REVIEW OF LITERATURE

The present study is designed with a view to examine the impact of Self Help Groups on empowerment of women. A comprehensive review of literature is essential for any good research endeavour as it provides background information to aid researcher in designing and analyzing research work. Since early 1980's, a large number of studies have examined the various dimensions of micro finance programmes and women empowerment. Several international organizations Action Aid, Consultative Group to Assist the Poorest (CGAP) and Overseas Development Authorities (ODA) have conducted case studies and organized workshops in various countries. The workshops had looked mainly into the experiences of different countries and the impact of micro finance programme in a cross cultural perspective. Other sources of information include published and unpublished material including material from the Micro Credit summit (February 1997 & 2001) and action research programme of IRMA, NIRD, CiRDAP Digest. An attempt is made in this chapter to give a brief account of literature related to empowerment of women and Self Help Groups under the following heads:-

- Studies on Empowerment of Women and need for Self Help Groups.
- Studies on Impact of Self Help Groups.

Studies on Empowerment of Women and need for Self Help Groups

From the development experiences of many western countries, it was found that there is correlation between women empowerment through education, poverty entitlement and dismantling of gender discrimination in employment and in holding of public and political office and those in the professions particularly judiciary and economic growth in its totality encompassing capital formation, human resources development, technological advancement and professional managerial competencies. Thus,
women have been recognized as being critical to the success of the development process, pointing out that the government’s major thrust has been on providing women with access to the factors of production (Beijing conference, UN Report, 1995).

Batiwala (1994) identified three approaches to women’s empowerment: the integrated development approach which focused on women survival and livelihood needs, the economic development approach which aimed to strengthen women’s economic position and the consciousness approach which organized women into collectives that address the source of oppression.¹

Adam (1992) argues that empowerment paradigm has replaced client treatment, which dominated social work in former decades. This offers an overview of challenges and ambiguities of the empowerment paradigm in term of wide range of relationships from individuals to communities. It describes self help as the most significant traditional activity in Britain on which empowerment practices draws.²

According to Saguna B (2001) the process of empowerment has provided a broad based activity scheduled to the regional, national and global agencies in which participation has been highlighted. By this method the participation of the women in decision making process could be enhanced manifold and progress can be attained in short time. The process of empowerment helps to identify areas to be targeted and in planning strategies for action and outcomes. Empowerment is not a process which is horizontal or vertical but a process which goes round in a circle.³

Hill (1990) strongly felt that there is need for deliberate policy of bringing about occupational diversification by encouraging rural industries and support services. Bhagya Laxmi J (2000) also states that the national policy for empowerment of women seeks to adopt an integrated approach towards empowering women through effective convergence of existing services, resources, infrastructure and man power in both women specific an women related sector.
Verma S.K and Saidu Vallular (1991) from there study on self employed women in Gujarat have observed that the key factors that make the women in the inferior position are poor economic status, limited choice in decision making in financial matters and non availability of opportunities in money generating activities.

Rani (1992) conducted a study on potential women entrepreneurs with the objectives of exploring the factors that promoted women to start their own business. She found that desire to do something to be independent was the prime motivating factor, which has influenced women irrespective of their age in setting up their units. Some women viewed entrepreneurship as a tool for earning.

According to Nanavaty Reema (1992) economic empowerment is the basis of social and economic empowerment for the poor women. The process of liberation starts only when they are unable to survive the economic and ecological marginalization through on going and local productive work. Through their efforts they are organized and had established a foot holds in the main stream of the economy.

Karl M (1995) studied the role of empowerment of women in decision making and defined empowerment as multifaceted process, involving pooling of resources to achieve collective strength and countervailing power and the improvement of manual and technical skills, administrative, managerial and planning capacities and analytical reflective abilities of local women.4

According to Pillai J.K (1995) empowerment is an active multidimensional process which enables women to realize their full identity and power in all sphere of life. Power is not a commodity to be transacted it has to be acquired and once acquired it need to be exercised, sustained and preserved.5

According to Lalitha Rani N (1999) women form an important segment of labour force and economic role played by them cannot be isolated from the total framework of development as the role of degree of integration of women in economic development is always an indicator of economic interdependence and social status. Chaudhary (1996) also stressed the need for sharing
women empowering strategies to make them effective and result oriented. She also examines the advantage of organizing women group thereby creating a new sense of dignity and confidence to tackle their problem with a sense of solidarity and to work together for a cause of economic independence.6

