

BIBLIOGRAPHY

- Abdulraheem, A.; Yahaya, K.; and Osemene, O. (2011), "Effectiveness of Microfinance Banks in Alleviating Poverty in Kwara State Nigeria", *Global Journal of Management and Business Research*, Vol.11(4), pp. 46-54.
- Acharya, U.; and Acharya, Y. (2008), "Sustainability of Microfinance Institutions from Small Farmers' Perspective: A case of Rural Nepal", *International Review of Business Research*, Vol. 2(2), pp. 117-126.
- Ackerly, B. (1995), "Testing the Tools of Development: Credit Programmes, Loan Involvement and Women's Empowerment", *IDS Bulletin*, Vol.26(3), pp. 56-68.
- Agier, I.; Guerin, I.; and Kumar, S. (2010), "Microfinance and Women's Empowerment : Do Relationships Between Women Matter? Lessons from Rural Southern India" Available at: <http://ideas.repec.org/p/sol/wpaper/2013-68292.html> [Accessed On 29.09.2009]
- Akula, V. (2010), *A Fistful of Rice: My Unexpected Quest to End Poverty Through Profitability*, Harvard Business Press.
- Assadi, D. ; and Cudi, A. (2011), "Le Potentiel D'inclusion Financière Du "Mobile Banking" Une étude Exploratoire, *Revue Management & Avenir*, Décembre, Vol.3(1), pp. 46.
- Aubuchon, C.; and Sengupta, R. (2008), "Microfinance is not a Panacea of Poverty Alleviation", *Federal Reserve Bank of St. Louis Review*, Vol.90(1), pp. 9-30.
- Banuri, S. (2006), "Impact of Microfinance on Poverty, Income Inequality and Entrepreneurship", *School of Economics, Political and Policy Sciences*, Available at: www.utdallas.edu/~sxb030200/sb_cp6_rd_microfin_pov_122006.pdf [Accessed on 12.4.2010]
- Basu, J. (2006), "Microfinance and Women Empowerment and Empirical Study with Reference to West Bengal" Available at

http://www.igidr.ac.in/mone/mfc/10/jyotis%20praksh%20basu_submission-55.pdf [Accessed on 12.4.2010]

- Batliwala, S. (1994), *The Meaning of Women's Empowerment: New Concepts from Action*, Population Policies Reconsidered: Health, Empowerment and Rights. Cambridge, MA: Harvard University Press, pp. 127-183.
- Bebczuk, R. N. (2008), "Financial Inclusion in Latin America and the Caribbean", *Centro de Estudios Distributivos, Laborales y Sociales*, Vol.68, pp. 4-38.
- Beck, T.; Ross, L.; and Norman, L. (2000), "Finance and the Sources of Growth", *Journal of Financial Economics*, Vol.58(1,2), pp. 261-300.
- Bekaert, G.; Harve, C.R.; and Lundblad, C. (2005), "Does Financial liberalization spur growth?", *Journal of Financial Economics*, Vol.77(1), pp. 3-55.
- Bekele, E.; and Worku, Z. (2008), "Women Enterpreneurship in Micro, small and medium Entepriees: The case of Ehipoia", *Journal of International Women Studies*, Vol. 10, pp. 3-19.
- Besley, T.; and Coate, S. (1995), "An Economic Model of Representative Democracy", *Quarterly Journal of Economics*, Vol.112(1), pp. 85-114.
- Bhatia, N.; and Bhatia, A. (2002), "Lending To Groups: Is it worthwhile?", *Yojana*, February 2002, pp.12-18.
- Borbora, S.; and Mahanta, R. (2001), "Microfinance Through Self Help Groups and its Impact: A Case of Rashtriya Grameen Vikas Nidhi-Credit and Saving Programme in Assam", *Indian Journal of Agricultural Economics*, Vol. 56(3), pp.43-51.
- Brau, J.; and Woller, G.M. (2004), "Microfinance: A Comprehensive Review of the Existing Literature", *Journal of Entrepreneurial Finance and Business Ventures*, Vol.9, pp.1-26.
- Center for Microfinance In Nepal. (2003), "Network of MFIs" *Report CMF*, pp. 36-45.
- Chaia, A.; Dalal, A.; Goland, T.; Gonzalez, M.J.; Morduch, J.; and Schiff, R. (2009), "Half of the World is Unbanked", *Financial Access Initiative*, pp. 3-18. www.financialaccess.org

