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Research Article

National Rural Livelihood Mission: Empowering Women In India

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Abstract:

Women empowerment through microfinance is not a new phenomenon, neither for India nor for any other country, especially the ones who are battling against gender gap in economy along-side poverty and other associated socio-economic issues. World-wide, there are several instances of fighting poverty and hunger through micro-financial institutions and community level activities which eventually lead women towards economic empowerment. Inevitably, when microfinance joins hands with government-sponsored poverty-alleviation programmes, better results are expected. Bangladesh has proven to be a successful case study in this regard and India too has not shied away from its own experience of women empowerment through Self-Help Groups (hereafter SHGs) and integrating the SHGs with the national and state-level poverty alleviation programmes and schemes. In this given backdrop, the present article is an attempt to understand the effectiveness of the National Rural Livelihood Mission (NRLM) and SHGs in empowering women in different states of India. The present study undertakes Rajasthan and Kerala as two reference points to explore the reach and effectiveness of the NRLM and various SHGs linked to the government-sponsored programme. As a part of a broader research, the authors would like to limit themselves to the narrated analysis of the issue with a focus on the socio-economic importance of the SHGs and poverty-alleviation programme on the lives of rural Indian women in the recent years.

Keywords: Women; Empowerment; National Rural Livelihood Mission; Self Help Group; India

INTRODUCTION-

What is NRLM? :

National Rural Livelihood Mission (NRLM Aajeevika) is one of the poverty alleviation programmes undertaken by the Government of India under the leadership of Ministry of Rural Development in June 2011. NRLM provides employment opportunities to the rural poor in a sustained way and Self Help Groups are made to work in that direction. This article is aimed at tracking the evolution of NRLM and its close association with the SHGs in the states of Rajasthan and Kerala. This article further explores the growth trajectory of the NRLM

and SHGs in empowering the rural Indian women with a special focus on Rajasthan and Kerala.¹

Tracing the History:

Integrated Rural Development Programme of the 1980s was modified into Swarnajayanti Gram Swarajgar Yojana (SGSY) through a major reform process in 1999, primarily aimed at mobilizing the rural people through self-help groups. The success of the SHGs made a huge remark on the extensive consensus for the rural people to be organized more comprehensively into SHGs to ensure better livelihood options for them.² However, the reviews of the SGSY programmes indicated few limitations including uneven accessibility by the people across the country. Reports were coming in indicating absence of bonding between the banks and the rural people resulting in lesser mobilization of rural people into the SHGs in different parts of the country. The SGSY also did not have a proper risk management system in place. Studies on the evaluation of Swarnajayanti Gram Swarajgar Yojana by National Institute of Rural Development, Bankers Institute of Rural Development and a few other institutes indicated that SGSY Programme performed comparatively well where active participation of the target population could be ensured to reduce poverty and generate income through capacity building programmes. It was observed that only 22% of the SHG households reached out to take a bank credit till 2010.³

While keeping these facts and figures in the next plan, the Ministry of Rural Development established a committee, headed by Prof R. Radhakrishna to look into the problems related to credit issues and the implementation of the SGSY. The Committee suggested a livelihood approach to be adopted to improve the programme. The Livelihood Approach consists of four interdependent principles as follows;

- (a) Mobilization of rural people into SHGs
 - (b) Easy access to bank credit for the rural people
 - (c) Capacity building and skill development of the target population
 - (d) Amalgamation of various programmes for effective economic and social support assistance to rural poor.
- (Ajeevika.gov.in)

This initiated the restructuring of Swarnajayanti Gram Swarajgar Yojana as the National Rural Livelihood Mission in 2011. At the institutional level, the NRLM was also aimed at achieving the Sustainable Development Goals (SDGs) by 2015. It was launched in Rajasthan and expectations were high as an independent financial body was to be established in order to provide funds to self help groups for their better working and empowerment of rural people. The then UPA-II government was working on setting up this independent financial body.⁴

¹ Shri Chandra Jha (2013), Poverty Unemployment and National Rural Livelihood Mission, Abhijeet Publications, 4658-A, 21 Ansari Road, New Delhi, page no- 48.