Carr Marilyn (1997) reviewed economic empowerment in South Asia. They defined empowerment "as a process of challenging existing power relation and of gaining greater control over the sources of power. Further the goal of women empowerment is to challenge patriarchal ideology to transform the structure and institutions that reinforce and perpetuate gender discrimination and social inequality. Empowerment enables poor women to gain access to and control of both material and information sources. Abdur Rab (1998) also emphasis on women's freedom of choice and power to control their own lives at both the personal and social levels. Empowerment is simply gaining power to make their choice heard to contribute to plans and decision that affects them to use their expertise at work to improve their performance and performance of whole organization.7

Ghosh D. K (1998) conducted research on women entrepreneurs in India and suggested models for the development. He reported that emphasis on economic development without attention to quality of life has resulted in uneven economic growth but not development of the society. The goal of development is not merely to initiate the process of economic growth but also a process which will improve the lives of people. This implies improvement in the quality of life in all segment of the population particularly those groups that have been traditionally marginalized such as women.8

Oommen (1999) covered all district and municipalities of the Kerala state where urban community development society was functioning. The study has reviewed the progress of the programmes under four heads: impact on poverty, income generating programmes, and thrift and credit societies and women empowerment. Some of the major findings are, about 15% household are non poor, housing conditioning in Allazppuza and Malappuram have improved to some extent largely through convergence of resources and inputs
from different agencies and awareness of various communicably and non
communicable diseases.

Rajeshwari and Sumangala (1999) explored the problem and
prospects in women entrepreneurship and stated that women
entrepreneurship enables to pool the small capital resources and skill
available with women. It paves the way for fuller utilization of capital and also
mobilizes the female human potentials.

Tripathi O.P (1999) said that the success of the SHG movement has
not only helped in realizing the fact that rural poor are able to save or capable
enough to repay but also open potential market for formal financial
institutions. It is in the context that the emerging needs of rural poor towards
new innovative products of micro finance should be dealt with serious
attention. The winds of change should reach the remotest part of the country
where lies the potential clients of micro finance.

Manimekalai and Jayeswari (2000) reported that SHG is considered as
a viable organization for the poor particularly women for delivering micro
credit in order to undertake entrepreneurial activities. Some of the studies of
SHG of rural poor particularly those managed by women successfully
demonstrated how mobilized and manage thrift activities, appraise credit
needs, enforce financial disciplines, maintain credit linkage with banks and
effectively undertake income generating activities etc. repayment of the lone
within the group is satisfactory. Kalian also keeps that same view suggests
that “emphasis should be given first to make rural poor come out of their
domestic setup and to join SHG. Then according to their needs, interest, skill
and feasibility they should be encouraged to under take the micro enterprises
in concerned field.”

Laxmi R.K (2001) studied SHG as innovation in financing poor and
revealed that a large number of institutions are at present proving credit to rural
and tribal poor. Yet it is inadequate. The SHG’s can create unique alternative
need based credit delivery mechanism by pooling their merger resources for
catering to their consumption and occupational requirements.⁹
Dogra Bharat (2002) studied women SHG's as spirit of entrepreneurship and examined with the result of various credit programmes. He found that dissatisfaction within the experiences has demanded new modalities to provide effective financial services to rural poor. Research in various countries has brought to light the facts that SHG play a significant role in mobilizing substantial amount of savings. Rangi P.S (2002) also observes SHG's in Orissa state as a sources of inspiration for women welfare. Nowadays SHG has become an alternate to achieve the objectives of rural development programme. SHG disburse micro credit to the rural women and encourage them to enter into entrepreneurial activities.

