

Does Microfinance through SHG Improve the Quality of Life of the Rural Poor? : A Comparative Study

Abstract

The welfare and well being of a country is now judged not only by economic criterion but by criteria of social development also. In order to achieve a higher level of development, a country or a region shall have to improve the condition of its quality of life in addition to per capita income. There is a common perception that women who join SHGs not only become economically empowered but become powerful in many other ways as well. They gain a say in family matters and their living standard improves. It is also considered as a vital tool for improving the socioeconomic conditions of the poor people living in the rural areas. Rural communities that are well organised have better chances to develop such opportunities, for example by means of self organization and the generation of community based income generating activities (Gurumoorthy 2000; Barbara and Mahanta 2001). In the present study, an attempt has been made to judge the extent to which SHGs contribute to the improvement of quality of life among the SHG members compared to Non SHG households. For that we have considered three indicators. They are housing, sanitation and drinking water. In this study, 15 SHGs formed under SGSY have been selected by applying random sampling method in the CoochBehar District of West Bengal. The study concluded that the improvement of quality of life is at the moderate level in our study area.

Keywords: Microfinance, Self Help Groups (SHGs), poverty, Quality of life

Introduction

Analysis of components of human development for different countries or regions show that a country or region having a very high level of income does not necessarily possess a high level of HDI, due to low levels of its education and health. Micro finance through SHGs is now recognized as a key strategy for addressing issues of poverty alleviation and women's empowerment. There is no doubt that the working of microfinance can significantly increase the income of the poor family (Murdoch and Haley, 2002). The other thing which is supposed to improve with the SHG activities is the living conditions of the rural poor (Chavan and Ram Kumar, 2002) and awareness in different aspects of life. The main objective of the present paper is to find out how far the growth of microfinance is associated with improvement of the quality of life. Indicators that we use here to measure the quality of life are housing, sanitation and drinking water. In this paper we devote ourselves in elaborate discussion on housing, sanitation and drinking water. There is no denying that housing is one of the important factors that affect the quality of life and productivity of workers. Shelter ranks itself almost at the same level as food and clothing as a basic human need. Similarly, sanitation and drinking water are very important elements affect the efficiency of the worker and hence bearing on the productivity of the productive system of which they make-up an important part (Viner, 1953). India's approach to poverty centered always on food (Sarkar, 1990). Indian planners fondly thought that the benefits of housing and healthcare would be given free to the poor. Apart from giving occasional relief to the microscopic minority during flood or disasters the planners did nothing for the poor (Kar 2014). The scheme like Indira Abas Yojana had given some hope at the time of its induction. But the work so far that had been done under this scheme is not only half hearted but also gave birth to financial irregularities at the grass-root level. Same is more or less true for other Schemes related to housing. In this chapter we like to present the picture of quality of life with the help of these three indicators.



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Study Design

The first section of this write-up covers the introduction. Our second section deals with the objective of the study, study area and research methodology. The third section deals with the nature of housing, sanitation and drinking water in our study area. Finally, we try to give some major findings and concluding remarks in fourth section of this write-up.

