordination of the class clients has changed and the Self Help Group formation has emerged.

### **Micro-credit and Poverty Reduction**

Micro-credit refers to programs that are poverty focused and that provide financial and business services to very poor persons for generation of self-employment and income. Credit is a powerful instrument to fight poverty. The role of micro-credit in reducing poverty is now well recognized all over the world. It is no longer the subject matter of micro-credit practitioners alone. Governments, donors, development agencies, banks, universities, consultants, philanthropists and others have increasing interest in it.

With the advent of Micro Credit Programs by NGOs, micro-credit obtained a new identity, a new meaning and a place in development literature. It is no more a mere concept. It is now a worldwide movement. The total outreach of Micro Credit Programs as compiled by the Micro-credit Summit is 54.9 million clients including 26.8 million very poor when they started with the program. The number of poorest clients families reached by MCPs would be at least 75 million by the end of 2010.

### **Poverty and Micro-credit**

There is an on going debate whether credit alone or credit plus is needed for poverty reduction. There are views that credit alone on its own is inadequate to fight poverty. The need for other services is also important in this respect. Such views, although, do not negate the role of credit; fail to appreciate the role of credit on its own merit. Nobody says that credit alone is cure for all. Most of the practitioners believe that credit plays a vital role as an instrument of intervention for a poor person to discover her potential and to stride for better living. Muhammad Yunus advocates that Credit is a human right. Once this right is established, the entitlement to other rights for leading a dignified life becomes easier. It empowers to break the vicious cycle of poverty by instantaneously creating self-employment and generating income. When in the ultimate analysis nothing can be said to be panacea, by overemphasizing that micro-credit is not a panacea is in a sense overreacting and underestimating the role of credit as an instrument to combat poverty. Micro-credit is itself a very powerful tool. But if it is combined with others, it is definitely more empowering.

How micro-credit can reduce poverty may better be understood by understanding conceptually the mechanisms by which financial services can affect the lives of the poor. It is



important to consider the fulfillment of basic needs like, food, clothing, shelter, health, education and psychological well-being, etc., the means to achieve welfare at present and in the future, social networks and empowerment and vulnerability to risk.

It is known that poor people live in a high risk and vulnerable conditions. Their ability to take advantage of opportunities that will lead to increasing their income or economic status, to protect themselves against risks of crises, and to cope with these when they occur is very important. Reduction of poverty is partly a process of increasing income and economic stability, which enables fulfillment of basic needs and access to different kinds of services. This may also be understood in the form of developing a range of assets that will reduce the vulnerability of the poor to physical, economic and social shocks. These assets may be defined as financial (income size, regularity and security, savings, loans or gifts), human (skills and knowledge, ability to work, good health, self-esteem, bargaining power, autonomy and control over decisions), physical (housing, land, productive and nonproductive possessions etc.) and social (networks, group and centre membership, trust based relationship, freedom from violence and wider access to society and social institutions).

Poverty reduction may also be considered from both short term and long term perspectives. In the short term it can be understood with reference to individual beneficiaries, their households and also the society at large. Different studies conducted in Bangladesh and elsewhere show that there is positive correlation between micro-credit programs and their accrued benefits in terms of employment, income generation and promotion of social indicators.

### **Micro-credit Programme Management**

A recent study concluded by World Bank provides a strong indication that Micro-credit do help the poor in consumption smoothing as well as in asset building. The study also suggests that micro-finance programs promote investment in human capital like schooling. It raises awareness to reproductive health and increases both individual and household welfare.

While the short run impact of micro-credit has been widely acknowledged, the question, however, remains whether high incidence of poverty is a result of failure of micro-credit movement or it is an outcome of a low economic growth rate. It may be argued if significant poverty reduction is mainly a function of sustained high economic growth, what is then the net over all contribution of micro-credit movement? These and so many other questions may be raised in connection with impacts and effectiveness of micro-credit programs but the fact



remains that it helps the poor participants to overcome their poverty and also benefits the non-participants because of its externality at the micro level.