Sablok Smita, (2006) presented a paper 16th Biennial Conference of the Asian Studies Association of Australia in Wollongong 26 June - 29 June 2006. she expressed that Self-help groups (SHGs), in rural areas, have provided an alternative to prevailing gender roles for women at the local level. Most of the SHGs and their activities remain oriented toward becoming good savers and good creditors. As social and socialized beings women's choices are inextricably linked with the family and SHGs as an emerging structure has to still function in a patriarchal society. The common identity of these SHGs is formed around the issue of working for material benefits. The changes in gender relations were very much benefit-based, susceptible to pressure and women had to justify their action in terms of benefits received. SHGs are designed to stand on two pillars – credit (condition) and social reform (position). Self-help as practiced from the economic perspective of credit management requires entrepreneurship and competitiveness at the individual level. On the one hand, 'It is important to help the women "think big,"'. What is often overlooked is that, the SHG efforts remain context-bound, localized and dependent on the facilitator. It needs to be recognized that women's needs and interests can be different in different areas of the country. The condition and position of women in different areas and even within the same group are not the same. Kinship and marriage patterns, caste and class differences, differences in the capacity of facilitating organizations would require different approaches to SHG formation and functioning in different areas of the
country. The SHGs have the possibility of developing groups of organized, assertive and empowered women at the grassroots level.\textsuperscript{12}

An impact study conducted in seven wards with 2003 risk families in Alappuzha by the Department of Statistic University of Kerela revealed that families with less than two meals per day had gone down from 57% in 1993 to 49.50% in 1996, families with one or more illiterates fell from 26.5% to 17.8% and families with person addicted to alcohol declined from 32.5% to 22.1%.

Punithavathy P and Eswaran R (2002) conducted research on empowerment of women through micro credit and stated that economic empowerment is the initial aspect of women development. The economic empowerment means greater access to financial resources inside and outside the household, reducing vulnerability of poor women to crisis situation like famine, food, riots, death and accident in the family and significant increase in women's income. Economic empowerment of women gives power to retain income and use it at her discretion. It provides equal access and control over various resources of the household level. Financial self reliance of both in household and external environment of women in other spheres. Micro credit has resulted in reducing vulnerability of poor women to crisis, famine, floods and riots. Similarly Om Raj Singh (2003) consider SHG as a tool to overcome exploitation, create confidence for economic self reliance of rural poor, particularly among women who are most invisible in social structure. These group enable them to come together for a common objectives and gain strength from each other to deal with exploitation. Group becomes the basis for action and change. He also analyze the role of NGO's in fostering SHG.

The above studied emphasis the need for empowerment in order to promote gender equality to make women as agent of change in the society and to increase the capability to enjoy life to full. These studies focus on how women can be uplifted through SHG. It provides an opportunity to improve their financial, social, and political status by their involvement as a team. In addition the study quoted above emphasizes that if women are encouraged to actively involve in SHG's they would exhibit better role responsibilities as an entrepreneur, wife, mother, etc. SHG is agreed to be one of he effective means of empowerment and thus rural development.
Therefore the preceding review shows that the strategy of micro financing through SHG's can help in a big way in eradicating poverty and empowering women. However what is needed is real change in the community attitude to depart from traditional approach of highly subsidized support to the promotion of SHG. This is a time consuming process but regular follow up and guidance are sure to bring about substantial improvement.

Studies on Impact of Self Help Groups

Jyoti Rani & Prabhaker (1990) studied the impact of dairy scheme on living condition of schedule castes. They reported an improvement in living condition particularly in terms of food in all sample beneficiaries. The progress has also been noticed in other aspects like clothing, education, health, debts reduction, improvement in agriculture, etc. however the positive effect on the living condition of small farmers was high compared to marginal farmers. Similarly Chatterjee & Meena (1990) conducted a study on Tribal & Rural Women in India: Their Health and Economic Productivity, in Maharashtra covering 239 families. About 64 families were involved in SHG. They found that mothers who are participating in SHG's are having better awareness about children's health care, better understanding about family planning programme than the women who did not participate in SHG's.

Srinivasan L (1990) reported that "SHG provided women an opportunity to meet together, identify and communicate their problems, exchange experience and development of forums of solidarity and mutual assistance. Moreover this collective work has allowed women to increase their self esteem and to plan, question and organize to confront inequality at both public and personnel level.

According to Panadiker S (1991) problem and prospects of self employed women and reported that as women has played a dual role, self employment is better suited to them. If she is the authority of her enterprise she can have her own timings and adjustments. Similarly Savita Singhal & Kamala Srinivasan (1991) found in Hissar (Haryana) that "women earned higher income both economically as well as psychologically through self
employment than wage employment. They perceived better say in family decision and more respect from their husband.\textsuperscript{13}

Alam M.J (1991) conducted a study on education and participation of women in SHG in Bihar. He examined the means of recreation and daily way of their life and reported that “women who are participating in SHG develop their own methods of education of their children. They are able to elate the education to their folklore songs, diddles, proverbs as means of recreation and daily way of life”.