Objective of the Study

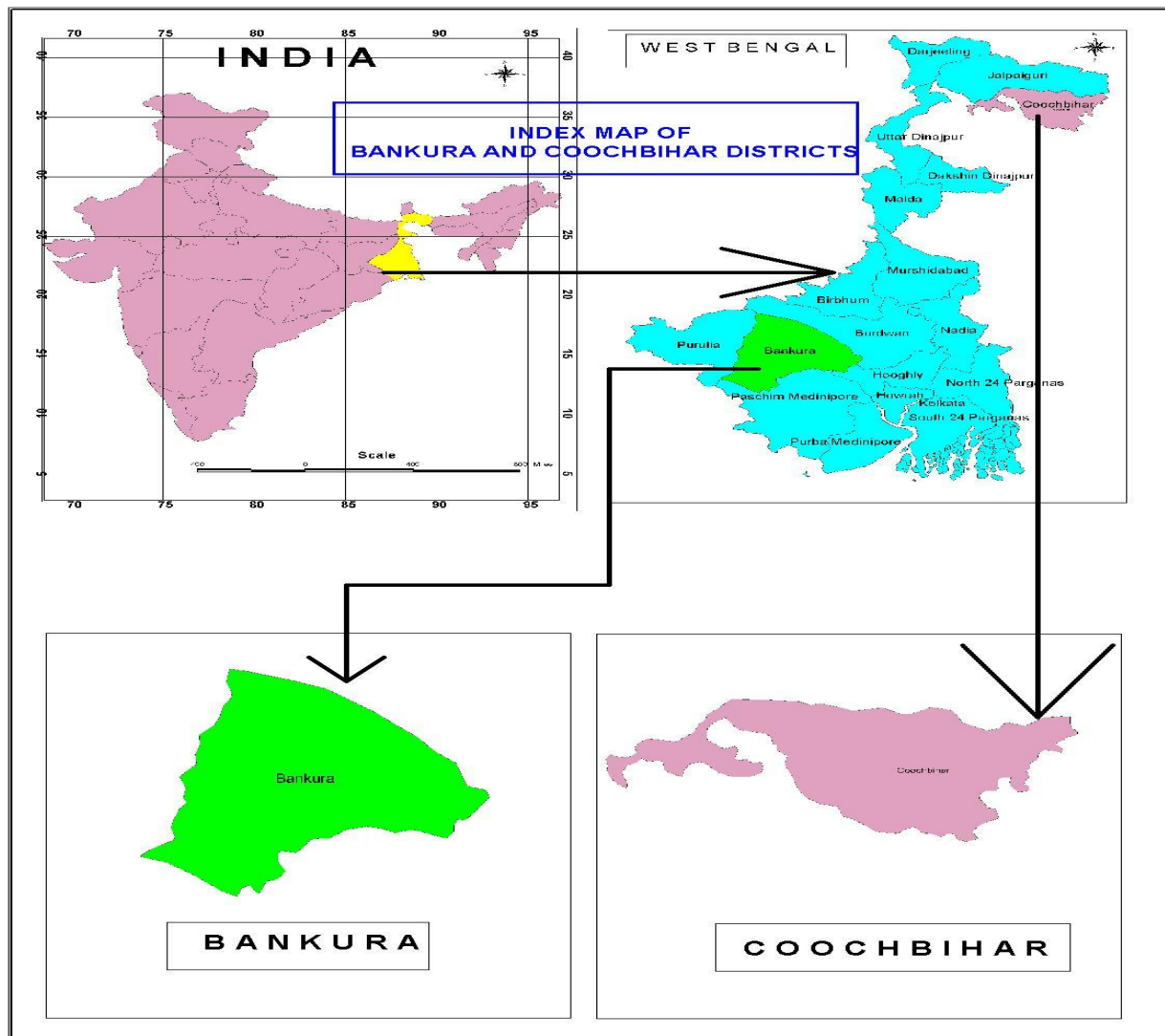
1. To find out the workability of the microfinance and SHG in the proposed area.
2. To find out how far the growth of microfinance is associated with improvement of the quality of life of the poor people.
3. To find out whether there is any improvement in the quality of life of the SHG members compared to the poor who does not belong to any group.

Study Area

For the purpose of the present study we purposively selected two districts of West Bengal. These two districts are respectively Cooch Behar and Bankura. We have selected these two districts because of the fact that these two districts are

backward districts as per our census definition. Another reason is the geographical location of these two districts. The district Cooch Behar is located at the northern portion of our state and the other district Bankura is situated in the southern portion of the state of West Bengal. Locations of the sample districts in India as well as in West Bengal are given in Map I. District CoochBehar is bounded by the Jalpaiguri and Alipur districts of West Bengal in North, Assam, a state of India, in the east and entire south-east, south and west by Bangladesh, a sovereign country. Thus CoochBehar has a huge international boundary, state boundary and district boundary. On the other hand, Bankura district is bounded only by the state districts. The north and north east part of the Bankura is bounded by the district of Burdwan from which it is separated by the river Damodar, on the south-east by Hooghly, on the south by Midnapore and on the west by Purulia. Both the samples under our study are more or less triangular in shape. But the size of Bankura is nearly twice than the size of CoochBehar. The physical area of CoochBehar and Bankura are 3387 square km and 6,882 square km respectively.

Map I



Research Methodology

We have already mentioned in the preceding paragraphs that we have used purposive sampling method for the selection of the districts due to their backwardness and geographical location. We have selected 15 SHGs and its 154 SHG households from Cooch Behar and 15 SHG and its 165 SHG households from Bankura and 50 Non-SHG households from each districts for the purpose of the present study. All these self- help groups were being formed under the Swarnjayanti Gram Swarozgar Yojana scheme (now re-structured as NRLM).