² Shankar Chatterjee (2011), Rural development and national rural livelihood mission, RBSA Publishers, 340, kolkata, page no- 134

³ Aajeevika – Deen Dayal Antyodaya Yojana – NRLM, Government of India, http://ruraldiksha.nic.in/RuralDashboard/NRLM_New.aspx#, Date of access- 3rd December,2020

⁴ National Rural Livelihood Mission will be different, avers official, The Hindu, 4th June 2011 <https://www.thehindu.com/news/national/tamil-nadu/National-Rural-Livelihood-Mission-will-be-different-avers-official/article15611923.ece> Date of access- 3rd December, 2020.

Functions and the Wider Reach of NRLM: The Scale of NRLM (as of March 2020)



Note on Key: VOs – Village Organisations; CLFs – Cluster-Level Forum
Source: World Bank, “Institution Building and Capacity Building in NRLM”

NRLM aims to reach out to rural population, making them self-employed through skill development and capacity building and encouraging them till the time they come out of poverty line and build better livelihood. In order to make this arrangement work, NRLM builds support systems at various levels so that this programme reaches out at grass-root level. The support system provided by NRLM works with the unemployed rural people in order to empower them with skilling and employment opportunities. SHGs which are integral part of the NRLM, has collective action and cooperation as main components. They are linked with banks, government institutions and organizations to look into the matters related to the livelihood problems and various aspects of poverty including savings, credit need, debt recovery, expenditure needs and

so on. SHG members are trained for better income generation and lower spending. NRLM proactively promotes Women SHGs in particular; the plan is to reach out to all rural families through Women. This integration is unique for the institutional, functional and implementation processes as empowerment of women guarantees empowerment of families. In the opinion of Dr. Shri Chandra Jha (2013), NRLM has a multidimensional outlook to ensure better livelihood opportunities for the rural people through promotion of self help groups, providing skill development, capacity building and enhancing credit access for rural people.⁵

Various reports have indicated that NRLM is better strategized, more beneficial and has reached out to more number of grass-root people, compared to various other poverty alleviation programmes launched in India prior to 2010. It has an integration point with the states as well which makes it even more comprehensive and extensive in reach. In fact, it would not be exaggeration to say that NRLM is one of the greatest Programmes around the world which aims at poverty alleviation. Understanding its potential and reach, the World Bank provided \$1 billion support to the NRLM, in accordance with its long term partnership with poverty alleviation

⁵ Shri Chandra Jha (2013), See note number 1.

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programmes in India. The World Bank-NRLM partnership has ensured women empowerment, rural mobilization, skill development and employment skills for rural India.⁶

Rural mobilization has been a key objective of NRLM. It ensures to bring at least one family member, preferably a woman, under the umbrella of self-help groups. It is designed in such a way that it provides skill development among the SHG members. It enhances their financial independence.

NRLM also creates an appropriate environment for women empowerment in rural India. This programme has helped in bringing household savings around \$ 1 billion.⁷

Around 13 million rural families now have access to bank credit and around 11 million registered members belonging to SHGs for life, and health insurance. NRLM acts as safety net and skill provider to ensure employment opportunities to rural people. It helped in various ways such as, double productivity on 1 lakh farms through system of crop intensification and NRLM has made window for training 5lac people across India and many of those trained and skilled youths are now working with multinational corporations and supply chains in the food industry, construction and infrastructure. Besides that, NRLM has created Rural Self Employment Training Institutes (RSETIs) aiming at converting unemployed rural people into self employed individuals at district levels through observational learning programme and handholding guidance. This programme runs in partnership with 31 banks and State governments. Around 151 RSETIs are presently in operation covering 566 districts of the country. Among total RSETIs candidates, 60% of them are women.⁸

As National Rural Livelihood Mission is a demand driven policy the states are expected to formulate their own livelihood missions based on their specific needs and circumstances. The National Rural Livelihood Mission ensures that at least one member from every rural household comes under the umbrella of self help groups in a time bound way, providing a platform for both men and women to address their livelihood problems like weaver's organization, cooperatives, farmer's organization etc.

National Rural Livelihood Mission aims at providing skills to poor that would benefit them in managing their organizations, credit needs and enhancing their livelihood. Special emphasis is given to the development of group professionals and community resource individuals for skill development and capacity building of self help groups. National Rural Livelihood Mission acts as a dual instrument, providing financial education among the rural people and ensures and guarantees investment that involves greater risk (catalytic capital) to self help groups on one hand and on the other it would synchronize with other financial institutions and promotes the use of ICT that would facilitate group coordinator such as "Bank Mitras" that acts as information inculcator among women self help groups.⁹

National Rural Livelihood Mission ensures to give subsidies to the SHGs. For instance, Revolving Fund is a subsidy of Rs 15,000/- which would be given to every SHG in order to make it strong and avail credit facility

⁶Shankar Chatterjee (2011), See note number 2.