Ramajan J (1992) conducted a study on financial independence of mother (N= 189) from low income families. In comparison to unemployed mothers employed mothers scored higher on mental aptitude test. Financial status of mother was also associated with measures of current family functioning. There was less poverty and higher environment scores when mothers were employed. Hierarchical multiple regression showed that children academic achievement positive predicted by maternal employment depending on type of non maternal care to which children are exposed but unfortunately this issue has not been explored empirically. The evidence available demonstrates that contrary to popular belief maternal employment does not necessarily have harmful effects on child development. In fact many of the effect may be beneficial.

Ghosh D.K (1992) cited that women themselves change fundamentally when they are members of strong functional women's group. This results because difference between weakness and strength lies in well built cohesive organization. These changes at feeling level are internally linked with experiences of successful collective action and result in changes in status and self concept of women. Similarly Mahajan V.S (1993) conducted study on Sustainable Development of Women in Maharastra and found that “women in group activity significantly contributed in imporoving their self confidence. Communication skills are improved after association with SHG. The members were relatively more assertive confronting social evils and problems situations. A fall in incidence of family violence is evident.” Gopalkrisnan B.K (1996) stated that “SHG is a mini voluntary agency for self help at micro level and focus on weaker section particularly on women on their social defense.”
Studies on SHG by Prem Kumar & Rahul Mehta (1992) reviewed the success or failure of development projects and also how far the families are benefited by programme. All the beneficiaries had crossed the poverty line with an additional income ranging from 280 to 395 by participating in SHGs thus improving their socio-economic status.

Mahajan V S (1993) conducted a survey on sustainable development of women in Maharashtra and found that the women in group activities significantly contributed in improving their self confidence. Communication skills are improved after association with SHG’s. the members were relatively more assertive confronting social evils and problem situations. A fall in incidence in family violence was evident.14

Singh (1994) examined management of common pool resources among women cooperative and pointed out that cooperation emerges when it either reduce the cost or increase the benefits of prospective members from undertaking activity of common interest. So long as these requirements are met it is likely that the members would not abandon cooperation and cooperative will survive and prosper.

Syngal B.S (1994) proved from his study that the greater participation of women can ensure increased membership, increased paid up capital and increased deposits, increased turnover and business viability and devoted and loyal membership. In rural areas some societies gave training in handicraft and cottage industries, have been organized. But on the whole women continued to play a significant role in development of cooperative sector. Karker highlighted similar facts in his study and revealed that “as SHG programme is effectively implemented the monthly income of beneficiaries has increased substantially. A large number of groups had become mini-bank reducing the dependence on money lender.” It had also improved their hygiene and nutrition.

The study conducted by Karmaker K.G (1999) revealed that as self help group programme was effectively implemented, the monthly income of beneficiaries have increased substantially. A large number of groups have become mini banks reducing the dependence on money lenders. It has also resulted in improving their standards of hygiene and nutrition. The major
findings were that the urge of literacy especially for the girl child and the adoption of family planning measures have increased. The process of group dynamics strengthened the networking, homogeneity and self esteem of women. The "we can do" syndrome is a part of their physic today. The scheme had also provided women the opportunity to sit together; discuss and share their long pending problems and seek joint solution through sympathetic cooperation and advice. The group thus acts as a pillar of strength and an information window.  

Agnihotri (1995) examined self employment and entrepreneurship development programme among rural and tribal women and observed the impact of SHG’s on their socio-economic status of rural and tribal women in Khanora. Near 150 families (women) were interviewed for the study and he found that the women were strongly determined to change their socioeconomic status. They were able to procure enough food, clothing and better shelter.

Lalita Rani N (1996) conducted a study on women empowerment through cooperatives and found that in India poor particularly women are powerless with little or no control over resources and little decision making power. The patriarchal ideology which promotes the value of submission, sacrifice, obedience and silent suffering often undermines even these attempts by women to assert themselves or demand same share of resources. From the study she proved that pre requisite to promote empowerment of women in rural areas is to organize them. Women can be organized through a variety of means viz., through formation of cooperatives, Mahila Mandal and SHG. Similarly Ghosh Paul D (1998) found that SHG have obtained the necessary skill to produce a product, manage fund, and organize operation of enterprise and decision making. These activities linked them to market, government department; public etc. self employment has improved their position in the home and in the community.

