

IJAER/September-October 2017/Volume-6/Issue-5 ISSN: 2278-9677 International Journal of Arts & Education Research

COMPARATIVE STUDY OF WOMEN EMPOWERMENT IN GARHWAL DIVISION AND KUMAON DIVISION OF UTTARAKHAND

Santosh Dabral

Assistant Professor, Omkarananda Institute of Management and Technology, Rishikesh

Anjali Dabral

Assistant Professor, Department of Hindi

Shri Guru Ram Rai University, Dehradun

Abstract:

With a particular emphasis on important variables such as education, economic involvement, health, and social status, the purpose of this comparative research is to investigate and analyze the current state of women's empowerment in the Garhwal and Kumaon divisions of Uttarakhand. The study investigates the historical and cultural disparities that exist between the two locations, exploring how these variations may have an impact on the opportunities and resources available to women. The research exposes regional variations in the implementation of policies that are intended to empower women. These discrepancies are brought to light via the use of qualitative and quantitative data gathering methods, such as surveys, interviews, and secondary data analysis. In addition to this, it assesses the role that community organizations, government efforts, and social change movements play in the advancement of women's rights and opportunities. There are substantial variances in the access that women have to education and work possibilities, with Kumaon demonstrating better improvement in educational attainment and Garhwal facing obstacles in terms of economic independence due to traditional gender norms. There are also major differences in the employment prospects that are available to women. At the end of the study, suggestions are made for targeted interventions that are intended to address the regional differences that have been identified and further strengthen the empowerment of women in both divisions. The proposals center on enhancing access to education, healthcare, and work prospects at the same time.

Keywords: Women empowerment, Garhwal, Uttarakhand, Kumaon

Introduction:

An important factor that contributes greatly to the overall growth of a society is the empowerment of women, which is an essential component of socioeconomic development. With regard to the backdrop of India, and more especially in the state of Uttarakhand, the empowerment of women has emerged as a significant topic of discussion for both politicians and activists. The state of Uttarakhand, which is divided into two major geographical areas known as Garhwal and Kumaon, provides a diverse environment, both culturally and socioeconomically. This diversity has an effect on the status and role of women in these regions. Despite the fact that Garhwal and Kumaon are both governed by the same state, they are diverse from one another in terms of their historical, social, and cultural qualities, which

have an effect on the empowerment of women. The Garhwal area, which is characterized by its steep topography, is confronted with a number of obstacles, including geographical isolation, inadequate infrastructure, and restricted access to education and healthcare, all of which have an impact on the current situation of women. On the other side, Kumaon, which has a little more progressive viewpoint and comparatively better connection, has a higher percentage of women who are involved in educational and economic activities. By analyzing important aspects including education, economic involvement, health, and social status, the purpose of this study is to compare the current state of women's empowerment in these two divisions of Uttarakhand. In order to throw light on regional inequalities in access to and benefits from various empowerment projects and policies, such as government schemes for women's education, health programs, microfinance, and self-help organizations, the research is designed to cast light on these discrepancies. The purpose of this study is to give useful insights that will assist in the formulation of region-specific strategies for strengthening women's empowerment throughout the state of Uttarakhand. These insights will be gained by gaining a knowledge of the variables that drive these discrepancies. In order to obtain a comprehensive understanding of the empowerment process in these two divisions, the scope of the research encompasses both qualitative and quantitative methodologies. It is anticipated that the findings of this comparative study will influence future initiatives, provide direction to policymakers, and make a contribution to a more comprehensive discussion on the role of women in the development of rural and urban areas within the state.

Research Objectives

- 1. To assess the status of women empowerment in the Garhwal and Kumaon divisions of Uttarakhand
- 2. To identify the factors influencing women's empowerment in these regions
- 3. To compare the effectiveness of empowerment initiatives in both divisions