⁷*The National Rural Livelihoods Project*, Date of access- 21st October,2020

<https://www.worldbank.org/en/news/feature/2011/07/05/the-national-rural-livelihoods-project>

⁸Shankar Chatterjee (2011), See note number 2.

⁹ Idid.

from the depository financial institution for consumption and production activities. Enhanced Capital is a subsidy of Rs 15,000 to Rs 20,000 available for SHGs to upgrade assets as well as creating new assets for income generation activities. Interest Subsidy provides 6% for every loan and it will be given to only those borrowers that stick to repayment of loan. This serves the purpose of promoting repayment of loans by the self help groups.¹⁰

National Rural Livelihood Mission provides support system in marketing techniques to the self- help groups including technology inputs, market intelligence, developing bank linkages, market research and providing upper hand in their business ventures. It would ensure public and private partnership for coordinating linkages between the market and self-help groups.

Women, SHGs and NRLM:

There are plenty of examples to demonstrate the success of the NRLM and SHGs in empowering women in India. One can look at the women self-help groups formed under the programme of National Rural Livelihood Mission in Raipur district of Chhattisgarh which experienced economic and social empowerment of women through a Programme initially started by District Panchayat. The district of Raipur comprises around 9000 SHGs mobilized by NRLM and these SHGs are trained in capacity building and skill development so that they can enjoy better livelihood choices. District Panchayat of Raipur started “Mission 25-25” in which they prepared catalogues of products made by women members of the SHGs and those catalogues are sent to the potential buyers and markets. Within four months of starting the programme, it generated orders of Rs 1.6 crore. “Mission 25-25” provided employment opportunities to various SHGs members in production activities. It comprises activities like laundry, cooking services, retail sector, manufacturing of sanitary pads etc.¹¹

The Finance Minister Smt. Nirmla Sitharaman proposed in her budget recommendations that women self- help groups are important and crucial can avail overdraft of Rs 5000 through their Jan Dhan bank account and one woman in every self help group could avail loan upto Rs 1 lakh under MUDRA Scheme. The allocation for National Rural Livelihood Mission increased from Rs 5784 crores to Rs 9024 crores in 2019. Women self- help groups under National Rural Livelihood Mission could avail credit facility upto 3 lakh Rs at 7% per annum.¹² The data obtained from the Ministry of Rural Development shows that there is substantial increase in the number of self-help groups under the programme of National Rural Livelihood Mission.

National Rural Livelihood Mission successfully played an instrumental role in rural women’s mobilization into self-help groups and leading them to achieve a better life standard.

Bringing women into the public sphere

¹⁰ Shri Chandra Jha (2013), See note number 1.

¹¹ *Rural women from SHGs in Raipur taste economic empowerment by collaborating with institutes like IIM Raipur* <https://chhattisgarh.yourstory.com/en/rural-women-from-shgs-in-raipur-taste-economic-empowerment-with-institutes-like-iim-raipur>. Date of access- 19th October 2020.

¹² Economy without women is like bird without a wing’, Times of India https://m.timesofindia.com/india/budget-2019-20-focus-on-empowerment-of-rural-women-through-shgs/amp_articleshow/70095691.cms, Date of access- 29th October,2020

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A 2019 report in Odisha by the World Bank shows that members of SHGs were likely to pursue the various important issues facing their communities, such as domestic violence, the functioning of the PDS, and the provision of mid-day meals in schools. The report found a 12.8-percent increase in an index of willingness among the women in the state, to pursue institutional responses to such community problems.¹³

Meanwhile, a 2020 survey by Ashoka University in Maharashtra reported that SHGs—in the overall context of the NRLM—have had a strong impact on a range of indicators related to women’s empowerment, including political participation, knowledge of administration, financial literacy, mobility, and decision-making. This, despite the fact that more than 90 percent of SHG members did not take part in any new income-generating activity that used SHG funds. The results in the Ashoka University survey were stronger for members from among the most marginalised caste and tribal groups, who are indeed the priority for the NRLM.¹⁴

(1) Kudumbashree - Prosperity of Families in Kerala:

Kudumbashree is a women empowerment and poverty alleviation Programme implemented by the Kerala government. Kudumbashree refers to “prosperity of family” in Malayalam language. Kudumbashree came into existence in 1997 with the idea of diffusion of powers to the Panchayati Raj institutions. Kudumbashree is a three tier body consisting of Neighborhood groups at lowest (NHG), Area Development Society at the middle (ADS) and Community Development Society at the highest level (CDS), basically to serve women Community network, it is a community network that captures the entire state of Kerala. By 2019, Kudumbashree network had total Women membership of 43,93,579. Kudumbashree membership is available to every women, but it should not extend more than one membership per family. Kudumbashree was recognised in 2011 as State Rural Livelihood Mission under National Rural Livelihood Mission by the Ministry of Rural Development, Government of India. The following table (Table

1) Represents the success of Kudumbashree through the NHGs it has formed.¹⁵

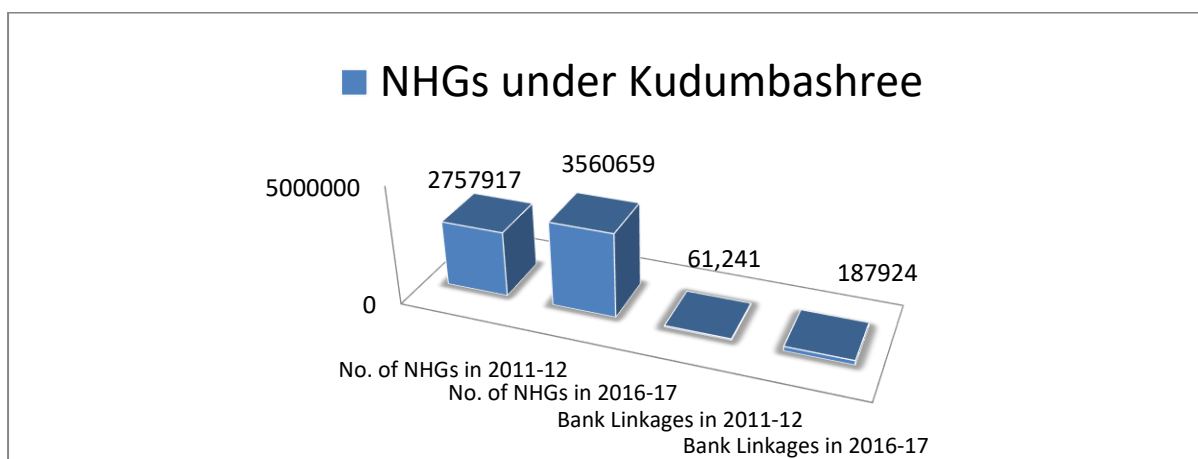
Table 1: NHGs under Kudumbashree

No. of NHGs in 2011-12	27,57,917
No. of NHGs in 2016-17	35,60,659
Bank Linkages in 2011-12	61,241
Bank Linkages in 2016-17	1,87,924

¹³Shareen Joshi, Nethra Palaniswamy, Vijayendra Rao, “Impact Evaluation Framework and Results: Odisha Rural Livelihoods Project”, 01 January 2019.

¹⁴ Ashwini Deshpande, Shantanu Khanna, “Can Weak Ties Create Social Capital? Evidence from Self-Help Groups in Rural India” February 2020.

¹⁵ M. Saravanan (2016), The impact of self help groups on the socio-economic development of rural household women in Tamil Nadu- A study, vol,4,issue 7.



(Source- <https://www.kudumbashree.org/>)¹⁶

Under the National Rural Livelihood Mission, Kudumbashree encourages livelihood missions through backward and forward linkages, affordable credit, advances technology, access to information, market intelligence etc. for micro undertakings. Various projects under Kudumbashree Programme have been supported by National Rural Livelihood Mission. (Refer to Table 2)¹⁷

Table 2: Various Programmes under Kudumbashree

Attappady Project December 2020.	It covers 7254 families and Rs. 1.69 crore has been provided by the government under the National Rural Livelihood Mission for this mission to the ST Community.
Community Theatres	Aimed at inclusion of the elderly people into the NRLM
Mahila Kisan Sashakti Yojana (MKSY)	This programme works for increased women participation in agriculture, reduction in drudgery and giving better livelihood opportunities by accommodating sustainable and environment friendly agriculture.
Deen Dayal Upadhyaya Grameen Kausha Yojana (DDU GKY)	It covers entire state and focuses on providing skill training related to trade to 30,000 youths and their placement in formal sectors.