- Chavan, P.; and Kumar, R.R. (2002),“Micro-Credit and Rural Poverty: An Analysis of Empirical Evidence”, *Economic and Political weekly*, Vol.37 (10)March, pp. 955-965.
- Chen, M.; and Mahmud,S.(1995),“Assessing Change in women’s lives : A Conceptual framework, Dhaka”, BRAC-ICDDA, B Working Paper Series nu.2, Available at http://www.bracresearch.org/workingpapers/Working_Paper_2.pdf [accessed on 31.3. 2010]
- Churchil, C.; and Guering,I.(2004),“ Microfinance Led Strategies to Eliminate Bonded Labour”, Available at : <http://www.genealogylocator.com/results/Isabelle+Churchill.html>. [Accessed on 20.11.2011]
- Cheston, S. (1998), “Measuring Transformation: Assessing and Improving the Impact of Microcredit”, Available at: <http://www.microcreditsummit.org/papers/impactpaper.pdf>. [Accessed on 18.6.2010]
- Cheston, S.; and Kuhn, L. (2002), “Empowering Women Through Microfinance”, *UNIFEM for Microcredit Summit 2002*, Available at: http://www.microcreditsummit.org/papers/empowering_final.doc. [Accessed on 18.6.2010]
- Christopher, D.(2001),“Building Better Lives: A Study of Sustainable Integration of Microfinance” *Journal of Microfinance*, Vol. 3(2), pp.1-24.
- Dasgupta, R.(2005), “Microfinance in India: Empirical Evidence, Alternative Models and Policy Imperatives”, *Economic and Political weekly*, Vol.XL(12) March,pp.1229-1237.
- Daley, H. (2011), “State of the Microcredit Summit Campaign Report 2011”. Washington. DC, Microcredit Summit Campaign.
- David, G.(1994), *The Grameen Bank Reader*, Grameen Bank, Dhaka.
- Umashaker, D. (2006), “Women’s Empowerment: Effect of Participation in Self Help Groups” PGPPMM Dissertation, India Institute of Management, Bangalore.

- Devaney, P.(2006), “ Microsavings Programs: Assessing Demand and Impact”, *Financial Services Assessment*, Available at: <http://www.fsassessment.umd.edu/Microsavings.pdf>. [Accessed on 18.6.2010]
- Dorothe, S.; Aggarwal, S.; and Klapper, L. (2012), “Financing Businesses in Africa: The Role of Microfinance”, *The World Bank Development Research Group Finance & Private Sector Development*, Available at: <http://elibrary.worldbank.org/content/workingpaper/10.1596/1813-9450-5975> [Accessed on 31.3.2011]
- Douglas, K.M.P.(2009), “The Impact of Microfinance on Schooling Decisions: Evidence from Hyderabad, India” Thesis George Town University Washington, DC.
- Edgcomb, E.; and Barton, L. (1998),“Social. Intermediation and Microfinance Programs” Available at: <http://www.sasnet.lu.se/EASASpapers/20NareshSingh.pdf>[Accessed on 18.9.2010]
- Government of India.(2009),Available at: http://pib.nic.in/release/rel_print_page1.asp?relid=34349 [Accessed on:02.01.2011].
- ESCAP (2002), *Social Safety Nets for Women*, United Nations Publication.
- Fernandez, A.P. (1998), *The MYRADA Experience: Alternative Management Systems for Savings and Credit for the Rural Poor*, Second Edition- January 1998 Bangalore, MYRADA.
- Fernando, A. (1999),“Effects of Financial Access on Savings by Low-Income People”, Available at: www.lacea.org/meeting2000/FernandoAportela.pdf [Accessed on 8.6.2011]
- Fetzer, T.; Ghataky, M.; and Quidt, J. (2012), “Microfinance Social Capital, and For-Profit Lending”, CIDE Third conference on Development Theory,16-17 November 2012, London School of Economics, Mexico.