We have used specially prepared SHG schedule and SHG household schedule for the collection of desired data. A very simple mathematical tool has been used for the presentation of the data. All the computations are being made on the basis of the receipt of returns from the respondents. For the selection of the block we have used purposive sampling method. Finally, we have used random sampling technique for the selection of the SHGs and Non SHG households. Here, we have restricted the number of Non-SHG households in 50 for each district since it is very difficult to find out such households who are BPL but does not belong to any SHG. Thus 30 SHGs, 319 SHG households and 100 Non-SHG households form the universe of this study.

Housing

In our sample area the households locate themselves in clusters. But there is no cluster homogeneity among the households. We see in general that the relatively richer households are clustered along with the relatively poorer households. There is no such household cluster which can be defined as labour line or farmer line. However, there is a basic difference between the qualities of houses of the poor people in our consideration in two Sub-Samples. While in most of the houses wall and roof in CoochBehar are made of corrugated tin, in Bankura in almost all houses walls are made of mud and maximum roofs of the houses are made of thatch.

We have categorized all the houses of the SHG and Non-SHG households of our sample on the basis of roof materials in five categories:

Category-1: Houses with roof made of thatch or earthen tiles and walls made of either thatch or jute sticks or mud.

Category-2: Houses with roof made of one shaft corrugated tin and walls with jute sticks or bamboo work or mud.

Category-3: Houses with roof made of two shaft corrugated tin and wall with either jute sticks or bamboo work or corrugated tin or mud.

Category-4: Houses with roof made of four shaft corrugated tin with walls either made of bamboo work or corrugated tin or mud.

Category-5: Houses with roof made of asbestos and wall with jute sticks or bamboo work or mud.

Out of these five categories the houses fallen in our fourth group are the best quality house and the houses fallen in first group are worse in quality. Further, we have considered the houses in second, third and fourth categories are recognized as good quality house in our sample. On the basis of this

distinction we have distributed all the houses of Sub-Samples of our study area under five categories as given in Table 1. For the households who are not belonging to the SHGs is given in Table 2. It can be seen from the table 1 that on an average each SHG household has 2.08 rooms in CoochBehar and 1.87 rooms in Bankura at their possession. If we measure the quality on the basis of worse one then the two percentage figures for CoochBehar and Bankura differs significantly and stand at 19.06 percent and 51.30 percent respectively. On the other hand, the percentage of good quality houses in CoochBehar and Bankura are 72.81 percent and 41.89 percent respectively.

Table 1
Houses of the SHG households

| Category of Houses | CoochBehar | | Bankura | |
|--------------------|------------|--------|---------|--------|
| | Number | P.C. | Number | P.C. |
| Category I | 61 | 19.06 | 158 | 51.30 |
| Category II | 85 | 26.56 | 53 | 17.21 |
| Category III | 60 | 18.75 | 44 | 14.29 |
| Category IV | 88 | 27.50 | 32 | 10.39 |
| Category V | 26 | 8.13 | 21 | 6.82 |
| Total | 320 | 100.00 | 308 | 100.00 |

On the other hand, it can be seen from the table 2 that on an average each Non-SHG household has 1.5 rooms in CoochBehar and 1.34 rooms in Bankura at their possession. The number of best quality houses is very low for Non-SHG household. In percentage figure it stands at 5.33 and 1.49 for CoochBehar and Bankura respectively. If we measure the quality on the basis of worse one then the two percentage figures for CoochBehar and Bankura stand at 52.00 percent 79.10 percent respectively.

Table 2
Houses of the Non-SHG households

| Category of Houses | CoochBehar | | Bankura | |
|--------------------|------------|--------|---------|--------|
| | Number | P.C. | Number | P.C. |
| Category I | 39 | 52.00 | 53 | 79.10 |
| Category II | 25 | 33.33 | 8 | 11.94 |
| Category III | 5 | 6.67 | 4 | 5.97 |
| Category IV | 4 | 5.33 | 1 | 1.49 |
| Category V | 2 | 2.67 | 1 | 1.49 |
| Total | 75 | 100.00 | 67 | 100.00 |

Another measure that we like to use here to differentiate among the households of the different SHGs and Non-SHGs on the basis of the number of living rooms possessed by each household. Table 3 provides the information about that. From Table 3 we see that 26.62 percent SHG households in CoochBehar and 40.00 percent SHG households in Bankura are single roomed households. But if we compare the percentage of SHG households who possess the three or more roomed houses then it stands at 31.82 percent and 18.79 percent for CoochBehar and Bankura respectively.