GEOGRAPHY AND DEMOGRAPHY OF UTTARAKHAND

Visitors from all over the world flock to the Indian state of Uttarakhand-sometimes called "Devbhumi" or the "Land of God"-all year round to experience its stunning landscapes, mesmerizing snow-capped mountains, pure air and water, and overall sense of Godliness. Uttarakhand is a famous tourist destination for mountaineers and those interested in aero sports, such as paragliding and hand gliding. Also, the famous Hindu pilgrimages of Haridwar and Rishikesh are located in Uttarakhand. The state is also home to the Gurdwara of Hemkund Sahib, a highly renowned Sikh temple, and the valley of flowers. Ancient rock carvings, Paleolithic stone tools, rock shelters, megaliths, and other such artifacts suggest that this mountainous state was visited and inhabited by people from prehistoric times. In the Chamoli and Almora regions, archaeologists have found evidence of human habitation in this region as far back as the Stone Age. Ancient scriptures like the Vedas and Purans, as well as epics like the Mahabharata and Ramayana, mention this state by name. Uttarakhand or Devbhumi are terms used in old Hindu scriptures to describe the combined territories of Kedarkhand (now Garhwal) and Manaskhand (now Kumaon). The Nanda Devi Mountains naturally divide the state into two halves, Kumaon and Garhwal. Dehradun, the capital and biggest city in the state is also one of the most accessible cities in the country. The Uttarakhand High Court also has its headquarters at Nainital. The medieval era saw the establishment of the kingdoms of Garhwal and Kumaon. The Nepalese Gorkha Empire seized the land in 1803. Nevertheless, the kingdom was taken over by the British in 1816 as a result of their triumph in the Anglo-Nepalese War and the Treaty of Sugauli. The proximity to numerous ethnic groups, shared traditions, and shared landscape allowed the Kumaon and Garhwal to put their long-standing animosity behind them. In 1990, this was a major factor in the movement for Uttarakhand's statehood. By carving apart thirteen districts from Uttar Pradesh on November 9, 2000, the new state of Uttarakhand was born. It will be the 27th state in India, with Dehradun as its capital. After changing its name from Uttarakhand to Uttaranchal and back again, the state is now known as Uttarakhand again.

Districts of Uttarakhand

Within the state of Uttarakhand, you'll find thirteen distinct districts. The Kumaon region is home to six of these districts, whereas the Garhwal area is home to seven. The districts that constitute the Kumaon region include Bageshwar, Almora, Nainital, Champawat, Udhamsingh Nagar, and Pithoragarh. In contrast, the towns of Haridwar, Dehradun, Rudraprayag, Uttarkashi, PauriGarhwal, TehriGarhwaland Chamoli are all part of the Garhwal area.

Economy of Uttarakhand

With a growth rate of over 19.57 percent between 2005 and 2014, Uttarakhand is one of the five fastestgrowing states in India. About 80% of the state's GDP comes from its principal economy, which includes Udham Singh Nagar, Haridwar, Dehradun, and certain parts of Garhwal. The major economic activity in hilly regions is agricultural production, which sometimes faces major challenges due to topographical limitations, natural catastrophes, and other physical constraints. The state's most vital economic drivers are the horticulture, floriculture, agro, food processing, biotechnology, and ICT industries. The principal engines of economic growth in this state are the tourism sector and forest products, especially spices and herbs. Uttarakhand is a state in northern India formed from districts in the northwest of Uttar Pradesh. Its neighbors to the east are Nepal, while to the north and west are Tibet, Himachal Pradesh, Uttar Pradesh, and Haryana, respectively. An estimated 53483 km²of Uttarakhand is covered by forests and mountains, making up 65% and 86% of the total area, respectively. The people who are widely thought of as belonging to Uttarakhand are called Uttarakhandi. It is the place of their origin that determines whether they are specifically called Kumaoni or Garhwali.

Women in Uttarakhand

The latest recent count put the population of Uttarakhand at around 10,086,292. Of the total population, around 5.1 million are men and about 4.9 million are women. The two official languages of the state are Garhwali and Kumaon. The northern and western tribal populations speak a smaller number of languages, including Jaunsari and Bhotia. In the extreme west and northwest are these settlements. Despite the fact that most urbanites speak Hindi and the language is officially recognized as the state's language, this remains the case. With an average of 16.49 hours per day, women in Uttarakhand work harder and for longer durations compared to males. Domestic tasks make up the bulk of their labor, however, they do engage in agricultural and animal-related activities for about 29.35% of their total hours. But both within and outside of the house, they are socially and economically marginalized. This is because they are reliant on others for financial support and lack agency over the means by which they produce that support.

RESEARCH METHODOLOGY

Demographics of GarhwalDistrict

According to the 2011 Indian census, the population of Garhwal was 41,377. The percentage of men to females in the population is 52.3%, with 47.7% being female. With an average of 92.93 percent in 2011, Garhwal had a higher literacy rate than the state of Uttarakhand, which had an average of 78.82 percent. Children under the age of six make up 9.54 percent of Nainital's population. There are people from all across India residing in the town, but the Kumaoni are by far the most numerous. The Indian government's Ministry of Rural Development promotes the SGSY model, which includes a subsidy component. And the model must consist of at least 70–80% low-income households in order to comply with regulations. When non-governmental organizations (NGOs) establish self-help groups (SHGs) or when NGOs mediate between banks and SHGs, the banks grant financial aid to the SHGs.