Many MCPs ignore their commitment to the bottom poor on the grounds that sustainability cannot be attained by providing financial services to the extreme poor. They forget that sustainability is a directional goal. The immediate non-negotiable goal is to reach the poorest and enable them to lift themselves out of poverty, which is the ultimate goal. One should not run for attaining sustainability overnight at the cost of those who are very poor. Evidences also show that serving the poorest and at the same time attaining sustainability are not contradictory goals. It needs appropriate planning. For a well-designed program it is a matter of time. Though it has a waiting time it is highly rewarding.

In order to meet the clients needs and satisfaction, it is important that MCPs should have considered appropriate product development that will serve different needs of clients and enables them to improve the quality of their lives. Given the assumption that at the entry point all clients should come from the poorest, the need for developing different products for different levels of beneficiaries (1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> time loanees and so on) is also important. Once this, as well as, appropriate mechanism for credit delivery and recovery are in place, it will not only reduce individual and aggregate poverty (may not be very significant) but will also help create a strong foundation for sustainable operation of MCPs.

**Micro-Credit Programs of SJDT: A Profile**

SJDT encourages villagers to form into self-help groups (SHGs). An SHG may be defined as an organization of about 15 to 20 poor women of same socio-economic background voluntarily joining together to improve their economic and social conditions collectively. The members of the group meet once in a month or whenever necessary.

Sl.No	Typical agenda on their meeting is as follows	The main principles of the Micro-credit Programme
1	Review the action taken on the decisions of the last meeting,	Self- determination and autonomous group formation – the facilitators’ role was limited to awareness building and helping the women to take their own decisions and not direct of force them to do things according to the requirements of the agency.
2	Collection of savings from the members, Collection of loan	Visionary Leadership and Capacity development – the leader must be dedicated and committed person and





	repayments from the members,	should carry beneficiaries in the same path. At the Group level, the leadership was a critical factor, and hence, core emphasis is laid on the leadership development from the beginning of the programme.
3	Scrutiny of the loan applications of the members,	Anticipatory Decision Making- both at the agency level and at the group level every body's opinions are respected, neither the leaders nor the facilitators should dominate in the process of decision-making. Responsibilities and accountability are fixed from the beginning so that none could escape.
4	Decision on the issuance of loan to the members, Fixing the repayment schedule for the loans issued	Members must be the managers- the group members are made to realize and taught to function as watch-dogs in sanctioning loans, loan utilization and repayment matters. They must ensure discipline among themselves to ensure that the beneficiaries do not become delinquents.
5	Discussion on the asset creation for income generation securing the anticipated incomes from the activities leading to identification of forward and backward linkages	Be empathetic to poor but nothing may be free – opinions and ideas of poor may be respected, their conditions of poverty may be understood and they be involved in all the decision making forums that affect their lives. However, they should be educated to stand on their own feet and be firmly told that nothing is free. Initially, meeting the operations costs may provide support, but gradually they have to pay for the services rendered by the agency. This approach not only reduces their dependency on outsiders, but also enables them to sustain programme in the long run.
6	Discussion on primary health care, primary education. Drinking water and sanitation: Scrutiny of the book-keeper:	
7	Fixing of clear repayment schedule through discussion with the borrower:	
8	Maintenance of near 100 per cent recovery rate: and	
9	Monitoring bank transactions of groups	

All the group members are given brainstorming sessions on the above principles of micro-credit programme before introducing credit programme. Various issues of importance to women, such as roles of women in society, obstacles to their development, equality with men, girl's education, their participation in public affairs / community activities in villages etc., are explained to them specially organized workshops.



Since many of them are illiterates, pictorial charts and audio-visuals are extensively used to make them understand. Field tours are part of the training package, which is found to be very effective in motivating women to join self-help groups and take several community activities that are found importance to them.