One can also see from this table 3 that 33.54 percent SHG households of our total sample are

single roomed households. While the same for Non-SHG households' stands at 60.00 percent. On the other hand, 41.38 Percent SHG households and 34.00 percent Non-SHG households are recorded as

the two roomed households. Again, 25.08 percent SHG households in total sample are three or more roomed households. But for the same the percentage of Non-SHG is very low and stands at 6.00 percent.

Table 3
SHG and Non-SHG Households by Number of Rooms

| Households | | One Room Households | | Two Rooms Households | | Three or More Rooms Households | | Total Total | |
|------------|-----------|---------------------|-------|----------------------|-------|--------------------------------|-------|-------------|--------|
| | | No. | P.C. | No. | P.C. | No. | P.C. | No. | P.C. |
| CoochBehar | SHG Total | 41 | 26.62 | 64 | 41.56 | 49 | 31.82 | 154 | 100.00 |
| | Non-SHG | 27 | 54.00 | 19 | 38.00 | 4 | 8.00 | 50 | 100.00 |
| Bankura | SHG Total | 66 | 40.00 | 68 | 41.21 | 31 | 18.79 | 165 | 100.00 |
| | Non-SHG | 33 | 66.00 | 15 | 30.00 | 2 | 4.00 | 50 | 100.00 |

Sanitaion

Besides the facility of housing, cleanliness within the houses and outside of the houses is also very important for the productivity of the labour power. It claims that the houses must be built up with proper doors, windows and ventilators so that the sunlight and fresh air are able to enter in the rooms. Further, the roof and wall materials of the house would be such that it will protect its dwellers from cold wind, dusty wind and rain water. But we see that most of the houses of both SHGs and Non-SHG are not fulfilled above two criteria. Not only that, the all the single roomed households use either a corner of their living room or the balcony as cooking place. This kind of practice no doubt pollutes the inner atmosphere of a house. Further, these households also use the same dwelling unit as the night shelter of their pet animals and thus give the opportunity of positive chance of human suffering from animal transmitted diseases.

Cleanliness in the outside of houses and the practice of personal hygiene like bathing and washing of cloths and utensils do not require a lot of fund but demand for a minimum level of consciousness among the inhabitants. We see that the grass-root level training and block level training provide some sort of sense about sanitation among the SHG households through the participant members (Kar, 2014). But this consciousness is absent completely in the Non-SHG households. The proper drainage system among the households of any group is completely absent in our study area. However, the most important problem of rural sanitation is the problem of evacuation. We try to exhibit this situation with the help of the following two tables. Tables 4A to 4B depict the condition of the SHG households, while Tables 5A to 5B gives us the information about the Non-SHG households.

Table 4A
Nature of Latrines in SHG Households (CoochBehar)

| Classification | No of House holds | Percentage to total Households |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|--------------------------------|
| Open field/bamboo garden/ Jungles | 51 | 33.12 |
| Kuccha with dug well with wall made of jute sticks/ plastic sheet and without roof | 66 | 42.86 |
| Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally | 34 | 22.07 |
| Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices. | 3 | 1.95 |
| Total | 154 | 100.00 |

Table 4B
Nature of Latrines in SHG Households (Bankura)

| Classification | No of House holds | Percentage to total Households |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|--------------------------------|
| Open field/bamboo garden/ Jungles | 146 | 88.48 |
| Kuccha with dug well with wall made of jute sticks/ plastic sheet and without roof | 15 | 9.09 |
| Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally | 0 | 0.00 |
| Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices. | 4 | 2.42 |
| Total | 165 | 100.00 |

One can see from these tables 4A and 4B that, there are 33.12 percent households of CoochBehar and 88.48 percent households of Bankura of the SHGs are used open field or bamboo garden or jungles as a place of evacuation. Not only that, the percentage of SHG households who uses lower category kuccha latrine stands at 42.86 percent in CoochBehar and only 9.09 in Bankura.

If we compare Tables 4A & 4B with Tables 5A & 5B then it is clear that the households of the SHGs are enjoyed with better evacuation facility than the households of the Non-SHGs. There are 61.76 percent of SHG households use open field or bamboo garden or jungles as a place of evacuation. The same for the Non-SHG households is 96.00 percent.