- Goetz, M.; and Sengupta, R. (1996), "Who takes the credit? Gender, power and control over loan use in rural credit programs in Bangladesh", *World Development*, Vol.24 (1),pp. 24-64.
- Goodwin, D.; Adelman, L.; Middleton, S.; and Ashworth,K. (2000), "Debt, Money Management and Access to Financial Services: Evidence from the 1999 PSE Survey of Britain," Available at: www.bris.ac.uk/poverty/pse/welcome.htm [Accessed on 20.11.2010]
- Graziano, A.; and Raulin, L. (2004), *Research Methods: A Process of Inquiry*, 5th Edition, Pearson Publication, USA.
- Greenwood, J.; and Jovanovic,B.(1990), "Financial Development, Growth, and the Distribution of Income." *Journal of Political Economy*,Vol.98(5) pp.1076-1107.
- Hantrais, L.; and Mangen, S. (1996),*Cross-National Research Methods in the Social Sciences*, A Cassell Imprint Wellington House, London.
- Hashemi, S.; Schuler,S.; and Riley, A. (1996), "Rural Credit Programs and Women's Empowerment in Bangladesh". *World Development*,Vol. 24(4), pp. 635-653.
- Human Development Report (1995),United Nations Development Programme, Oxford University Press, New York
- Hunt, J.; and Kasynathan, N. (2002),"Reflections on Microfinance and Women's Empowerment", *Development Bulletin*, Vol. 57, pp.71-75.
- Jackson, O.; Banerjee, A.; Chandrasekhar, A.; and Duflo, E. (2012),"The Diffusion of Microfinance" *National Bureau of Economic Research Cambridge*, Available at: <http://www.nber.org/papers/w17743> [Accessed on 20.11.2010]
- Jameela, A.(2009),"Micro Credit Empowerment and Diversion of Loan Use", Available at: http://dakar.merit.unu.edu/papers/1238433982_JV.pdf. [Accessed on 26.6.2010]
- Javed, A.; Luqman, M.; Khan, A.; and Farah, A. (2006), " Impact of Micro-credit Scheme of NRSP on the Socio-Economic Conditions of Female Community in District Rawalakot, Azad Jammu and

- Kashmir, Pakistan”, *International Journal of Agricultural and Social Sciences*, Vol. 31(2), pp.142 -144.
- Jerinabi, U.; and Kanniammal, K. (2009),“Microfinance and Empowerment of Muslim Women: A Study of SHGs in Coimbatore city of Tamil Nadu”, *The Indian Journal of Commerce*,Vol. 62(1), pp. 16-26.
- Johnson. S. (1998),“Programme Impact Assessment of Microfinance: The Need for an Analysis of Real Markets”, *IDS Bulletin*, Vol. 29 (4), pp. 21-30.
- Kabeer, N. (1999), “Resources, Agency, Achievements: Reflections on the Measurement of Women’s Empowerment”, *Development and Change* , Vol. 30,pp. 435-464.
- Kabeer,N. (2001), “Conflicts over Credit: Re-evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh”,*World Development*,Vol.29(1), pp.63-84.
- Kapur, P. (2001), *Empowering the Indian Women*, Gyan Books (P)Ltd, New Delhi.
- Kempson, E. (1998),*Savings and Low Income and Ethnic Minority Households*,London: Personal Investment Authority Research Report,October-1998.
- Khawari, A. (2004),“Microfinance: Does it hold its Promises” HWWA No.276. Available at: www.asienundeuropa.uzh.ch/aboutus/persons/.../khawari.html. [Accessed on 20.10.2010]
- Kim, J.; Watts, C.; Hargreaves, J. ; Ndhlovu, L.; Phetla, G.; Morision, L.; Busza, J.; Proter, J.; and Pronyk, P. (2007),“Understanding the Impact of Microfinance-based Intervention on Women’s Empowerment and the Reduction of Intimate Partner Violence in South Africa”, *American Journal of Public Health*, Vol. 97(10),pp. 48-76.
- Kimenyi, M. (2007),“Institutional Infrastructure to Support 'Super Growth' in Kenya: Governance Thresholds, Reversion Rates and Economic Development”, Available at :

- http://digitalcommons.uconn.edu/econ_wpapers/200732[Accessed on 31.3.2011]
- Kollen, B.; and Parikh, J. I.(2005),“A reflection of Indian Women in Entrepreneurial World ”, Indian Institute of Management, Ahmadabad. Available at : <http://www.iimahd.ernet.in/publications> [accessed on 11.11.2009]
- Littlefield, E.; Murdugh, J.; and Hashemi, S. (2003),“Is Microfinance an Effective Strategy to Reach the Millennium Development Goals?”, Available at : In [http:// www.Cgap. Org./gm/document-1.9.2658/FN24.pdf](http://www.Cgap.Org/gm/document-1.9.2658/FN24.pdf) [Accessed on 20.7.2011]
- Lal, M. (2007),*SHG-Bank Linkage In India Empowerment And Sustainability*, Indian Council for Social Sciences Research, New Delhi
- Lapenu, C.; and Zeller, M.(2004),“Towards Defining Social Performance of Microfinance Institutions” *Journal of CERISE*, Vol. 9, pp. 34-43. <http://www.microfinancegateway.org/p/site/m//template.rc/1.9.34334>
- Malhotra, R. (2000), “Access Of Rural Women To Institutional Credit: Issues and Alternatives”,*Banker Institution of Rural Development*, Vol. 6(1), pp. 53-106.
- Malhotra, M.(2004), *Empowerment of Women*, Isha Books Publication, New Delhi.
- Manimekalai, K. (2004), *Economic Empowerment of Women Through Self - Help Groups*, Third Concept, New Delhi.
- Marr, A. (2012),“An empirical study of microfinance social performance”, The 3rd International Microfinance Conference, 31 Jan 2012, University of Greenwich, London, UK.
- Mayoux, L. (2000), ‘Microfinance and the empowerment of women – a review of the key issues’ *International Labour Organisation*, Available at: www.ilo.org/public/english/employment/finance/download/wpap23.pdf [Accessed on 21.10.2009]