(Source: Compiled by the authors)

• **Kudumbashree and Fight against Covid 19:**

Kudumbashree is proving to be a great helping hand during the time of pandemic. Sahayasthanam” which means helping hands is a project launched by the Government of Kerala and through this project Kudumbashree would be provided with interest free loans.

Kdumbashree volunteers are providing their support to the Civil Supplies Department of the Government of Kerala in preparation of grocery kits covering 87 lakh families. 72 lakh cotton masks and 10000 liters of

¹⁷ Kudumbashree Organisation, <https://www.kudumbashree.org/pages/5>, Date of access- 1st Source- <https://www.kudumbashree.org/>

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sanitizers has been prepared and sold by the Kudumbashree so far and they have also started making face shields which would provide help to the medical staff engaged in working against pandemic. Kudumbashree is also playing crucial role as budget hotels and providing food at Rs 20 per meal to the people in need. It is affordable to all and it has set up take away counters in 13 places. Kudumbashree has also started producing cloth bags for supply retailers in order to distribute 87 lakh grocery kits. As a result, 802 tailoring units have manufactured 20,90,353 cloth bags and supplied it to the Supply Co. The families under Kudumashree have received immense help in terms of online education during Covid-19. Online education has been initiated by the Kerala government keeping the pandemic crisis into account and a large part of children from Kudumbashree families are getting the opportunity to continue their education in the crisis period. While keeping this into account, a scheme has been initiated by the Kerala State Financial Enterprises where it can work in association with Kudumbashree to implement Vidyashree Scheme (KSFE) to provide support system to households by providing laptops in order to make sure they avail online education even after the pandemic gets over.¹⁸

Case Study 1

Shuja from Mangattidam is an inspiration to all , motivating every single women for independence and financial inclusion at large. She served as the chairperson of the Kudumbashree community development society programme for three years. During her time as the chair, the total number of Neighborhood Groups in her panchayat increased from 107 to 152. A total of 97 lakh rupees was accumulated and used carefully. Neighborhood groups were linked with banks. There was establishment of 22 enterprises in the village of Kannur with the efforts of Shuja. Acknowledging her contribution and efforts, Kudumbashree choose her for the position of business development consultant for a training programme. She also visited Italy as a part of a team, and with all these efforts she is currently serving as resource person for Kudumbashree programme covering 10 panchayats and assisted in business counselling to 27 in progress micro enterprises.

Table 3: Key Parameters of National Rural Livelihood Mission in Kerala

Key Parameters	2016-17	2017-18	2018-19	2019-20	2020-21
Number of households mobilized into SHGs	197316	176887	194201	57382	13880
Number of SHGs Promoted	14169	12741	14488	4413	1118
Number of village organisations promoted	81	127	01	0	0
Number of Community resource persons developed	126	04	02	0	0
Number of SHGs provided Revolving Funds	227	649	2613	31	5761
Number of SHGs provided Community Investment Fund	04	29	0	0	0

(Source - <https://www.kudumbashree.org/>)¹⁹

(2) Rajeevika Rajasthan: A Ray of Hope for Rural Women

¹⁸ B Yasodha Jagadeeswari (2014), Is SHG empowering women in Trichy District?- An empirical study, vol,1,issue 6. Page no-1

¹⁹ Kudumbashree Organisation, <https://kudumbashree.org/pages/369> , Date of access-1st December 2020.

Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP) which is known as Rajeevika is an independent society came into existence in October 2010 through the Government of Rajasthan's Department of Rural Development. It aims at providing financial inclusion and constructive institutional plan of action for rural people particularly women to help in giving them with better livelihood, capacity building, financial independence and enhanced public services to meet the changing phenomenon of outside world which includes socioeconomic and political environment. The crux of Community institutions is to serve the interest of rural people, particularly women and disadvantaged groups. It is linked to the National Rural Livelihood Mission covers 17 districts of Rajasthan and is known as Rajasthan Rural Livelihood Mission, the programme started in 2011. The objectives of **Rajeevika include** the promotion of Community Institutions, enabling financial independence by establishing bank linkages, creating support system for better livelihood, skill development of rural youth people and connecting various governmental policies for substantive effects. Rajeevika Programme works in collaboration with Rajasthan skill and livelihoods Development Corporation, Rural Self Employment Training Institutes and Central Institute of Plastic Engineering and Technology to provide self-employment opportunities and training. Rajeevika Programme seeks to cover more than one lakh rural people for self-employment training programme within a span of three years.

