

A Research Study on Development of Self-Help Groups in Belgaum District

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ABSTRACT

Self-Help Group (SHG) program is a pragmatic approach to eradicate poverty. It is initiated as a self-employment program in the jargon of poverty eradication measures as well as empowerment program in the country. The SHG program was initiated in Belgaum District of Karnataka State in 2000 by the Govt. with a view to bring more poor women under this program to make them empowered politically, socially and economically. But the development of Women Self Help Groups (WSHGs) is very slow in terms of its number, membership, accumulation of funds and size of disbursement of funds among beneficiaries. There is a dire need of effective efforts from all sides to make the development process of WSHGs strong and sustainable in the district.

Keywords: Self-help groups, Growth rates, Bank linkages

1.0 Introduction

Belgaum district is one of the 30 districts of Karnataka. Under the Stree-Shakti Scheme, Department of Women and Child Development has launched Women SHG Programme on October 18, 2000 in the district in response to the proclamation of the programme state-wide by then Chief Minister S.M.Krishna. The number of women SHGs was increased from 10100 in 2003-04 to 12120 in 2006-07 and 13398 in 2009-10 in the district due to impact of this programme. Meanwhile the membership of these SHGs was also increased from 144840 to 215980; bank loans availed SHGs were increased from 2343 to 10576 and the bank loan amount availed by the members was increased from Rs 614.45 lakh to 5878.71lakh. So a micro level study of women SHGs in Belgaum District is undertaken to find out the actual trends of growth and development of Women Self-Help Groups (WSHGs) and their future in the district.

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2.0 Importance of the study

Mahatma Gandhi says “women are the noblest of God’s creation”. Really woman is the great teacher of all time; home is her school and family members are her students. Woman has been praised as Goddess. In the yester year she was encircled by the shackles of slavery. She had no freedom of choice and to avail the opportunities. So women’s emancipation, women-development and women-empowerment are the need of the hour everywhere in the modern-time. ‘Self-Help through Mutual Help’ the logical concept was initially developed by women. In male dominated society, women have no money or source of income for their personal expenditures or to spend on their own choices.

To overcome such difficult situations, women in rural and industrial areas form the group of likeminded same category women from the same locality. These women use to save some part of money given to them by the family head for monthly household expenditure. They contribute so-saved amount to the common fund of the group. They draw the lottery and lucky winner can get the fund free of interest. The so-received fund could be repaid in the form of monthly contribution to the common fund. Such fund from the group would help the women to meet their personal expenditures or to purchase ornaments or to spend for the betterment of her children. Such group use to consist of 10-15 members. Members of the group use to contribute their savings monthly; use to meet monthly for regular draw of lottery at someone member’s house. They use to call this scheme ‘Besi’ in Kannada. ‘Besi’ means ‘to weld’. It is united effort to solve one another’s financial problem among the group. Now the ‘Besi’ scheme in the modem jargon coined as ‘Self-Help Group’ which is popularly known as SHG. In the light of women empowerment the development and growth of WSHGs is essential in the district thus the present study has been take to find out the facts related to their development and growth.

3.0 Review of Literature

About SHG, Rego (2006) states “The SHG movement in India, especially in the states like Tamil Nadu, has come of age and though men can also form themselves into SHGs, the term has become synonym with women groups.

Today SHG movement has acquired more than one objective to alleviate poverty in rural areas and also to empower women particularly the rural and semi-urban folks.” According to Raj (2006), “SHGs are the powerful media to solve many of the problems of rural India such as removal of poverty, improvement of standard of living, the development of rural economy, empowerment of women and building democratic way of living.” I too endorse the views of both Prof Paul A Rego and Sudhir Raj that The WSHGs have been playing vital role in attainment of assigned goals.

NABARD initiated SHG programme in Karnataka in 1986- 87. Further it was extended country-wide in 1991-92. In this context, the then chief Minister of Karnataka Shri.S.M.Krishna initiated the SHG movement through Department of Women and Child Development under its Stree-Shakti Scheme in October 2000 for eradication of poverty particularly in rural areas. The SHG programme was launched in all the 30 districts and 175 talukas of the State. However the SHG movement was started in Belgaum district by Department of Women and Child Development in the year 2000. The SHG promoted by the DWCD (Department of Women and Child Development) are the hundred per cent women SHGs.