Study Area

The study took place in the Uttarakhand district of Garhwal in June 2016. The district is situated in the Kumaon division of the state. A large concentration of dairy SHGs run by women under the auspices of the SwarnajayantiGrammeSwarojgarYojana (SGSY) and a dense concentration of animals define this region.

Data Survey

The study project was conducted in the Garhwal District in Uttarakhand. Three hundred rural women were selected at random from thirty separate SHGs using the aforementioned sampling approach. One hundred fifty of these ladies were recipients of assistance, whereas the other one hundred fifty were not. The information was gathered by conducting in-depth interviews with individuals using a well-organised and proven interview schedule. Questions pertaining to members' and non-members' socioeconomic status, institutional support system, and limitations on daily tasks were central to the interview agenda. We used the appropriate statistical methods to tabulate and analyze the data collected in this way.

Demographics of Kumaon District

The demographic profile of the district of Kumaon, which is located in the state of Uttarakhand in India, reveals a shifting and diverse picture of women's empowerment. Women have traditionally played crucial roles in the family, the farm, and the community in this historically important area, which is characterized by an abundance of natural beauty and cultural inheritance by the abundance of both. Despite this, women in Kumaon have made tremendous strides towards achieving their goals of empowerment, particularly in the areas of education, healthcare, and employment, especially in contrast to the traditional gender stereotypes that have been prevalent in the region. Throughout history, the rise in female literacy and school enrolment rates has been attributed, in part, to the expansion of local non-governmental organizations (NGOs) and government initiatives. Women living in rural areas are playing a significant role in promoting change in the agriculture industry and establishing new cottage businesses. Women's Self-Help Groups (SHGs) have been one of the few groups that have been able to achieve the same level of success in terms of empowering women economically and providing them with a voice in topics pertaining to health, legal rights, and domestic violence. In addition, a number of renowned women hailing from Kumaon have reached political prominence at both the regional and state levels. There are a number of issues that continue to exist, including gender-based violence, traditional cultural norms that may occasionally obstruct women's mobility and decision-making ability, and limited access to higher education in rural areas. In spite of this, things are beginning to change, and an increasing number of community-based initiatives are providing Kumaon women with the resources they need to assume leadership roles within their communities.

District	Area (km2)	2001	2011	Increase/Decrease (%)
Almora	3,082	6,30,567	6,21,927	-1.37
Bageshwar	2,302	2,49,462	2,59,840	+4.16
Champawat	1,781	2,24,542	2,59,315	+15.48
Nainital	3,860	7,62,909	9,55,128	+25.19
Pithoragarh	7,110	4,62,289	4,85,993	+5.12
Udham Singh Nagar	2,908	1,2,35,614	1,648,367	+33.40

Table 1. Demographic profile of Kumaonregion

Table 2. The district wise male female ratio of kumaonregion

Districts	Female N	Iale ratio
	2001	2011
Almora	1147	1142
Bageshwar	1110	1093
Champawat	1024	981
Nainital	906	933
Pithoragarh	1031	1021
U.S Nagar	902	919

As can be seen from the figures, the ratio of males to females is higher in the Kumaun plains and lower in the hill regions. In comparison to other districts, the gap between the sexes is more pronounced in the Champawat district. This is often the case because of the societal implications of the situation.

RESULTS AND DISCUSSION

Both a mean score and a standard deviation were calculated taking into account the scores that were received by the individuals who participated in the survey. Furthermore, the respondents were classified into three distinct groups: those with low, medium, and high levels of expertise. In Table 3, you will find the information that belongs to the socio-economic status level of both those individuals who become beneficiaries and those individuals who do not become beneficiaries.

Category	Beneficiaries	Non- beneficiaries	Total
	n ₁ = 150	n ₂ = 150	n3= 300
Low	03	09	11
(<21)	(2)	(6)	(3.67)
Medium	125	139	264
(21to53)	(83.33)	(92.67)	(88)
High	22	04	26
(> 53)	(8)	(2.67)	(8.67)

Table 3.According to the breakdown of respondents into beneficiaries and non-beneficiaries, there is a wide range in socioeconomic position(in %age)

Figuresinparenthesesarepercentages

The statistics in Table 3 clearly reveal that the socio-economic situation of 83.33 percent of beneficiaries and 92.67 percent of non-beneficiaries lies somewhere in the center. Only 8% of welfare recipients and 2% of non-beneficiaries may be considered to come from affluent backgrounds. A low socioeconomic position is associated with just 6% of the benefit recipients and 2% of the non-beneficiaries. Whether you include those who have received benefits or not, the vast majority of respondents are from middle-class backgrounds. The impact of SHG on the socioeconomic status of recipients relative to non-recipients was also assessed using the standard normal deviation test, commonly referred to as the 'Z' test. The purpose of the inquiry was to find out if the two group's socioeconomic conditions are significantly different. The data related to this specific aspect is shown in Table 4.