- Mayoux,L. (2000), “Microfinance and the Empowerment of Women” Available at: <http://www.ilo.org/public/english/employment/finance/download/wpap23.pdf>. [Accessed on 23.10.2011]
- Mayoux, L. (1998), “Participatory Learning for Women’s Empowerment in Microfinance Program Negotiations Complexity, Conflict and Change”, Available at: http://www.ids.ac.uk/files/institutionlisaiton/Mayoux_participatory_learning.pdf. [Accessed on 23.10.2012]
- Mayoux, L. (1995), “Vicious to Virtuous Circles? Gender and Micro-Enterprise Development”. UN Fourth World Conference on Women UNRISD, Geneva. Available at: www.unrisd.org/engindex/publ/list/opb/opb3/opb3.htm [Accessed on 26.8.2011]
- McIntosh, C.; Janvry, A.; and Sadoulet, E. (2004), “How Rising Competition among Microfinance Institutions affects Incumbent Leaders” *Journal of Economics & Literature*, Vol. 8(1), pp. 987-1004.
- Mehnaz, R.; and Munshi, S. (2011), “Financing SMEs and its Effect on Employment Generation: A Study of Brac Bank’s SME Lending”, Research and Evaluation Division, Available at: www.bracresearch.org. [Accessed on 31.3.2011]
- Mohindra,K. (2003), “A Report on Women Self Help Groups (SHGs) in Kerala State, India : A Public Health Perspective” Available at www.cacis.umontreal.ca/pdf/Katia_rapport_final.pdf [Accessed on 26.8.2011]
- Mohanty, K. (2011), “Economic Empowerment of the Rural Poor Through Micro-Finance –A Case Study In Satya Badi Block of Puri District”, *The Journal of Sri Krishna Research & Education Consortium*, Vol. 2(5), pp.23-38.
- Mohammad,A. (2011),“The Role of Microfinance in Uplifting Income Level: A Study of District Okara – Pakistan” *Interdisciplinary Journal Of Contemporary Research in Business*,Vol. 2(11),pp.83-92.

- Montgomery, R. (1996), "Disciplining or Protecting the Poor? Avoiding the Social Costs of Peer Pressure in Micro-Credit Schemes". *Journal of International Development*, Vol. 8(2), pp. 289-305.
- Morduch, J. (2002), "Analysis of The Effects of Micro Finance on Poverty Reduction", New York: NYU Wagner Working paper, No 1014, Available at: <http://www.microfinancegateway.org/gm/document1.9.29382/analysis%20of%20the%20effects.pdf> [Accessed on 20.11.2011]
- Morduch, J.; and Armendáriz de Aghion, B. (2004), "The Economics of Microfinance", MIT press, Available at: <http://microfinance.cgap.org/author/jonathan-morduch/> [Accessed on 24.8.2011]
- NABARD , Annual Report 2006-07, Mumbai.
- NABARD (2003), "SHG-Bank Linkage in India", Mumbai.
- NABARD , Annual Report 2007-08, Mumbai.
- Narayan, D.(2002), *Empowerment and Poverty Reduction: A Source book*, Washington: World Bank.
- Nagaranjan,G. and McNulty, M. (2004), "Microfinance Amid conflict Taking stock of available Literature" Available at: <http://www.Microfinancegateway.org/p/site/template.rc/1.9.29734> [Accessed on 12.8.2012]
- Olajide, O.A. (1980), "Financing Enterprises in Nigeria Through Cooperative", *International Journal of Economic Development Research & Investment*, Vol. 2(1), pp.127-139.
- Olaoye,O.J.(2012), "Small and Medium Scale Aquaculture Enterprises (SMES) Development in Ogun State, Nigeria: The Role of Microfinance Banks" Available at: [www.idosi.org/larcji/larcji3\(1\)12.htm](http://www.idosi.org/larcji/larcji3(1)12.htm) [Accessed on 20.11.2011]
- Orshansky, M.(1963), "Children of the poor", *Social Security Bulletin*, Vol. 26(7), pp. 3-13.
- Osman, K. (2000), "Microfinance Institutions: Effective Weapon in the War against Rural Poverty", *A Journal of Multidisciplinary Research*, Vol. 1(5), pp. 5-16.