Stressing on the WSHG movement in Belgaum District Uppar (2010) says “To start a self-help group under Stree-Shakti programme, there needs to be team of 15 women, with 75% of them from the below-poverty line. After registration, each team member gets Rs 25,000 bank loan, including Rs 10,000 given by the government as subsidy”. The WSHG Programme was initiated in the Belgaum District with a great hope of women empowerment and thereby eradication of poverty.

Several studies have been undertaken on the development and impact of SHG programme in the district but no efforts have been made on the specific focus on the trends in growth and development of WSHGs in the district. My present research work intends to fill the gaps of early research works.

4.0 Statement of the Problem

The Stree-Shakti programme implemented to empower rural women through the formation of Self-Help Groups (SHGs) is making a silent revolution

in the district but it needs certain efforts without which the revolution will become weak in future.

5.0 Objectives of the study

SHG Programme has been being used as a participatory approach to empower women since woman is partner of development and thereby eradicating of poverty at gross-root level. There is need to conduct the research study to assess the development of SHGs at micro-level. My present research work has the objectives: (i) to assess the development and growth of SHGs in Belgaum District during 2003-2010, (ii) to work-out the growth rates in terms of size, membership, savings accumulation, fund-accumulation and loan disbursement and their trends, (iii) to find-out the sustainability of their development and (iv) to give suitable suggestions.

6.0 Hypotheses

For working-out the trends in development of WSHGs in Belgaum District the hypotheses are framed as following:

H1: A special attention is necessary for sustainable development of SHGs in Belgaum District.

H2: The development of WSHGs membership is independent of the size of WSHGs.

H3: The fund-position and loan disbursement have positive trends.

7.0 Methodology

A brief description about the selection of topic, sources and method of data collection and analytical techniques used during the study are given below:

7.1 Selection of topic

The WSHG Programme has been gaining more significance from the policy-makers' point of view as well as research in the district. There is a need for comprehensive study on development of WSHGs in the district to find out

actual trends in growth and development these primary institutions as instrument of women empowerment and poverty-eradication. Hence the topic on the development of WSHGs in Belgaum District is selected for the present study.

7.2. Data collection and analysis

Secondary data are collected from the annual reports of Belgaum District Statistics Office and data published newspapers and articles. Some WSHGs were visited randomly to confirm the actual functioning of these institutions.

The simple statistical and mathematical methods such as percentage, ratio, index, correlation and tabular methods are used to process and analyze the data.

8.0 Limitations of Study

The study has the following limitations:

- (i) The study covers only the development aspects of WSHGs of Belgaum District.
- (ii) It depends only on the secondary data.
- (iii) It used simple methods like average, per centage, tabular and graphic methods.

9.0 Hypotheses Testing and Result Analysis:

The data pertaining to the development of WSHGs of Belgaum District are collected from the various sources of secondary and they are processed to test the hypotheses as under to find-out the results:

9.1. H1: A special attention is necessary for sustainable development of SHGs in Belgaum District:

I have used only five years statistical data from 2003-04 to 2009-10 because the data pertaining to the years 2000-01,2001-02, 2002-03,2007-08 and 2008-09 are not available. The above data is analysed in Table-1.

Table 1: Growth of WSHGs & Members in Belgaum District (2003-2010)

Sl. No	Year	No of SHGs	Total Members	SC Member	ST Member	Others Member
1.	2003-04	10100	144848	21336	10128	113384
2.	2004-05	10100	164400	23138	11215	130047
3.	2005-06	10100	164322	23467	12127	128728
4.	2006-07	12120	190986	26588	13909	150489
5	2009-10	13398	215980	30345	14487	171148

Source: Belgaum District Statistics Office Reports: 2003-10.