Table4.Researching the Socioeconomic Positions of Beneficiary and Non-Recipient Respondents

Sl. No.	Categories	MeanScore	Variance	Calculatedvalue of 'Z'
1.	Beneficiaries(n ₁ =150)	41.23	273	
	Non-Beneficiaries			
2.	(n ₁ =	32.24	215	4.98**
	150)			

**Significantat1percentlevelofsignificance

The computed value of 'Z,' 4.98, is statistically significant at the 1% level of significance, according to the data in the table. So, there's a clear disparity in the two groups' socioeconomic positions, and SHGs played a key role in the beneficiaries' rise to the middle class. This was proof of the impact SHGs had on those living in rural areas. The ultimate objective of SHGs is to assist rural residents in raising their income levels. Furthermore, this study intends to measure the increase in participants' reported additional monthly income depending on their opinions of the SHG program. To reach this target, we ask members of the SHG whether their monthly income has gone up since they first joined. You can see which of the six income brackets participants belong to in Table 5.

SI.		BeforejoiningSHG		AfterjoiningS	HG
No.	Income group(in Rs.)	Numberof beneficiaries	Percentage	Numberofbeneficiaries	Percentage
1.	Lessthan500	115	76.67	70	46.67
2.	500to800	19	12.67	46	30.67
3.	801to1100	10	6.67	24	16.00
4.	1101to1400	04	2.67	04	2.67
5.	1401to1700	02	1.33	03	2.00
6.	1701&above	Nil	0.000	03	2.00
	Total	150	100.00	150	100.00

Table 5.Results of SHGs in terms	of beneficiaries' increas	ed monthly income $(n = 150)$
i ubie circebuits of birds in terms	of bonienciaries mercas	(n - 100)

After taking their socioeconomic situation into account, 76.67% of recipients fall into the lowest income bracket, as shown in Table 5's data analysis. However, the percentage of beneficiaries in the lowest income band decreased from 76.67% to 46.67% as a result of the beneficiaries' salaries going up after they joined the SHG. Their income soared to the next high bracket as a direct consequence of the beneficiaries' rises. Table data shows that after joining the SHG, 30.67 percent of beneficiaries had incomes between 500 and 800 rupees, up from 20.67% previously. The trend is the same across all income levels. After joining the SHG, 2% of those in the Rs. 1,701 and above income category profited, whereas no one in that bracket benefited before. It is evident from the above overview that beneficiaries' additional monthly income rose once they became members of SHG. If this increase in income was substantial or not. We used the 'Z' test to do this. You may view the outcomes in Table 6.

Table 6.Assessment of the effect of Self-Help Groups (SHGs) on the supplemental income received by beneficiaries on a monthly basis

SI. Income of Mean Variance Z value	Sl.	Income of	Mean	Variance	'Z'value
-------------------------------------	-----	-----------	------	----------	----------

No.	beneficiaries	Score		
1.	BeforejoiningSHG	331.82	100140.76	
2.	BeforejoiningSHG	611.82	190222.10	6.36**

**Significant at 1 percent level of significance

There was a statistically significant calculated 'Z' value of 6.36 at the 1% level of significance, as shown in Table 6. This proves that there was a marked difference between the recipients' pre- and post-SHG enhanced monthly income. The positive impact of SHGs on rural areas is demonstrated by this. It is evident from the data that SHGs improve the socioeconomic status of beneficiaries and their potential to earn more money each month compared to non-beneficiaries. Despite the fact that the majority of survey takers are illiterate, it hasn't prevented them from thinking about methods to assist support their families, such as joining self-help groups or getting additional employment. Consequently, people can rise up the social ladder by joining the SHG and earning more money. Furthermore, it should be mentioned that SHGs have motivated rural women to establish enterprises that depend on SHG funding, thereby creating an impact.

The demographics of Kumaonreveal improvements and hurdles for women's empowerment. Kumaon women have traditionally been significant in farming, homemaking, and community life. Women's health and education have improved overall, indicating gender equality. Higher female literacy rates and more girls in school are due to government education programs in rural areas. Women's employment involvement is low, especially in urban and rural areas. Even in agriculture and small business, Kumaon women are constrained by gender conventions. Self-help groups (SHGs) are becoming more widespread, offering women a competitive edge in the workforce via collective bargaining, education, and capital. Women are becoming more prominent in municipal politics, although they are still under-represented in authority. Women's involvement in community and family decision-making has improved, yet patriarchal norms preclude total equality. Despite these challenges, health, education, economic independence, and political involvement initiatives are empowering Kumaoni women for a fairer future. However, significant social and cultural changes are needed for gender equality in the region.

