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RESEARCH NOTES

**Socio-Economic Impact of Microfinance: A Study of
Neighbourhood Groups (NHGs) in Nilambur Block
of Malappuram District, Kerala**

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I

INTRODUCTION

Around the world, provision of microfinance is becoming a mainstream development intervention for poverty alleviation and empowerment of the poor. Microfinance involves the provision of thrift, credit and other financial services and products of very small amount for enabling the poor to raise their income levels and improving living standards. As a concept it emerged in the early 1970s with the recognition that the poor need a wide range of financial services including credit, savings, and insurance and money transfers. Microfinance is operated through small groups. The size of the group is restricted to small number ranging from five to twenty to ensure group solidarity and effectiveness. Homogeneity in terms of socio-economic conditions and levels of living form the basis for group formation. Experience around the world reveals that this group-based approach can equip the poor to access financial services on easy terms and conditions. Microfinance has the capacity to enhance the socio-economic development of the vulnerable and marginalised group, especially women by creating a community based structure that builds mutual support and trust.

II

CONTEXT OF THE STUDY

Malappuram district is one of the 14 districts of Kerala state and is situated in the northern side of the state. The district has a geographic area of 3548 sq. kilometres and is divided into five municipalities, six taluks, and 14 development blocks. According to 2001 census, the district has a population of 3.6 million. Being one of the most backward districts in Kerala, a unique poverty alleviation programme, namely, Community Based Nutrition and Poverty Alleviation Programme (CBNP & PAP) was introduced in this district in 1994. The programme adopted a convergent

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community approach to enhance the capacity of individual families and community members to meet their immediate needs. Beneficiaries, largely women from the identified poor families, were organised into Neighbourhood Groups (NHGs) consisting of 15-25 members. Each NHG elects a five-member committee. All NHGs are federated into Area Development Societies (ADS) at ward level. All ADSs are federated into Community Development Societies (CDS) at Gram Panchayat level. Empowerment of women is the motto of CDS. Each NHG meet once in a week, which provides a common venue for members to share their joys, grief and discuss other issues faced by the members. The members of the group are encouraged to cultivate thrift habit. Small savings are collected on a regular basis; pooled together and are deposited in the nearby bank. Loans are provided to members to meet their immediate and emergency needs. The thrift and credit services made a remarkable progress over the years. The Community Development Societies in the district with its 4433 NHGs had mobilised a thrift amount of Rs.67 million and disbursed loans amounting to Rs.61 million. In addition to the thrift and credit operations, CDS also encourages its members to start income generating activities. The present study was carried out with the objective of assessing the socio-economic impact of the micro finance programme of neighborhood groups on its beneficiaries.

III

REVIEW OF LITERATURE

Most of the studies documented the impact of micro finance at individual, household, enterprise and community levels. Rashidul and Abdusalam (1996) in their study reported that 76 per cent of the members were able to improve their economic condition; 84 per cent of the members gained respect in their family; and 72 per cent of the borrowers expressed a positive attitude towards family planning after becoming active in the income generating activities. Todd (1996) outlined the impact of the microfinance in terms of improvement in the living conditions and freedom from the clutches of the exploitative money-lenders. Pitt and Khandker(1996) observed influence of borrowing from the group by both men and women on a variety of household and intra household outcomes involving school enrolment of boys and girls, the labour supply of women and men, the asset building of women, recent fertility and contraceptive use, consumption and anthropometrics status of children.

Nina *et al.* (1999) observed that micro finance has contributed to building self-esteem and self-reliance of the poor. Shylendra (1999) found that SHGs are capable of mobilising considerable funds through small savings to meet the increased credit requirements of their members. Rajasekhar (2000) reported the impact of the micro finance in terms of increased savings, increased credit accessibility and income generation.

Puhazhendhi (2000) found a significant change in the overall socio-economic status of the members in terms of increase in income, improvements in literacy level, improvement in housing facilities and increased level of food security. NABARD (2000) reported an increase in household assets and improvement in housing condition of the beneficiaries of the micro finance programme. Aswathi *et al.* (2001) reported that self-help groups (SHGs) have made a positive impact in creating leadership, improving literacy, consciousness about health and hygiene and skill formation among the group members. Singh (2001) observed a 17 per cent increase in assets and 28 per cent increase in average household income of the members of the microfinance programme. Puhazhendhi and Satyasai (2002) noticed that SHGs as an institutional arrangement could positively contribute to the economic and social empowerment of the poor.