As shown in Table-1 the number of SHGs remained unchanged from 2003-04 to 2005-06. It shows no efforts were made by promoters to form new SHGs in the district. However the number of SHGs has been increased from 10100 in 2005-06 to 12120 in 2006-07 and 13398 in 2009-10. It has registered the SHGs average annual growth rate of 6.53% in the district during 2003-10. To be more accurate on nature of growth of WSHGs in the district the growth rate method is used to find out the results:

Growth Rates (GrR) Method: It shows the growth-percentage of the variable in question in relation to time-element. The formula used to find out the growth rate is $GrR = \frac{a_1 - a_0}{a_0} \times 100$

GrR=Growth Rate in percentage, a= Data, 0=Just Previous Year, 1= Current Year

By using the said formula the following growth rates are worked-out in the following Table-2.

- (i) WSHG Growth Rates
- (ii) Total Member Growth Rates
- (iii) SC Member Growth Rates
- (iv) ST Member Growth Rates
- (v) Others Member Growth Rates

Table 2: Growth Rates (%)

Sl. No	Year	WSHG's	Total Members	SC Member	ST Member	Others Member
1.	2003-04	-	-	-	-	-
2.	2004-05	0	13.50	8.45	10.73	14.70
3.	2005-06	0	-0.05	1.40	8.13	-1.02
4.	2006-07	20	13.96	13.30	14.69	16.90
5	2009-10	10.54	13.09	14.13	4.16	13.73

Source: Processed Data from Table-1

Result Analysis: The following results have been drawn on the basis of Table-2 data pertaining to the development of WSHGs in Belgaum District:

- (i) There was no growth of WSHGs at all in the district during 2003-06 i.e. for 3 years.
- (ii) The growth rate was 20% in the year 2006-07 but it declined to 10.54% in 2009-10
- (iii) There were also instabilities in growth rates of WSHGs members.

The H1 hypothesis is tested and we find that a special attention is necessary for sustainability of the development of WSHGs in the district.

9.2. H2: The development of WSHGs membership is independent of the size of WSHGs.

The SHGs members are belong to different castes, tribes, religions and languages. The above Table-1 gives the picture of WSHGs members in the district and their growth during 2003-2010. The number of total members is increased from 144848 in 2003-04 to 190986 in 2006-07 and 215980 in 2009-10. The total membership of SHGs was increased by 9.82 per cent per annum during 2003-10 in the district. The ratio of the functional relation between WSHGs growth rate and its Members' growth rate is used as indicator of the interdependency relation between the said two variables. It is done by using the 'Growth Rate Ratio':

Growth Rate Ratios (GrRR): It shows functional relation between two variables in question.

The formula used to find out the growth rate ratio is $GrRR = \frac{GrRb}{GrRa}$

GrRR= Growth Rate Ratio, GrR= Growth Rate, a&b= Variables

By using this formula the GrRR between Gr of WSHGs to its members, of all categories, are worked-out in the Table-3.

Table 3: Growth Rate Ratios (%)

Sl. No	Year	WSHG's (Variable =a)	Total Member (variable=b)	SC Member (variable=b ₁)	ST Member (variable=b ₂)	Others Member (variable=b ₃)
1.	2003-04	-	-	-	-	-
2.	2004-05	0	∞	∞	∞	∞
3.	2005-06	0	∞	∞	∞	∞
4.	2006-07	20	0.70	1.67	0.73	0.85
5	2009-10	10.54	1.24	1.34	0.39	1.30

Source: Processed Data from Table-2

Result Analysis: The following results have been drawn on the basis of Table-3 data pertaining to the development of WSHGs in terms of growth rate ratios in Belgaum District:

- (i) The GrRRs are infinites (∞) in 2003-4 and 2005-06.
- (ii) The GrRRs are higher in case of SC members than other category members i.e. $1.67 > 0.70 > 0.73 > 0.85$ in 2006-07 and $1.34 > 1.24 > 0.39 > 1.30$ in 2009-2010.
- (iii) If the value of GrRR =1, there is dependency between the size of WSHGs and development of WSHGs membership. But in above cases GrRR is $\neq 1$.

The **H2** hypothesis is tested and it is found that the development of WSHGs membership is independent of the size of WSHGs.