Leaders of the groups are given extra inputs on key gender equality issues, such as girls' education, family laws, early marriages, polygamy, violence at home and the need for women to tackle these issues by themselves. Providing such knowledge invariably kindled their interest and aspirations to show their worth and capabilities. Further discussions and meetings with knowledgeable persons and organizers reinforced their spirit, over a period of time. Some local women who got field worker jobs in their organizations are highly enthusiastic to change their situation from dependency to self-sufficiency and are treated as role models by other members in their communities. Federations of women at different levels also gave them fillip to take collective action on issues concerning their rights.

The issues and experiences of women's groups discussed so far, do indicate that women are coming out when they are economically empowered and made aware of the injustices that they are experiencing. It is also suggested that women had the capabilities to emerge as a collective force to identify and improve their rights and relations with men. However they needed training and guidance of SJDT to stand against evil practices.

## **RESEARCH METHODOLOGY**

### **Objectives of the study**

1. To know the various micro credit access programme and income generation activities supported by SJDT
2. To analyze the impacts of micro credit access programme support by SJDT
3. To assess the impact of income generation activities through micro credit access among the members of the SHGs

### **Materials and Methods**

Descriptive research design method was used for the present study. The study is confined to 18 villages of Viruveedu cluster in Batlagundu block of Dindidul district, where SJDT has organized and coordinating 45 SHGs. In this present study, universal sampling is done, by collecting data for all the 45 SHGs in the study area (\*as the total SHGs are 45 in the study



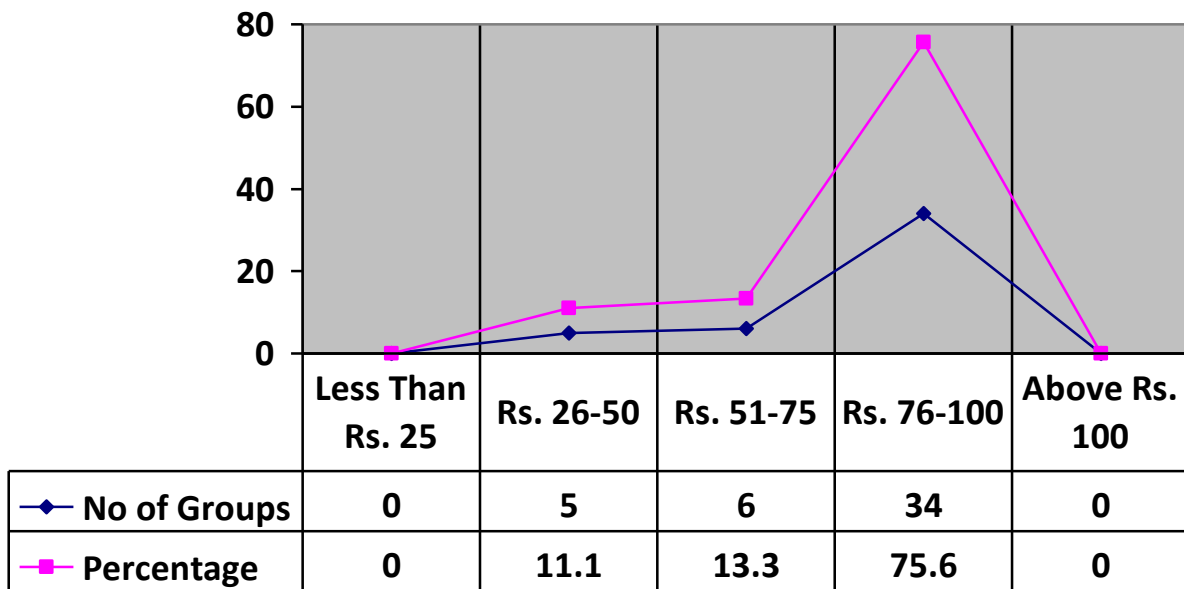


area, Universal sampling technique is followed, covering all the 45 Groups). The study is focused on the Size and composition of Self Help Groups, the capacity of the group in administering the micro credit, the decision making process in the group, the demographic nature of the members, the credit linkages, the purpose of the credit and the rate of repayment. The primary data are collected through interview schedule constructed for the study purpose, keeping in view of the purpose of this study. Researcher has used simple percentage analysis and Garrett's ranking technique to analyze the data of the impact of micro credit access programme and income generation activities.