IV

METHODOLOGY

The present study uses a comparison of the conditions of beneficiaries of the microfinance programme in pre-NHG and post-NHG periods. The difference in condition between pre- and post-NHG periods is interpreted as the impact of the programme. The economic impact of the programme was studied with the help of the variables namely, savings habit, accessibility to credit, household income, household assets, improvement in living facilities, initiation of income generating activities, and employment generation. The social impact was studied by examining the member's involvement in household decision-making, control over household financial resources, level of self-confidence, ability to deal with adversities, and involvement in community activities.

V

SAMPLING

The study was carried out in Nilambur block of the Malappuram district. Nilambur block was purposively selected as the study area for the reason that a large number of NHGs were concentrated in this block. It also accounted for the largest savings mobilised and credit disbursed by the groups. Another reason for selecting Nilambur as the study area was to include groups of at least five years of operational experience. The Nilambur block consisted of 11 Grama Panchayats and 492 NHGs. Out of this, 30 NHGs were selected in proportion to their distribution in the respective Grama Panchayats by adopting simple random method. The selected NHGs had a total strength of 583 members, of which 200 respondents were selected at random in proportion to their distribution in these groups. Primary data collected from the respondents of the microfinance programme of the Neighbourhood Groups (NHGs), during the year 2002-03 formed the database for the study.

VI

RESULTS AND DISCUSSION

Savings Mobilisation

The NHGs were able to develop savings habit among the members. All members reported savings with the group. Regular, weekly savings of Rs. 10 is compulsory in all the NHGs. Savings is collected at the time of weekly meetings and all the members were issued a passbook. These weekly savings are deposited in nearby bank in the account of the group and have accumulated over a period of six months. During this period, no members are allowed to withdraw their savings. The members receive interest at the rate of 4-5 per cent on their deposit with the group. Only a few of the members reported savings habit in the pre-NHG period. Initially the members felt it very difficult to arrange the money for savings. Most of them received money from their husbands and members of their household. The members also felt it convenient and useful to save with the group because of the flexibility of operation (Table 1).

TABLE 1. SAVINGS MOBILISED BY THE RESPONDENTS

Savings Amount in Rs. (1)	Number of respondents (2)	Per cent to total (3)
<1000	63	31.5
1001-2000	96	48
2001-3000	30	15
>3000	11	5.5
Total	200	100

Accessibility to credit

NHGs emerged as the major source of credit for its members. Loans are provided to meet the emergency needs of the members such as treatment of illness, to meet immediate consumption needs, payment of children's school fees etc. (Table 2). The loan amount varied from Rs. 500 to Rs. 40,000. Some of the groups are also linked with the banks under the SHG- Bank linkage programme. These groups receive loan amount of four to five times of the group's deposit with the bank. The bank loan in turn is used for on-lending to members, which has to be repaid in regular weekly instalments. The members reported that the groups serve as a bank at their doorstep from where they could get loan without much difficulties of documentation and security. In the case of NHGs, a member can apply for a loan as soon as she has completed the minimum required period of savings of six months. Only a simple application on a plain paper or an oral presentation of the purpose and amount of loan, need to be submitted. NHGs have the freedom to decide the purpose for which

TABLE 2. CUMULATIVE AMOUNT OF CREDIT AVAILED

Amount of credit (Rs.) (1)	Number of respondents (2)	Per cent to total (3)
500-10000	125	62.5
10001-20000	25	12.5
20001-30000	41	20.5
30001-40000	6	3
Total	200	100

they can sanction loan. NHGs prioritise the loan purposes like meeting medical expenses, children's school fee, and redemption of old debts, etc. (Table 3). Nearly 86 per cent of the respondents availed loan for meeting consumption needs and another 63.5 per cent for housing improvement. The group charges an interest rate of 24 per cent per annum on the loans given to members. The loan amount needs to be repaid in equal weekly instalments. It is interesting to note that the members make it a point to repay the loan in time so that they are eligible for a second loan only on repayment of the first loan without default. Almost all the members except unemployed members reported that they are able to repay the loan amount out of their own income from wage employment or income from self employment activities. (Nearly 47 per cent of respondents are self employed, 20 per cent are daily wage earners and the rest 33 per cent are unemployed). In the case of members who are unemployed, they repay the loan amount from their husband's income. The groups experienced nearly 100 per cent repayment of loan given to members.

TABLE 3. LOAN USE PATTERN

Purpose of loan (1)	Number of respondents (2)	Per cent to total (3)
Consumption	172	86
Redemption of old debts	93	46.5
Housing improvement	127	63.5
Asset creation (Enterprise activities)	94	47

Note: The members have taken loan for more than one time for various purposes. For example a member who had taken loan for meeting consumption purpose had also taken loan for housing improvement and redemption of old debts.