- Pattanaik, S. (2003), "Empowerment through SHG: A Case Study of Gajapati District", *International Journal of Social Sciences and Interdisciplinary Research*, Vol.1(3),pp.48-71.
- Perdana, A. (2005), "Risk Management for the Poor and Vulnerable" CSIS working paper series WPE093. Available at:
<http://www.crisis.or.id/papers/wpe093> [Accessed on 23.11.2011]
- Planning Commission. (2011), "Microfinance and Empowerment of Scheduled Caste Women: An Impact Study of SHGs in Uttar Pradesh and Uttranchal, Government of India", Available at:
www.planningcommission.nic.in [Accessed on 23.11.2011]
- Puhazhendi, V.; and Satyasai, K.J.S. (2002), "Micro-finance for Rural People: An Impact Evaluation", NABARD.
- Rabbani, M.; and Sulaiman, M. (2004), "Financing SMEs and its Effect on Employment Generation" Available at:
www.bracresearch.org/reports/brac_bank_mehnaz+munshi.pdf. [Accessed on 31.3.2011]
- Rahman, A. (1999), *Women and Micro-Credit in Rural Bangladesh: An Anthropological Study of Grameen Bank Lending*, Boulder: West View Press.
- Rao, V.M. (2002), *Self Help Groups: Profiles from Andhra Pradesh and Karnataka*, National Bank Review, April-June, pp.62-68.
- Reddy, Y. V. (2005), "Micro-finance - Reserve Bank's approach"
 Address by Dr Y V Reddy, Governor of the Reserve Bank of India, at the Micro-Finance Conference organised by the Indian School of Business, Hyderabad.
- Robert, J. C. (2008), "Microfinance Meets the Market" *World Bank Research Digest*, Vol. 2(4), pp.641-681.
- Robinson, M. (1998), "Strategic Issues of Microfinance", *Strategic Issues*, Vol.38(3), pp.55-56.
- Roodman, D. (2012), *Due Diligence: An Impertinent Inquiry into Microfinance*, Micro-lending Thinks Bigger. Walt Press.
- Sadegh, B. (2006), "Microfinance and Poverty Reduction:

- Some International Evidence”, *The Journal International Business & Economics Research*, Vol. 5, pp.65-72.
- Sahoo, B.; Mehrotra, N.; and Gopakumaran, N. (2009), “Financial Inclusion- An Overview” Occasional paper -48, Available at: www.scribd.com/doc/50531738/Financia-lInclusion[Accessed on 31.3.2010]
- Sahu and Tripathy (2005), *Self-Help Groups and Women Empowerment*, Anmol Publications Pvt. Ltd., New Delhi.
- Santen, V. and Rieneke, M. (2010), “Microfinance as a Poverty Reduction Policy” Available at: <http://www.microfinancegateway.org/gm/document1.9.44607/Microfinance%20as%20a%20Poverty%20Reduction%20Policy.pdf> [Accessed on 22.3.2012]
- Sangwan, S. (2008), *Financial Inclusion and Self Help Groups*, NABARD.
- Saunders, M.; Lewis, P.; and Tronhill, A. (2007), *Research Methods for Business Students*, Fourth Edition, Pearson Education Ltd.
- Schuler, S.; Hashemi, S. ; Riley, A.; and Akhter, A. (1996), “Credit Programs, Patriarchy and Men's Violence Against Women in Rural Bangladesh”, *Journal of Social Science and Medicine*, Vol. 43, pp. 1729-1742.
- Sebstad, J.; and Cohen, M. (2000), “Microfinance, Risk Management and Poverty” , Available at: serp-p.pids.gov.ph/serp-p/details.php?pid=4616¶m. [Accessed on 2.12.2012]
- Sethuraman, K. (2008), “The Role of Women’s Empowerment and Domestic Violence in Child Growth and Under nutrition in a Tribal and Rural Community in South India”, Available at: www.niaslinc.dk/gateway_to_asia/nordic.../x506034738.pdf [Accessed on 10.12.2011]
- Sharma, M. (2007), “Index of Financial Inclusion”, International Council for Research on International Economic Relations, Working paper 215, Available at:

www.icrier.org/pdf/Working_Paper_215.pdf [Accessed on 20.11.2011]

Sharma,R. (2007), “Micro-finance and Women Empowerment” *The Journal of Nepalese Business Studies*, Vol. 4(1), pp. 51-75.