## RESULTS AND FINDINGS

Chart – 1

Distribution of the respondents by their Monthly Savings per member through income generation activities

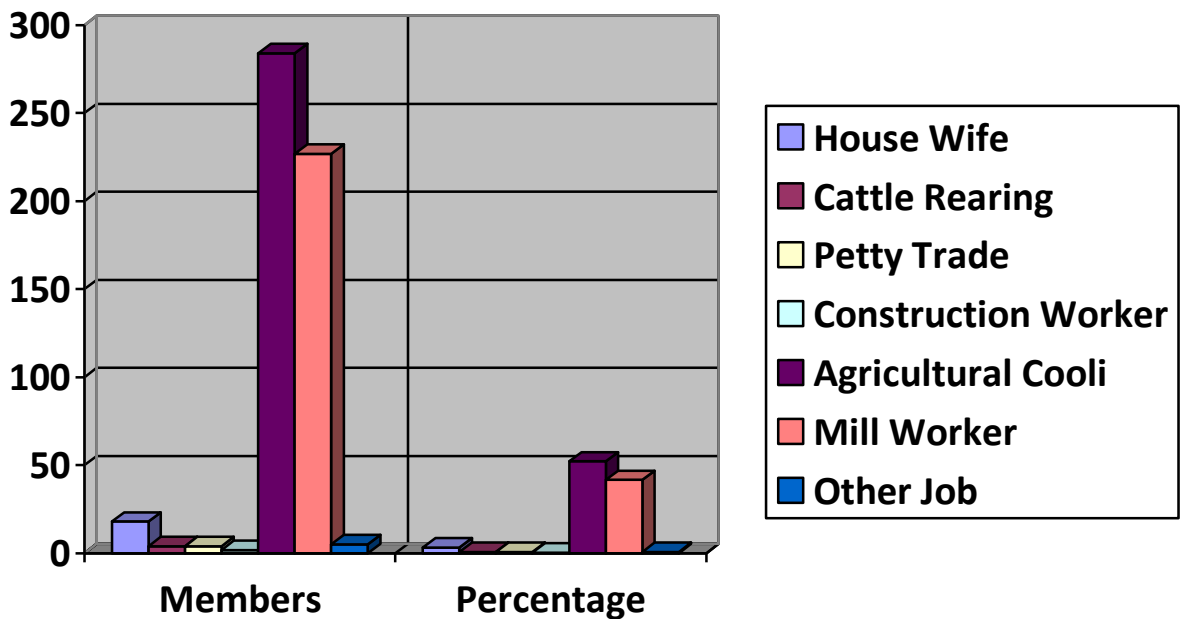


From the chart 1, it is observed that no SHG is having a monthly savings of less than Rs. 25. 75.6 % of the SHGs do practice to save Rs. 100 as monthly savings. This implies the financial discipline among the members of the group. It is also noted that no group is opting for the monthly savings over and above Rs. 100.