Household Income

Nearly 43 per cent of the respondents belonged to a monthly household income class of Rs.2001-Rs.3000, followed by Rs.1001-2000 (33.5 per cent). Another 15 per cent reported a monthly household income above Rs. 3000 (Table 4). It was examined whether the micro finance programme had resulted an increase in household income of the respondents. Since it was not able to collect data on household income in the pre-NHG period because of the non-availability of data, we used data on current household income of the respondents. In support of this

TABLE 4. MONTHLY HOUSEHOLD INCOME

Household income (Rs.) (1)	Number of respondents (2)	Per cent to total (3)
<1000	17	8.5
1001-2000	67	33.5
2001-3000	86	43
>3000	30	15
Total	200	100

information, the number of sources of income in the pre- and post-NHG periods was also collected. It was observed that in the pre-NHG period majority of the respondents (57.5 per cent) reported only individual sources of income (Table 5). Another 27.5 per cent and 12.5 per cent of the respondents reported two and three sources of income respectively. Whereas in the post-NHG period almost 44.5 per cent of respondents relied on two sources of income and another 19.5 per cent on three sources. The number of households reporting only single source of income declined from 57.5 per cent to 32 per cent in the post-NHG period. On the other hand, the number of households reporting three sources of income increased from 12.5 per cent to 19.5 per cent in the post-NHG period. The members reported that they were able to contribute to their household income as result of the income generating activities.

TABLE 5. NUMBER OF SOURCES OF HOUSEHOLD INCOME

Number of sources of household income (1)	Pre-NHG period (2)	Post-NHG Period (3)
1	115 (57.5)	64 (32)
2	55 (27.5)	89 (44.5)
3	25 (12.5)	39 (19.5)
>3	4 (2)	8 (4)

Figures in parentheses shows per cent to total.

Acquisition of Household Assets

It is significant to note that a considerable number of respondents acquired business related assets, involving livestock, sewing machine, and work related implements (Table 6). The other common types of assets acquired by the respondents include furniture, electronic goods and household vessels.

TABLE 6. ACQUISITION OF NEW ASSETS

Assets (1)	Number of respondents (2)	Per cent to total (3)
Furniture	6	3
Electronic goods	3	1.5
Household vessels	4	2
Sewing machines	16	8
Livestock	71	35.5
Implements	11	5.5
Total	200	100

Improvement in Living Facilities

The NHGs lend explicitly for housing improvement. Members availed loans for construction of new house, repair of existing house, construction of new latrine, etc. Those households who are not having latrine facilities were provided with an interest free loan of Rs.2000, to be repaid in twelve monthly instalments. It was revealed that as many as 35.5 per cent of the respondents had made use of this facility. In addition to this, about 8.5 per cent of the respondents took loans for construction of new houses and 9 per cent of them undertook repairs of the house (Table 7).

TABLE 7. IMPROVEMENTS IN LIVING FACILITIES

Particulars (1)	Number of respondents (2)	Per cent to total (3)
House constructed	17	8.5
House repairs	18	9.0
New latrine	71	35.5
Digging of well	3	1.5

Income Generating Activities

The members were encouraged to set up their own income generating activities. Dairying and broiler rearing were found to be the major economic activities undertaken by the members. Members availed loan for dairying under Swarnajayanti Grama Swarozgar Yojana (SGSY), a government sponsored poverty alleviation scheme. Under this scheme, a group consisting of 10 members is financed with one to two lakh of rupees for the construction of shed and purchase of cow. In addition to this, each group was also provided with a revolving fund of Rs.25, 000. Some of the respondents started broiler unit with the active support of Kerala State Poultry Development Corporation (KSPDC). All the respondents who started broiler units under this scheme, are continuing in this business for the last two to three years generating a regular monthly income of Rs.3000-4000 for their households. The other economic activities undertaken by the members include tailoring unit, production of homemade food items, teashop, etc. The beneficiaries are generally housewives, and the economic activities are operated in their household premises (Table 8).

TABLE 8. ECONOMIC ACTIVITIES UNDERTAKEN BY THE RESPONDENTS

Type of economic activity (1)	No. of respondents (2)	Average investment (Rs.)		
		<5000 (3)	5001-10000 (4)	10001-15000 (5)
Dairying	57	11	10	36
Poultry	11	11	-	-
Tailoring unit	17	13	4	-
Home made food	5	-	5	-
Teashop	2	-	2	-
Sericulture	1	-	-	1
Coir unit	1	-	-	1
Total	94 (100)	35 (37.2)	21 (21.3)	38 (40.4)

Note: Figurers in parentheses indicate percentage share to totals.