The Organizational Structure of Rajeevika, Rajasthan

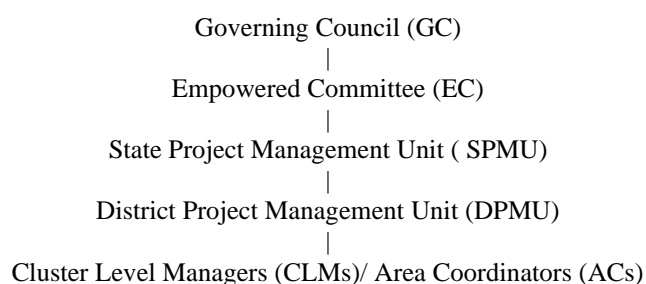


Table 4: Various Programmes Undertaken by Rajeevika

Aim Of The Programme	Type/Scheme/Programme	Attributes/facts
Capacity Building	Jaipur And Udaipur Resource Cells	Establishing resource pool and identifying resource persons, development of various training programme, training of state resource pool and district resource pool and supervising staff and community cadre's trainings.
Livelihood	Mahila Kisan	It has covered 19 blocks in 7 districts. The
Promotion	Sashaktikaran Pariyojana (Mksp)	Aim is to cover 25,500 households and it's a 3 year long plan of action. The program is being executed by the centre of micro finance.
Financial Inclusion	Working Through Shgs	The concept of panchsutra is the mantra in this programme. Shgs are provided access to credit at reasonable rates appropriate use of revolving fund and community investment fund are key for financial inclusion.
Skill Development	PMGSY, Indira Awas Yojana, MGNREGA	All these programmes seek to provide skill development which would in turn enhance job opportunities and self-employment opportunities

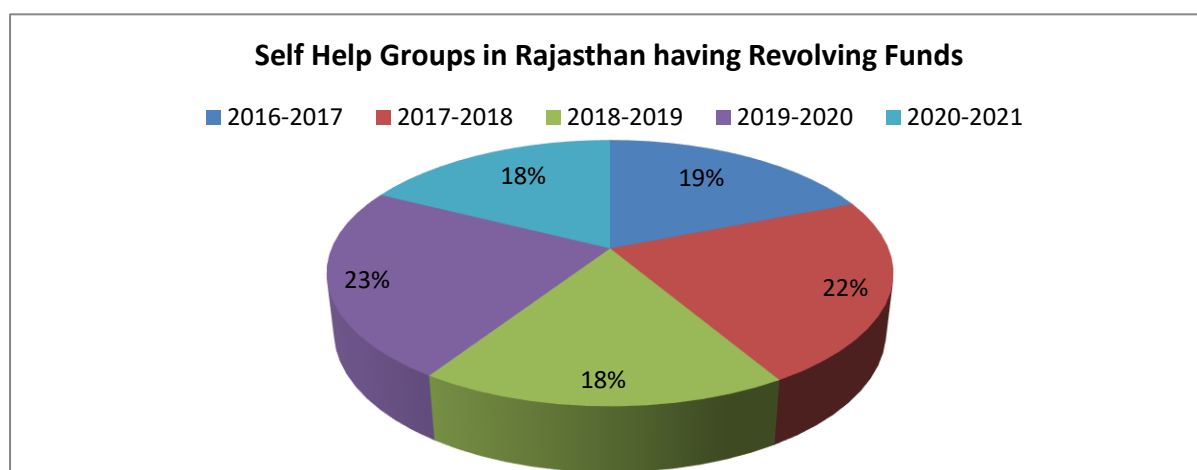
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Institution Building	SHGS, Village Organisations, Community Resource Persons	Diversified approaches are being employed by rajeevika programme in order to develop institution building and rural mobilization. This led to the formation of new self-help groups and their institutions of village organizations. All their efforts are directed towards achieving the goals of increased access to opportunities, public services, access to their rights and better indicators of women empowerment. Various activities are performed for poor people to income generation and capacity development programme.
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Source: Compiled by the authors