9.3 H3: The fund-position and loan disbursement have positive trends.

WSHG's have mainly three sources of funds viz. Own-savings, loan from linkage-banks and revolving funds from government. Table-4 gives the data pertaining to sources of WSHGs fund in the district:

Result Analysis: The following results have been drawn on the basis of data from Table-4:

- (i) **WSHG's having Savings:** Since saving is the mandatory eligible condition to join the SHG, almost all SHGs in the Belgaum district have mobilized savings. The number of SHGs having savings in the district increased from 10100 in

2003-04 to 12120 in 2006-07 and 13398 in 2009-10. They have been grown by 4.66% p.a. The year-wise growth of WSHGs having savings is worked-out in the following Table-5 by using the growth rate method i.e. $GrR = \frac{a1-a0}{a0} \times 100$

Table 5 has shown that (a) the year-wise growth rate was zero till 2005-06 and (b) it was increased to 20% in 2006-07 but declined to 10.54% in 2009-10.

Table 4: Sources of Fund of Women SHGs in Belgaum District

S. No	Details/Year	2003-04	2004-05	2005-06	2006-07	2009-10
1.	No of SHGs have savings	10100	10100	10100	12120	13398
2.	Savings Accumulated	985.32	186734	2454.51	3029.35	4468.48
3.	No of SHGs taken loans from banks	2343	4417	6780	7609	10576
4.	Total Loan amount taken from banks	614.45	1361.53	2278.92	2991.74	5878.71
5.	Revolve Fund Released by Government	269.95	415.15	505.00	504.90	669.90

Source: Belgaum District Statistics Office Reports: 2003-10.

Table 5: Growth of WSHGs having Savings

Year	No of SHGs have savings	GrR (%)
2003-04	10100	-
2004-05	10100	00
2005-06	10100	00
2006-07	12120	20
2009-10	13398	10.54

Source: Processed Data from Table-4

(ii) WSHGs Accumulated Savings Amount: The accumulated savings of these SHGs was increased from Rs 985.32 lakh in 2003-04 to Rs.3029.35 lakh in 2006-07 and Rs 4468.48 lakh in 2009-10. The average annual growth rate of the accumulated savings by SHGs increased to 50.5% during 2003-10. However its year-wise growth rates and growth rate ratio between the WSHGs having savings and WSHGs accumulated savings are worked-out by using the methods that is shown in the following Table-6:

Table-6: Growth of WSHGs Accumulated Savings

Year (1)	No. of SHGs having savings (2)	GrR (%) of SHGs having savings (3)	Savings Accumulated (4)	GrR (%) of savings Accumulated (5)	GrRR of (3)& (5)= (5)÷(3) =(6)
2003-04	10100	-	985.32	-	-
2004-05	10100	00	186734	89.52	∞
2005-06	10100	00	2454.51	31.44	∞
2006-07	12120	20	3029.35	23.50	1.18
2009-10	13398	10.54	4468.48	42.15	4.00

Source: Processed Data from Table-4

Table-6 revealed the fact that (i) the growth rate of savings accumulated by WSHGs had declined till 2006-07 but increased in 2009-10 however it is positive and (ii) the growth rate ratio between *GrR* of SHGs having savings and *GrR* of savings accumulated were infinite during 2004-06 but it became 1.18 in 2006-07 and 4.00 in 2009-10.

(iii) SHGs and Bank Loans: The main function of SHG is to link with bank loan means to enable the poor to borrow from bank. The number of SHGs has taken loans from the banks like State Bank of India, Syndicate Bank, Canara Bank,

Belgaum District Co-Operative Credit Bank etc. has been increased from 2343 in 2003-04 to 7609 in 2006-07 and 10576 in 2009-10 meanwhile the percentage of SHG-bank linkage in the district has been increased from 23.19% to 78.93%.The growth rate of bank-linkage and the growth rate ratio between SHGs and bank-linkage are calculated in the following Table-7:

Table7: Growth of WSHGs and Bank-linkage

Year (1)	No of SHGs (2)	GrR (%) of SHGs (3)	No of SHGs taken loans from banks (4)	GrR (%) of SHGs taken loans from banks (5)	GrRR of (3)&(5) =(5)÷(3)=(6)
2003-04	10100	-	2343	-	-
2004-05	10100	00	4417	88.52	∞
2005-06	10100	00	6780	53.50	∞
2006-07	12120	20	7609	12.23	0.61
2009-10	13398	10.54	10576	38.99	3.70

Source: Processed Data from Table-4

Table-7 shows (i) the *GrR* of SHGs taken loans from banks means bank-linkage had declined till 2006-07 (12.23%) but increased to 38.99% in 2009-10 and (ii) the *GrRRs* between WSHGs and bank-linkage WSHGs were infinite during 2004-06 but it became 0.61 in 2006-07 and 3.70 in 2009-10.

(iv) WSHGs and Revolving Fund by Government: Table-8 shows (i) the revolve fund by the government to WSHGs had been increased in quantum but its year-wise growth rate declined and became negative in 2006-07 and (ii) *GrRR* between WSHGs and revolve fund *GrR* was infinite till 2005-06, became negative in 2006-07 and rose to 3.10 in 2009-10.

Table-8: Growth of WSHGs and Revolve Fund

Year (1)	No of SHGs (2)	GrR (%) of SHGs (3)	Revolve Fund Released by Government (4)	GrR (%) of Revolve Fund (5)	GrRR of (3)&(5)= (5)÷(3)=(6)
2003-04	10100	-	269.95	-	-
2004-05	10100	00	415.15	53.79	∞
2005-06	10100	00	505.00	21.64	∞
2006-07	12120	20	504.90	-0.02	-0.001
2009-10	13398	10.54	669.90	32.68	3.10

Source: Processed Data from Table-4

(v) Shares of each Source in WSHG-Funds: SHGs collect the funds mainly from three sources viz. (a) savings of the members (b) loans from banks and (c) revolving funds and incentives from the Government. SHGs use these funds to lend loans to their loan needy members for both consumption and productive purposes. The details of fund-sources, share of each source and their growth rates are explained in the following Table-9.

Table-9 reveals the truths as; (i) the share of savings remained higher than other-sources till 2006-07 but share of bank-loans became higher than others in 2009-10, (ii) the share of savings has been declined continuously, (iii) the share of bank-loans has been increased persistently and became higher and important source, (iv) the share of revolving-fund always remained lower than others and it has been declined continuously, (v) the *GrRR* between the number of SHGs and total fund was infinite till 2005-06 but it became 1.23 in 2006-07 and 6.53 in 2009-10.

Table 9: Growth of WSHGs and Shares of each Source of Fund

Year (1)	No of SHGs /(Gr) (2)	Revol ve Fund/(Gr) (3)	Saving s /(Gr) (4)	Bank Loan/ (Gr) (5)	Total Fund/ (Gr) (6)	Shar e- Savi ngs (%) (7)	Share- Bank Loan (%) (8)	Share - Revol ve Fund(%) (9)	GrRR of (2) & (6)Grs = (6)÷(2) = (10)
2003 -04	10100 (-)	269.95 (-)	985.32 (-)	614.45 (-)	1869.7 (-)	52.70	32.90	14.40	-
2004 -05	10100 (00)	415.15 (53.79)	1867.3 (89.52)	1361.5 (121.5)	3644.0 (98.90)	51.25	37.36	11.39	∞
2005 -06	10100 (00)	505.00 (21.64)	2454.5 (31.44)	2278.9 (67.38)	5238.4 (43.75)	46.86	43.50	09.64	∞
2006 -07	12120 (20)	504.90 (-0.02)	3029.3 (23.50)	2991.7 (31.28)	6525.9 (24.58)	46.42	45.84	07.74	1.23
2009 -10	13398 (10.54)	669.90 (32.68)	4468.4 (42.15)	5878.7 (96.50)	11017 (68.82)	40.56	53.36	06.08	6.53

(Fund in Rs, Gr in %)

Source: Processed Data from Table-4

(vi) Distribution of Loans by SHGs: In Belgaum district, most of the SHGs have been acting as intermediations in SHG-Bank linkage programme. They borrow loan from banks and lend it to their members. Moreover, SHGs collect the funds mainly from three sources viz. (a) savings of the members (b) loans from banks and (c) revolving funds and incentives from the Government. SHGs use these funds to lend loans to their loan needy members for both consumption and productive purposes.