Role in Household Decision-Making

The respondents' role in household decision-making was examined based on their involvement in common decision making at household level. The decision-making involved (i) purchase of food items, (ii) household investments, (iii) children's education, (iv) marriage of children, (v) enterprise activities, (vi) selection of job and (vii) recreation. Members expressed an increased role in household decision-making. Almost all members replied that they are involved in decisions related to purchase of food items, household investments, and children's education, decisions related to marriage of children, enterprise activities and selection of job (Table 9).

TABLE 9. RESPONDENTS' INVOLVEMENT IN HOUSEHOLD DECISION MAKING

Decision contexts (1)	Involved in decision making		Changes affected		
	No (2)	Yes (3)	Increased greatly (4)	Increased (5)	No change (6)
Purchase of food items	38 (19.0)	162 (81.0)	60 (30.0)	74 (37.0)	28 (14.0)
Household investments	94 (47.0)	106 (53.0)	19 (9.5)	55 (27.5)	32 (16.0)
Children's education	97 (48.5)	103 (51.5)	21 (10.5)	64 (32.0)	18 (9.0)
Marriage of children	130 (65.0)	70 (35.0)	13 (6.5)	39 (19.5)	18 (9.0)
Enterprise activities	108 (54.0)	92 (46.0)	24 (12.0)	48 (24.0)	20 (10.0)
Selection of job	76 (38.0)	124 (62.0)	15 (7.5)	45 (22.5)	64 (32.0)
Recreation	166 (83.0)	34 (17.0)	13 (6.5)	21 (10.5)	-

Note: Figurers in parentheses indicate percentage share to total.

Self-Confidence

The respondents expressed high level of self-confidence because of their ability to contribute to their household, and their ability to freely interact with other members of the community. They also expressed the feeling that their status within the family also improved because of association with the group. Majority of the members now experience better treatment in their family than that of pre-NHG situation. It was significant to note that most of the members reported that they now feel respected in their family because of the fact that they were able to contribute something of value to their household either in terms of loans, or contribution to household income (Table 10).

TABLE 10. SELF-CONFIDENCE LEVEL OF RESPONDENTS

Particulars (1)	Contribution		Changes affected		
	No (2)	Yes (3)	Increased greatly (4)	Increased (5)	No change (6)
A. Contribution to household					
Feeds family	68 (34.0)	132 (66.0)	65 (32.5)	50 (25.0)	27 (13.5)
Educate children	108 (54.0)	92 (46.0)	33 (16.5)	47 (23.5)	22 (11.0)
Contribute household income	77 (38.5)	123 (61.5)	58 (29.0)	51 (25.5)	14 (7.0)
Takes major decisions	58 (29.0)	142 (71.0)	41 (20.5)	49 (24.5)	52 (26.0)
B. Contribution to community					
Help neighbours	68 (34.0)	132 (66)	52 (26.0)	72 (36.0)	8 (4.0)
Resolve conflicts	162 (81.0)	38 (19.0)	17 (8.5)	20 (10.0)	1 (0.5)
Leadership	174 (87.0)	26 (13.0)	9 (4.5)	14 (7.0)	3 (1.5)
C. Free interaction					
With own family members	5 (2.5)	195 (97.5)	108 (54.0)	47 (23.5)	40 (20.0)
With neighbours	6 (3.0)	194 (97.0)	106 (53.0)	58 (29.0)	30 (15.0)
Personal friends	16 (8.0)	184 (92.0)	52 (26.0)	102 (51.0)	-
With community leaders	132 (66.0)	68 (34.0)	23 (11.5)	45 (22.5)	-

Note: Figures in parentheses indicate percentage to total.

Control Over Household Financial Resources

Member's involvement in decisions with respect to savings, credit and income generating activities etc. are indicators of their control over household financial resources. In order to get conclusive evidence about the participants control over savings, we further asked two additional questions namely, who takes the decision to

save? And who takes decision to withdraw savings? In response to the first question, almost all reported that it was their own decision to start savings with the groups. In response to the second question, 72.5 per cent of the respondents replied that they alone took such decisions. Another 17 per cent reported that they took the decision after consulting their husbands. It was found that as many as 55.5 per cent of the respondents involved in the decision to take the first loan. On subsequent loan decisions, their involvement/role had increased. The case of joint decision-making has also considerably increased (Table 11).