Kumaran KP (1997) explored SHG as an alternative to credit system to poor in Andhra Pradesh and revealed that credit for consumption is the major purpose in Andhra Pradesh while Karnataka it is used in social function and purchase of inputs. Petty trade is another reason for which loans are
borrowed. These groups are linked with banks to undertake income generating activities through which women can achieve economic independence and self confidence.\textsuperscript{17}

Narasani Laxmi (1998) examined the role of banking in rural development and stated that the SHG linkage programme has mostly highlighted the economic criteria. The awareness on SHG have created and the attitudinal changes they have brought in minds and outlook of the members have definitely helped in realizing their own intrinsic strength. Formation of groups with homogeneous background and interest which is key to the success of credit linkage programme gradually leads to a situation where self help group transcend economic issues and are induced to take up other related issue.\textsuperscript{18}

Shyleandra (1998) attempted to evaluate the performance of eight women SHG promoted in Vidaj village by Institute of Rural Management Anand (IRMA). Here the SHG failed to enable members to realize their potential benefits. The reason identified for the failure were the wrong approach followed in SHG formation by team, misconception about SHG goal among team and members and lack of clarity about the concept. The main lessons drawn from the project are the need for creating SHG based on clear assessment of needs of different section of society, ensuring clear understanding of the concept, of SHG among members involve in promoting SHG and enhancing the relevance of SHG by enabling them to meet effectively their requirements be it saving or credit and income generating activities.

Tirupati (1998) conducted a study on women in India, involvement in self employment and its impact on development of women and he found that women respondents experienced sense of achievement and improved their earnings. There skill of public relation has also improved. Deveda (1999) examined economic development of Indian Women and started that "women participation in SHG is believed to increase their status and decision making power. Employed women donot remain objects of social change but become its agent. Similar results were found by Aggarwal J C and Aggarwal S P (1999). According to them SHG's creates awareness among parents to send
their children to school and provide training to women to become Balwadi worker. Kumar also supports similar views according to him "SHG helped in improving socio-economic conditions of their members. Major factors, which helped SHG's are socio-economic homogeneity of the group, small size of the family, non political nature and above all similarities of needs and problems of group members.

Thangamuthu & Manimakali (1999) carried out a survey on generation of employment for women through SHG. They reported that beneficiaries had crossed the poverty line with additional income of Rs 255/- to Rs 460/-. The problem face by the beneficiaries in their trade were scarcity of raw material and difficulty in marketing.

Basu Kisanjeet & Jinda Krishnan (2000) stated that Indian micro finance scene is dominated by SHG and their linkage to the bank. The Indian development is unique for its use of formal institution in providing finance to SHG instead of creating parallel non-formal channel of routing finance to poor. Innovative form of financing are therefore to be developed which are based on sound commercial principles and yet help to alleviate poverty. Credit delivery through thrift and credit groups emerge as an alternative to existing system of credit disbursement by banks.

Gaurmoorthy T.R (2000) stated that SHG aim at providing awareness among the poor about the ongoing development programme. The poor should know how best to use of existing government programme and the legal provision meant for the disadvantage class of the rural communities. Similar views are hold by Archna Gupta (2001).

Khan S.S. (2000) stated that a women entrepreneur can start an enterprise at a small scale. There are a number of women entrepreneurs who have started small enterprise but later expanded to them to large scale units. For instance, Ms Shahnaz Hussain, president of CIDESCO hailing from Kailash has placed Indian herbal in the world cosmetic map. She started with an investment of just Rs. 35000/-. A women self help group in Dindigul district agro-service with a total turnover crossing Rs. 12 lakhs per annum. 19
Jha (2001) stated that some of the benefits of women SHG are inculcation of spirit of self efforts and self reliance among women enabling a forum for women to exchange ideas and experience, providing opportunities to women in productive work, fostering spirit of cooperation among women, promoting awareness, providing opportunity to acquire skill and confidence.