Sinha, F. (2005), “Access, Use and Contribution of Micro-Finance in India: Findings from a National Study”,*Economic and Political Weekly* Vol.40(17), pp.1714-1719.

Skees, J.; and Barnett, B. (2006), “Enhancing Microfinance using Index Based Risk Transfer Products”, Available at: <http://www.un.org/millenniumgoals> [Accessed on 20.5.2011]

Survey (2005), “Gender Inequality and Women’s Empowerment” Available at: [http:// ethiopia.unfpa.org/drive/Gender.pdf](http://ethiopia.unfpa.org/drive/Gender.pdf). [Accessed on 14.3.2010]

Swain,B.; and Wallentin,Y.(2007),“Can Microfinance Empower Women? Self-Help Groups in India”, *Money with Mission*,Vol.1, pp.23-54.

Singh,M.; and Singh,R.(2006), “Microfinance Development in India-An Evaluation”, *RIMT Journal of Strategic Management and Technology*, Vol.3(3&4),pp.75-88.

Tonya, K.(2009), “Microfinance and the Commercial Banking System” Available at : <http://pdj.sagepub.com/cgi/content/abstract/9/2/115> [Accessed on 22.10.2010]

Umar, A.; Ikponmwosa, N.; and Ezike, J. E. (2008),“The Role and Sustainability of Microfinance Banks in Reducing Poverty and Development of Entrepreneurship in Urban and Rural Areas”, *International Journal of Business Administration*, Vol.3(3),pp.28-33.

United Nations (2011), Human Development Report, Oxford University Press, New York.

United Nations Development Programme (2001), Participatory Governance, People’s Empowerment and Poverty Reduction, Human Development Report.

- Westover, J. (2008), "The Record of Microfinance: The Effectiveness/Ineffectiveness of Microfinance Programs as a means of Alleviating Poverty", *Electronic Journal of Sociology*, Vol.18, pp. 2-9.
- World Bank (2001), *Engendering Development: Through Gender Equality in Rights, Resources and Voice*, Oxford University Press, New York.
- Woller, J.M.(2008), "Evolution Of Microcredit Operations in Bangladesh" *Pakistan Journal of Social Sciences*, Vol. 3(9),pp. 960-967.
- Wydick,B.; Rajbanshi,R.D.; and Huang, M.(2012),“ Measuring Microfinance:Cognitive and Experimental Bias with New Evidence from Nepal”, *Journal of Economic Literature Classifications*,Vol.23(2), pp.12-21.
- Yahaya, K. A.; Osemene, O. F.; and Abdulraheem,A.(2011), "Effectiveness of Microfinance Banks in Alleviating Poverty in Kwara State Nigeria", *Global Journal of Management and Business Research*, Vol.11(4), pp 46.
- Yunus, M.; and Jolis, A. (1998), *Banker to the Poor*, London Aurum Press.
- Yunus, M. (1999), *Banker to the Poor: Micro-Lending and the Battle Against World Poverty*, New York Times Press.
- Zhou, Z.; Gang, L.; Longyi, Z.; and Jing, W.(2012), "The Application of Catastrophe Theory in the Credit Risk Assessment of Famers Microfinance", *Journal of Computer Science and Engineering*, Vol.11(2),pp. 16-19.

Web Sources

www.angelfire.com/planet/worldonglobe/Poverty.htm

www.asabd.org

www.azadindia.org/socialissues

www.brac.net

www.cgap.org

www.cia.gov/library/publications/the-world-factbook/index.html

www.grameen-info.org

www.moedu.gov.bd

www.microfinance_gateway.org

www.Microfinance_gateway.org

www.Nabard.org

www.proshika.org

www.planetfinance.org

www.planning_commission.nic.in

www.lending-credit.info

www.stevensoncenter.org/ppts/riaz.ppt

www.gdrc.org/icm/model/grameen.html-2k

www.worldbank.com