The growth of total members received loans from SHGs in the Belgaum district is given in the Table-10.

Table 10: Growth of members received loans from WSGHs in Belgaum District from 2003-04 to 2009-10 (Rs in lakh)

Year (1)	No of SHGs (2)	GrR (%) of SHGs (3)	No of SHGs Members taken loans (4)	GrR (%) of SHGs Members taken loans (5)	GrRR of (3) & (5) = (5)÷(3) = (6)
2003-04	10100	-	2159	-	-
2004-05	10100	00	5968	176.42	∞
2005-06	10100	00	7520	26.00	∞
2006-07	12120	20	9002	19.71	0.99
2009-10	13398	10.54	11388	26.51	2.52

Source: Compiled data & Belgaum District Statistics Office Reports: 2003-10.

Table-10 shows (i) the growth rate of members taken loans from SHGs has been declined till 2006-07 but it is increased in 2009-10 and (ii) the GrRR between the number of SHGs and members taken loan remained infinite till 2005-06 but it became 0.99 in 2006-07 and 2.52 in 2009-10.

10.0 Findings, Suggestions and Conclusion

10.1 Findings and suggestions: The result analysis of the data processed related to the development of WSHGs in Belgaum district of Karnataka finds out the following facts and certain concrete suggestions are made to encourage the development of WSHGs in the district:

(i) There was continuous increase in SC member growth rate but in case of ST and other members' it was fluctuating continuously that shows the SHG program is more popular among SC members of the society. The number of schedule caste members increased from 21336 in 2003-04 to 30345 in 2009-10.

The increase was at the rate of 6.3% p.a. during 2003 -10. Similarly the schedule tribes' members also increased from 10128 in 2003-04 to 14487 in 2009-10. It registered annual average growth rate 6.49 % between 2003-04 and 2009-10. The number of other-caste members increased from 113384 in 2003-04 to 171148 in 2009-10. The increase was at the rate of 7.27% p.a. during 2003 -10. However the percentages of SC and ST membership are lower comparatively with others so government should make its motivating efforts more effective.

(ii) The growth of WSHGs in the district in terms of growth-rate of members remained more or less same (between 13%-14%) during 2003-10. Hence the efforts from government and NGOs end are required to motivate the target group people to join SHG programme.

(iii) In the district, the total accumulated fund of WSHGs increased from Rs.1869.72 lakh in 2003-04 to Rs.11017.09 lakh in 2009-10. So the fund was increased by 69.89% p.a. during said period. However there were fluctuations in their year-wise growth rates, anyhow the trend declined till 2006-07 but started rising in 2009-10. Thus the development of WSHGs in the district in terms of fund accumulation is also supports the need for effective efforts from all sides for their development in the district.

(iv) The proportionate ratio between WSHG growth-rate to SHG fund growth rate was infinite till 2005-06 but it became 1.23 in 2006-07 and 6.53 in 2009-10. It implies the dire need of motivating efforts from Govt. and NGOs in terms of sanctioning more revolving-funds and financial assistance.

10.2 Conclusion

'Self-Help through Mutual Help' the logical concept was initially developed by women. In male dominated society, women have no money or source of income for their personal expenditures or to spend on their own choices. A sincere effort has been being made by the Govt. to bring more women under SHG movement to empower them politically, socially, psychologically and economically in the state, in general, and in the district, in particular.

But the development of WSHGs remain stable or same till 2005-06 that shows the SHG program was not popular in the district that shown lack of motivating efforts from the motivators end. Meanwhile the development of fund was also not attractive to ensure to meet the financial requisites of the members.

The joint responsibility, to some extent, discouraged the women to join SHG movement. The worked-out growth rates and ratios in terms of size, membership, accumulation of funds and disbursement of funds show the slow development of WSHGs in the district and there is need for motivating efforts by Govt., NGOs and voluntary private associations and individuals for the development of WSHGs in the district.

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