Laxmi R.K (2001) reported that SHG's are supplement credit strategies for meeting the need of poor by combining flexibility, sensitivity and responsiveness if informal credit system with the technical/ administrative capabilities and financial resources of formal financial institutions to build up mutual interest and confidence between bankers and the tribal poor and to encourage banking in a segment of population that form financial institution usually find difficult to reach this innovative formal financing is imperative.20

Jayaramana (2002) stated that government and NGOs have encouraged women to start micro-enterprise. Consider any small enterprise that involves investment at about Rs 50,000/- could as a small micro-enterprise. These micro-enterprises are sought to be promoted by the SHG. SHGs are recognized to stay as a reliable forum for saving and credit.

Kokila K. (2002) examined DWCRA bazaar as a successful experiment in Andhra Pradesh. She reported the DWCRA bazaar is yet another advanced step in the process of empowerment of women and helps members to get an expose to marketing concept, better technology, increased productivity and provides an opportunity to interface with consumers resulting in increased self- esteem of these women.21

Studies have shown that the delivery of micro finance to the poor is smooth, effective and less costly if they are organized into SHG, Kumaran's study is primarily intended to document the experiences in SHGs in promoting micro enterprises through micro credit intervention. This study was conducted in Pune District of Maharashtra state. 15 sample cases of SHGs were selected on a random basis. Among them 10 groups were promoted jointly by NGO and bank, while remaining 5 of them were formed by DRDA. From the selected SHGs 90 members were interviewed to study the structure and operation of SHG. Further, 29 entrepreneurs selected from the groups were interviewed to study in details the promotion, functioning and sustainability of
micro enterprise. He reported that due to technical training and escort service provided to the entrepreneurs, the micro enterprise set up by the members of SHGs promoted by the NGO and banks were more viable and sustainable as compared to those formed by DRDA, where these services were lacking.

Singh Mor D.P. (2002) stated that initiatives and constitutional and legislative provisions for the empowerment of women have focused upon qualitative changes in education, health and empowerment. The removal of gender inequality is based upon the redistribution of social power and a change in the control of resources in favor of women.

Vashitha K.C., Malik and Shashi (2002) reported that there are many instances where SHGs have successfully playing there predetermined role in economic empowerment that SHGs have also begun to play a role as vehicles of social progress. Rural women are less endowed then man in education, health care or productive assets and financial resources. Finance, being an entry point to rural development, non-accessibility and non-availability of credit to rural women have resources, if effectively delivered to women can help them make a meaningful improvement in their economic and social conditions.

Sebastian T. (2002) pointed out that the SHG members suffered from lack of motivation, backward and forward linkages, inadequate provision for marketing and availability of inputs, lack of systematic monitoring and follow up of the activities. The government and NGOs have thought it fit to encourage women to start micro-enterprise. The rural women have shown that they are creditworthy and can handle money responsibility and work as team.22

Dwarkanath H.D. (2002) conducted a study on rural credit on women self help groups in Ranga Reddy District in Andhra Pradesh taking ten cooperative thrift and credit societies. These banks collectively enrolled 2090 SHGs covering 28579 women members and deposited a share capital of rupee one crore and mobilized Rs 319 crores from thrift deposits. About 5000 SHGs were sanctioned loan component worth Rs 13.39 lakhs for the year 2001-02 with a subsidy of Rs 7.5 lakhs covering 85% of beneficiaries belonging to weaker sections of the society. It is interesting to note that the
Sneha Mahila Bank of Medchal stands first in the district with a thrift deposit of Rs 8.7 lakhs covering about 300 SHGs comprising 3032 women members. About 178 women groups availed loan facilities worth Rs 23.45 lakhs from the bank. Similarly Gandveed Mahila Bank advanced loan worth Rs 11.15 lakhs, followed by Mahashwaram Bank Rs 11.13 lakhs and Kesara bank with Rs 9.17 lakhs loan component.

Chiranjeevi T. (2003) conducted a study on empowering women through SHG and found that women have developed abundant self-confidence and self-esteem through SHGs movements. Not only economic poverty but also social and gender issues can be tackled effectively through this process.

Studies quoted above emphasizes that through SHG women are linked to financial institution which helps them to start micro enterprises and establish market linkage which improve their economic, social and political status and thus opened new dimensions for rural development in future.
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