Table 5A
Nature of Latrines in Non-SHG Households (CoochBehar)

| Classification | No of House holds | Percentage to total Households |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|--------------------------------|
| Open field/bamboo garden/Jungles | 46 | 92.00 |
| Kuccha with dug well with wall made of jute sticks/plastic sheet and without roof | 3 | 6.00 |
| Kuccha with earthen or Cemented Ring well and wall made of jute sticks/bamboo and with roof made of plastic or earthen tally | 1 | 2.00 |
| Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices. | 0 | 0.00 |
| Total | 50 | 100.00 |

Table 5B
Nature of Latrines in Non-SHG Households (Bankura)

| Classification | No of House holds | Percentage to total Households |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|--------------------------------|
| Open field/bamboo garden/Jungles | 50 | 100.00 |
| Kuccha with dug well with wall made of jute sticks/plastic sheet and without roof | 0 | 0.00 |
| Kuccha with earthen or Cemented Ring well and wall made of jute sticks/ bamboo and with roof made of plastic or earthen tally | 0 | 0.00 |
| Pucca with cemented pan and wall made of bamboo / corrugated tin and roof made of earthen tally corrugated tin or such supplied from govt offices. | 0 | 0.00 |
| Total | 50 | 100.00 |

What is surprising is that all the Non-SHG households of Bankura in our study area use open field or jungle for evacuation. While we find 2.19 percent pucca latrine in total sample of SHG households, but it is totally absent in case of Non-SHG households. One important point we like to open here is that roughly 70.00 percent people of our total population have used open fields or bamboo garden or jungles as their evacuation place and hence give birth the opportunity excreta pollution in the rural areas like our study area.

Drinking Water

There is no denying that the pure drinking water is a fundamental ingredient of health environment of a village and a basis means of expanding the span of human life. Its importance also lies in the fact that an extension of this system will no doubt reduce the occurrence of the most of the water-borne diseases that attack the people of this area usually with a low nutrition status. The main sources of drinking water are own hand pump in CoochBehar and public hand pump and well in Bankura. This is mainly because of depth of water level in Bankura. A detailing of these has been given in tables 6A and 6B for SHG households and in tables 7A and 7B for Non-SHG households.

Table 6A
Sources of Drinking Water of SHG Households (CoochBehar)

| Sources of Drinking Water | No of Households | Percentage to total Households |
|---------------------------|------------------|--------------------------------|
| Own Hand Pump | 142 | 92.21 |
| Public Hand Pump | 0 | 0.00 |
| Public Tap | 5 | 3.25 |
| Well | 7 | 4.55 |
| River | 0 | 0.00 |
| Total | 154 | 100.00 |

Table 6B
Sources of Drinking Water of SHG Households (Bankura)

| Sources of Drinking Water | No of Households | Percentage to total Households |
|---------------------------|------------------|--------------------------------|
| Own Hand Pump | 0 | 0.00 |
| Public Hand Pump | 98 | 59.39 |
| Public Tap | 17 | 10.30 |
| Well | 46 | 27.88 |
| River | 4 | 2.42 |
| Total | 165 | 100.00 |

It has been seen that all most all the households of the SHG and Non-SHGs use hand tube well as the source of their drinking water in CoochBehar, in percentage it stands at 89.21 percent for all the SHG and Non-SHGs households in CoochBehar. On the other hand, main source of drinking water in Bankura is Public Hand Pump. It stands at 62.32 for all the SHG and Non-SHGs households in Bankura. 46 households of SHGs in Bankura and 7 SHG households in CoochBehar, use

well as their source of drinking water. In percentage figure it stands at 27.88 percent and 4.55 percent respectively. But the alarming is that we see 10 households of Bankura and 2 households of CoochBehar have been using earthen ring well water as their drinking water. This type of open well no doubt enhances the positive chance of the water borne diseases among the user. Also we find some households in Bankura

Table 7A

Sources of Drinking Water of Non-SHG Households (CoochBehar)

| Sources of Drinking Water | No of Households | Percentage to total Households |
|---------------------------|------------------|--------------------------------|
| Own Hand Pump | 40 | 80.00 |
| Public Hand Pump | 0 | 0.00 |
| Public Tap | 6 | 12.00 |
| Well | 4 | 8.00 |
| River | 0 | 0.00 |
| Total | 50 | 100.00 |

Table 7B

Sources of Drinking Water of Non-SHG Households (Bankura)

| Sources of Drinking Water | No of Households | Percentage to total Households |
|---------------------------|------------------|--------------------------------|
| Own Hand Pump | 0 | 0.00 |
| Public Hand Pump | 36 | 72.00 |
| public Tap | 6 | 12.00 |
| Well | 3 | 6.00 |
| River | 5 | 10.00 |
| Total | 50 | 100.00 |

We also see that some of the households in both the sample use street tap water for drinking, though in some cases they have to go far away to collect it. No doubt it is a healthy practice and we recommend expanding such facilities.