TABLE 11. ROLE OF RESPONDENTS IN HOUSEHOLD FINANCIAL DECISION-MAKING

Particulars (1)	Decisions taken by:		
	Self (2)	Husband (3)	Joint (4)
(A) Savings related decision			
Decision to save	200 (100)	-	-
Decision to withdraw savings	145 (72.5)	21 (10.5)	34 (17.0)
(B) Credit related decisions			
Decision to avail first loan	110 (55.0)	87 (43.5)	3 (1.5)
Decision on first loan utilisation	82 (41.0)	113 (56.5)	5 (2.5)
Decision to avail subsequent loan	115 (57.5)	10 (5.0)	75 (37.5)
Decision on subsequent loan utilisation	87 (43.5)	13 (6.5)	100 (50.0)
(C) Income generation decision			
Selection of enterprises	63 (31.5)	11 (5.5)	20 (10)
Ownership of enterprise	94 (47)	-	-
Management of enterprise	40 (20)	15 (7.5)	39 (19.5)

Note: Figures in parentheses indicate percentage to total.

Dealing with Adversities

The most common type of adversities reported by majority of the respondents was lack of adequate income, and lack of employment. This was followed by other common difficulties like food insecurity, serious illness, death of family members and conflicts in the family. Members invariably reported that the group activities were very helpful to cope with such adversities. In order to cope with these difficulties the members borrowed money from the group, used personal savings, sought employment. Many of the respondents opined that they received voluntary help from the group. The other ways resorted to included selling of personal properties (7 per cent), and counselling (1.5 per cent) (Tables 12, 13). They also expressed that they had no option but to submit themselves to the adverse situation in the pre-NHG period. The members expressed their confidence to face the adverse situations.

TABLE 12. ADVERSITIES FACED BY THE RESPONDENTS

Types of adversities (1)	No. of respondents (2)	Percentage to total (3)
Food insecurity	80	40.0
Lack of job	117	58.5
Lack of adequate income	125	62.5
Serious illness	35	17.5
Death of family members	11	5.5
Conflicts in the family	9	4.5

TABLE 13. MEANS OF COPING WITH ADVERSITIES

Means of coping with adversities (1)	No. of respondents (2)	Percentage to total (n = 200) (3)
Borrowed money from group	146	73.0
Used personal savings	79	39.5
Sought employment	48	24.0
Voluntary help	16	8.0
Sale of personal properties	14	7.0
Counselling	3	1.5

Involvement in Community Activities

NHGs were able to generate a greater sense of solidarity, closeness and will to shoulder responsibilities within the group (Table 14). In fact, this is clearly a result of the frequent meetings organised by the NHGs. Members reported that, regular meetings fostered a strong friendship and co-operation among different families of

TABLE 14. INVOLVEMENT IN COMMUNITY ACTIVITIES

Community involvement indicators (1)	Involvement		Change effected		
	No (2)	Yes (3)	Increased greatly (4)	Increased (5)	No change (6)
Helping neighbours	68 (34.0)	132 (66.0)	52 (26.0)	72 (36.0)	8 (4.0)
Volunteering	70 (35.0)	130 (65.0)	20 (10.0)	110 (55.0)	-
Mobilisation of people	175 (87.5)	25 (12.5)	8 (4.0)	17 (8.5)	-
Conflict resolution	162 (81.0)	38 (19.0)	17 (8.5)	20 (10.0)	1
Awareness creation	156 (78.0)	44 (22.0)	8 (4.0)	36 (18.0)	-
Cultural activities	159 (79.5)	41 (20.5)	10 (5.0)	31 (15.5)	-
Leadership	174 (87.0)	26 (13.0)	9 (4.5)	14 (7.0)	3 (1.5)

Figures in parentheses indicates percentage to total.

the locality cutting across religion, caste and political affiliation. Members are also involved in community activities like helping other members in their difficulties. For example, some groups had taken the initiative for construction of a new house for another member, provided financial support for treatment of the fellow members in the group. It is also significant to note that women who never used to come out of their home a few years back are now coming together in their NHGs. This trend is against the fact that, when the programme was launched, women were forbidden by their husbands or relatives from joining the group. Many of these respondents reported that because of the association with groups they were able to break the shackles of seclusion.

VII

CONCLUSION

The foregoing discussion on socio-economic impact of self-help groups on its beneficiaries revealed some positive changes in the levels of living of the members. The economic impact is visible in terms of savings habit, increased credit accessibility, contribution to household income, and acquisition of household assets. The impact is also pronounced on the social front in terms of increased role in household decision-making, improved status and self-confidence, ability to deal with adversities and community involvement.

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