Chart – 2

Distribution of the respondents by their Occupational Details of Members

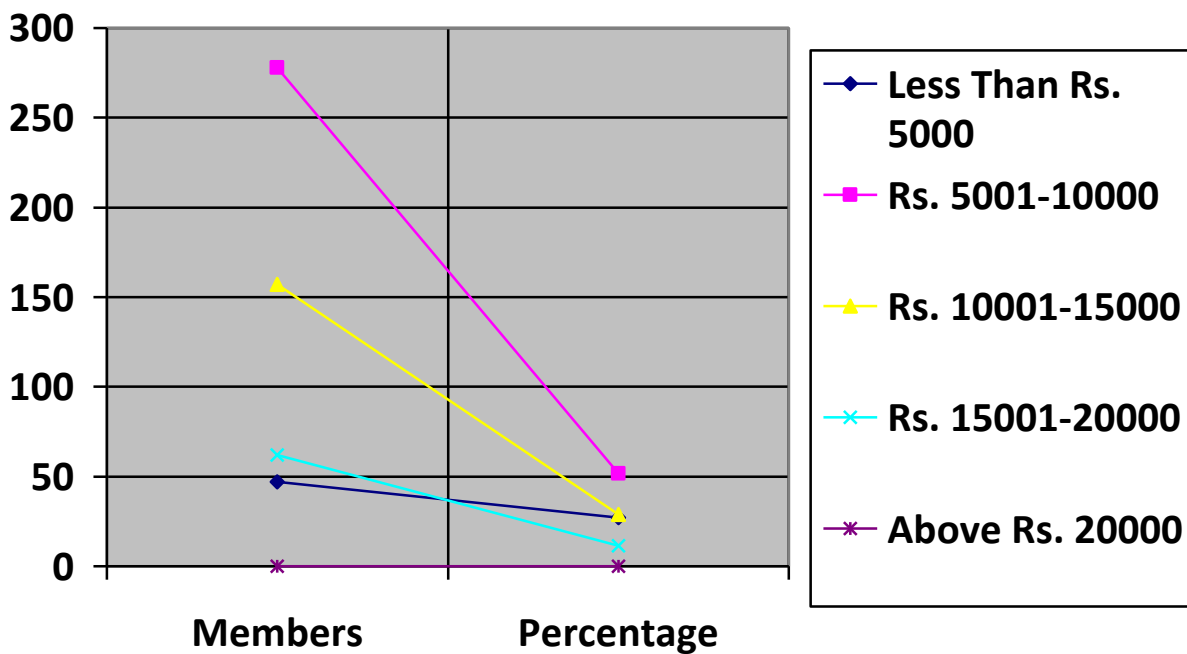


From the chart 2, it is observed that only 3.3 % of the members are un employed and looking after their house. 52.2 % of the members are agri-coolies, which is most seasonal depending on the rainfall. Hence they are in need of alternative employment during the lien



period. It is also observed that a considerable number of women are engaged in Millwork as coolies. This constitute to 41.7 % of the members studied.

**Chart – 3**  
**Distribution of the respondents by their Annual Income earned from**  
**Micro Credit access programme**



From the chart 3, it could be observed that over and above 51.5 % of the members have earned an addition annual income of Rs 5000-10000 and 28.9 % of the members have earned Rs. 10000-15000, annually. 11.4 % of them earned as high as Rs. 15000-20000, annually. It could be observed that no member has earned above Rs. 20000 form the micro credits availed. Both the credit requirement and the earnings are limited, to certain extend.



**Table – 1 Distribution of the respondents by their Purpose of the Credit for Income Generation Activities (Based on the Order of Preference)**

S.No.	Income Generation Activities	I	II	III	IV	V	VI	VII	Total
1	To Rear Milch animal	145	77	113	63	41	32	73	544
2	For agriculture purpose	36	68	73	109	82	91	86	544
3	To cultivate various cash crops	73	109	86	59	100	73	45	544
4	To start micro business	127	86	68	54	73	59	77	544
5	To start street vendor business	54	82	100	68	86	82	73	544
6	To investment in other income activities	68	45	50	100	77	91	113	544
7	To expand their existing business	41	77	54	91	86	118	77	544

All the members get loan for different purposes from Banks, in this study. The various purposes for which loans obtained by the respondents are for animal husbandry – Milch animal, Agricultural purpose credit – cash crop credit, to start micro business and for other start street vendor business, investment in other income activities and expand their existing business. These purposes of credit are listed in the above Table-1.



**Table – 2 Distribution of the respondents by their Income Generation Activities  
by Garrett's Ranking Analysis**

S.No.	Income Generation Activities	Total Scores	Average score	Rank
1	To Rear Milch animal	48720	59.71	I
2	For agriculture purpose	45138	55.32	III
3	To cultivate various cash crops	47092	57.71	II
4	To start micro business	38175	46.78	IV
5	To start street vendor business	44186	54.15	VI
6	To investment in other income activities	38493	47.71	V
7	To expand their existing business	34050	41.73	VII

With the help of Garrett's ranking technique, the purpose of getting loan for income generation is analyzed and shown from the above table 2, it is concluded that women SHG members mainly get loan for rearing milch animal credit. This is less risky and earns daily income for the family. The family also gets milk for the family consumption to some extend at “no cost”. The next preference is given to Agricultural purposes credit, that too for cultivation of various cash crops, which yields higher income when compared with the flower and more cash crop cultivation, which is the third preference.