Some Major Findings

1. The first point to be mentioned here is the construction of houses. While most of the houses in CoochBehar, are made of corrugated tin, but in Bankura almost all house-walls are made of mud and maximum roof of the hoses are made of thatch.
2. Another important difference we like to put here is the number of rooms possessed by the households of our sample. It can be seen from the table 1 that on an average each SHG household has 2.08 rooms in CoochBehar and 1.87 rooms in Bankura at their possession. Again from Tables 1 and 2 we see, on an average each SHG household has 1.97 rooms in total sample at their possession and the same for the Non-SHG household stands at 1.42. All accounts include the kitchen area of the households.
3. If we have a look on the houses on the basis of their quality then the percentage of good quality houses in CoochBehar and Bankura stands at

72.81 percent and 41.89 percent respectively. On the other hand, if we measure the quality on the basis of worse one then the two percentage figures for CoochBehar and Bankura also differs significantly and stand at 19.06 percent and 51.30 percent respectively. Again, from Tables 1 and 2 we see that 19.11 percent SHG houses in total sample are best quality houses. While only 3.52 percent Non-SHG houses in total sample are best quality houses. Further, if we measure the quality on the basis of worse one then the two percentage figures for SHG and Non-SHG households in total sample stands at 34.87 percent and 64.79 percent respectively.

4. From Tables 3 we see that 26.62 percent SHG households in CoochBehar and 40.00 percent SHG households Bankura are single roomed households. But if we compare the percentage of SHG households who possess the three or more roomed houses then it stands at 31.82 percent and 18.79 percent for CoochBehar and Bankura respectively. Further, if we differentiate SHGs and Non-SHGs households on the basis of the number of living rooms possessed by each household then we get from table 3 that 33.54 percent SHG households of our total sample are single roomed households. While the same for Non-SHG households' stands at 60.00 percent. Again, if we compare among the different categories of SHG households on the basis of the number of living rooms then we see it is higher for educated, general and mixed group households compared to the SC and Muslim group households.
5. One can see from the table 4 that the SHG households of the CoochBehar are enjoyed with better evacuation facility than the SHG households of the Bankura. There are only 33.12 percent households of CoochBehar and 88.48 percent households of Bankura are used open field or bamboo garden or jungles as a place of evacuation. Again, from Table 4 we get that 61.77 percent SHG households and 96.00 percent Non-SHG households use open field or bamboo garden or jungles as a place of evacuation.
6. Another remarkable difference lies in the sources of drinking water among CoochBehar and Bankura. While 89.21 percent of total SHG and Non-SHG households in CoochBehar uses own hand tube well for drinking water but we see no use of the same in Bankura. The main sources of drinking water in Bankura are public hand pump and well. In percentage these two figures are 62.32 percent and 29.70 percent respectively for all SHG and Non-SHG household in Bankura. If we add these two items then it becomes 92.02 percent.

Conclusion

This study investigated the impact of microfinance on the quality of life of the poor in Nadia district of West Bengal. It is observed that employment, income, expenditure and saving of the respondents have increased after joining the

microfinance programme. The respondents have also been able to improve their housing condition, sanitation system, education and health care facilities through microfinance facilities. Except few almost all the respondents are benefited through microfinance programme. From the above discussion we conclude that microfinance programme has been able to improve the quality of life of the rural poor in Nadia district of West Bengal.

It is needless to say that all most all the households of our sample are housed inadequately. More than one third households of SHGs are single-roomed household and only one fourth households have a separate cooking unit at their possession. What is more is that a majority of the households of our sample have shared their living room with their pet animals. Undoubtedly, this kind of practice increases the opportunity of incidence of diseases transmitted from the animal being. Further, the common use of a portion of their rooms as kitchen unit is a general practice among the households of our Sample. The intensity of this kind of use is rather acute among the households of non-SHGs. The other two indicators that have been used to measure the quality of life of the people of our Sample exhibit the picture that is remained far away from the reasonable standard.

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