Table 5: Self Help Groups in Rajasthan having Revolving Funds

2016-2017	20041
2017-2018	23752
2018-2019	18763
2019-2020	24489
2020-2021	18549

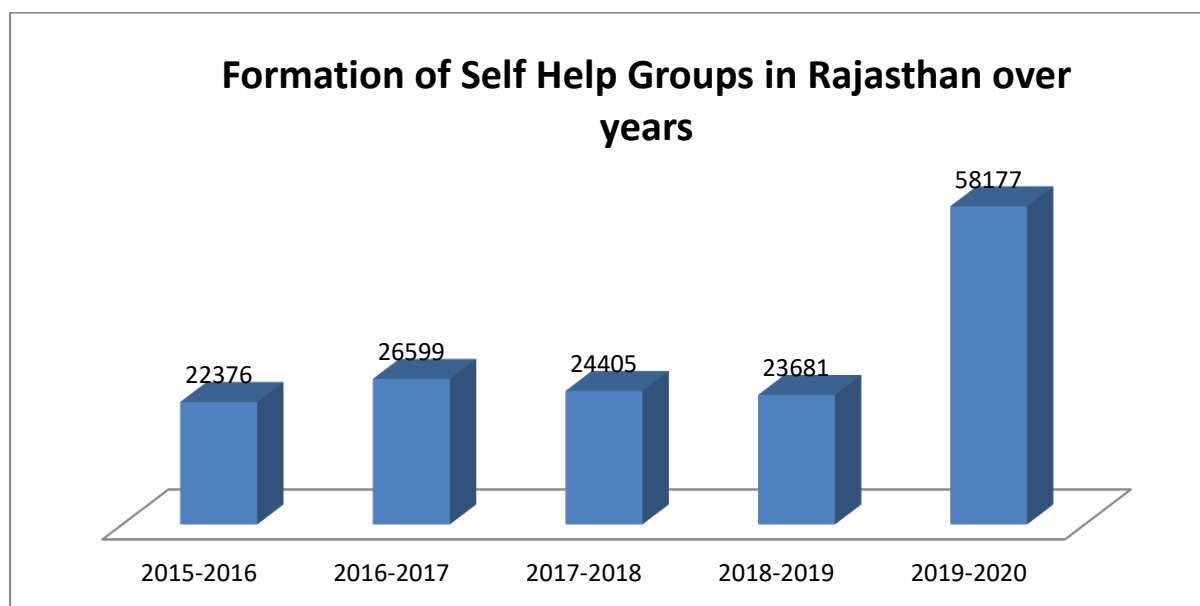


(Source- Rajasthan Government)²⁰

Table 6: Formation of Self Help Groups in Rajasthan over years

2015-2016	22376
2016-2017	26599
2017-2018	24405
2018-2019	23681
2019-2020	58177

²⁰ Rajasthan Government, <http://www.rajeevika.rajasthan.gov.in/>, Date of access- 28th November,2020.



(Source- Rajasthan Government)

Table 7: Key Parameters of National Rural Livelihood Mission in Rajasthan

Key Parameters	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021
Number of households mobilized into SHGs	315478	202131	250078	548707	2203
Number of SHGs Promoted	26680	18329	21888	49508	209
Number of village organisations promoted	03	0	0	0	0
Number of Community resource persons developed	781	0	0	0	0
Number of SHGs provided Revolving Funds	0	0	0	0	0
Number of SHGs provided Community Investment Fund	0	0	0	0	0

(Source- http://ruraldiksha.nic.in/RuralDashboard/NRLM_New.aspx#)

Conclusion:

If one has to look at the world scenario of microfinance and microcredit, the enthusiasm around it started in early 2000s. In 2005, the United Nations declared it the 'International Year of Microcredit'. IN 2005, the former Secretary General of UN mentioned, "microfinance is an idea whose time has come". India was no exception when it embraced its SHGs for poverty alleviation among rural women. In the last few years, the numbers of families integrated into microfinance and microcredit systems through SHGs has steadily increased. This article has presented those data. However, there are few questions that need to be answered as a part of a broader research. First, if there is a need for an evidence-based approach to examine the ground- level effectiveness of NRLM and SHGs in rural India? Second, is there a need to evaluate the utilization of microfinance and microcredit by women in India? Studies from the Philippines and Sri Lanka have shown that women did not enjoy any higher impact of the microcredit and microfinance given to them. In other words, they had equal benefits along with their male counterparts. Similar studies need to be conducted in India as well. Third and

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most importantly, one needs to study the impact of NRLM and SHGs on micro-savings and savings habit of the rural women. Once these questions are answered, one would have a better understanding of the scenario with regard to NRLM, SHGs and women empowerment.

Further Readings

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