Women prefer fourth to start micro business, which is more risky and time consuming. To start street vendor business, to investment in other income activities and to



expand their existing business which women need credit in the fifth, sixth and the seventh order of preference.

## IMPACTS OF THE STUDY

The researcher has analyzed the profile of the coordinating NGO, namely, SJDT (St. Joseph's Development Trust), savings, and the socio economic conditions of the SHG members, like occupation, credit preference, income earned, etc. The strengths and weakness of the SHGs, members are analyzed along with their performances. The main purpose of the study is to better understand the impact of micro credit access programme and income generation activities of SJDT (St. Joseph's Development Trust), Viruveedu cluster, Batlagundu block of Dindigul district.

- a) **Savings per member** - no SHG is having a monthly savings of less than Rs. 25. 75.6 % of the SHGs do practice to save Rs. 100 as monthly savings. This implies the financial discipline among the members of the group. It is also noted that No group is opting for the monthly savings over and above Rs. 100.
- b) **Occupational details of members** - Only 3.3 % of the members are un employed and looking after their house. 52.2 % of the members are agri-coolies, which is most seasonal depending on the rainfall. It is also observed that 41.7 % number of women is engaged in Millwork as coolies.
- c) **Annual income earned from micro credit** - it could be observed that over and above 51.5 % of the members have earned an addition annual income of Rs 5000-10000 and 28.9 % of the members have earned Rs. 10000-15000, annually. 11.4 % of them earned as high as Rs. 15000-20000, annually. It could be observed that no member has earned above Rs. 20000 form the micro credits availed. Both the credit requirement and the earnings are limited, to certain extend.
- d) **Purpose of the credit** - From the above analysis, it is concluded that women SHG members mainly get loan for Milch animal credit. This is less risky and earns daily income for the family. The family also gets milk for the family consumption to some extend at "no cost". The next preference is given to Agricultural credit, that too for Avarai cultivation, which yields higher income when compared with the Flower cultivation, which is the third preference. Women prefer fourth to start business, which is more risky and time consuming.





To educate their children, to meet medical expenses and to meet festival expenses, women need credit in the fifth, sixth and the seventh order of preference.

- e) Because field officers are in a position of power locally and are judged on repayment rates as the primary metric of their success, they sometimes use coercive and even violent tactics to collect installments on the micro-credit loans. Some loan recipients sink into a cycle of debt, using a micro-credit loan from one organization to meet interest obligations from another. Also counter to the original intention of the micro-credit system to empower women, one of the effects of an infusion of cash into local economies has been to increase dowries, with women forced at times to take micro-credit loans as the only means to pay these increased dowries for their daughters.

## CONCLUSION

To conclude that the SJDT's micro credit access programme and income generation activities had play a positive role and interventionist role in the empowerment of women. The present study proves that there is significant impact micro credit access programme and income generation activities have been empowered and also the need for more micro credit intervention strategies for achieving empowerment of women and self reliance. The present study proves that the selected micro credit access programme and income generation activities were created the social and economical impacts through micro credit access to SHG members of St. Joseph's Development Trust, (SJDT) Viruveedu cluster, Batlagundu block, Dindigul District. In the study reveals that micro credit access programme and income generation activities can achieved by empowering people to identify their economic needs and explore ways and means to fulfill those needs, by developing self-confidence and ability to undertake income generating activities through appropriate training and motivation, by providing opportunities for continuous upgrading of vocational knowledge and skills for sustainable social and economical growth. The present study resulted that the significance of micro credit access programme and income generation activities which created wholesome economic development in the Viruveedu cluster, Batlagundu block of Dindigul District.

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