Women's empowerment in Kumaon has accomplishments and setbacks. Kumaon women have traditionally been significant in farming, homemaking, and community life. Women's health and education have improved overall, indicating gender equality. Higher female literacy rates and more girls in school are due to government education programs in rural areas. Women's employment involvement is low, especially in urban and rural areas.

Even in agriculture and small business, Kumaon women are constrained by gender conventions. Self-Help Groups (SHGs) are becoming more widespread, offering women a competitive edge in the workforce via collective bargaining, education, and capital. Women are becoming more prominent in municipal politics, although they are still under-represented in authority. Women's involvement in community and family decision-making has improved, yet patriarchal norms preclude total equality. Despite these challenges, health, education, economic independence, and political participation initiatives empower Kumaon women. This inspires a more inclusive future. However, significant social and cultural changes are needed for gender equality in the region.

BENEFITS OF PARTICIPATION IN SHG

Table 7 lays out the benefits of becoming a member of a SHG. Loan subsidies and banks' nominal interest rates were the primary draws for joining a SHG. This is the highest level. The fiscal interest is a major draw for the farmers. The chance to hone their people skills was a major selling point for the farmers. Class Two. A strong indicator that this is a driving factor for women to join SHGs is the high importance that members place on the social advantages of involvement, especially in regard to the establishment of social relationships. Possibilities to increase one's sense of self-worth and social status (Rank-III) and one's income (Rank III) were two of the most alluring aspects. Two further benefits were easier access to capital (Rank-IV) and enhanced marketing and production efficiency (Rank-V). Actually, women envision good savings, self-confidence growth, and collaboration happens amongst group members as the primary benefits of participating in SHG.

Sl. No.	Particulars	MeanScore
1.	Credit is readily available as well.	0.67(IV)
2.	Borrowers can take advantage of incentives and pay a low interest rate.	0.93(I)
3.	Developing rapport with employees	0.90(II)
4.	Enhanced production and advertising efficiency	0.63(V)
5.	Growth in self-confidence and advancement in social status	0.87(III)
6.	Savingscanbemade	0.87(III)

Table 7. Benefits of participation in SHG

REASONS FOR NON-PARTICIPATIONIN SHG

The main characteristics that lead to poor engagement in SHG are summarized in Table 8. Farmers with a secure income and a substantial amount of money (Rank-I job) are not interested in joining SHG. They will find it more challenging and less lucrative to do so. Many individuals also dislike the strict rules and restrictions established by SHG, which is another constraint (Rank-II). Additional limitations include employees' lack of knowledge about the SGSY plan (rank III), the unwillingness of family members to join the SHG (rank IV), and insufficient time to focus on work (rank V). The stringent requirements for guarantees and the criteria used to identify borrowers discourage individuals from taking out loans.

Table8.Determinants of the absence of involvement in SHG

Sl.	Particulars	MeanScore

No.		
1.	Poor understanding of the SGSY protocol	0.23(III)
2.	A steady stream of income and riches	0.53(I)
3.	working for the state, leading to a dearth of free time	0.10(V)
4.	Without any support from loved ones to join a SHG	0.17(IV)
5.	SHG must adhere to severe regulations.	0.37(II)

CONCLUSION

When looking at the Uttarakhand divisions of Garhwal and Kumaon side by side, it is easy to see how cultural, social, and historical elements have contributed to regional inequalities in women's empowerment. While both branches aspire to empower women in healthcare, education, and the workforce, they have taken quite different approaches. Women in Kumaon are more powerful economically and actively involved in society than in other parts of India because of the region's superior infrastructure, higher educational options, and similar level of social awareness. A considerable increase in women's economic autonomy and political engagement has resulted from the region's improved implementation of initiatives such as microfinance and self-help groups. It is more difficult to achieve comparable levels of empowerment in Garhwal because of the region's severe natural environment and more traditional social traditions. Low literacy rates, a lack of educational opportunities, and healthcare access are just a few of the ways that women in Garhwal face obstacles to economic advancement. Because of long-held gender stereotypes and outmoded beliefs, women encounter substantial obstacles when trying to have a say in household and community decisions. Regardless of these variations, the research demonstrates that gender inequality in pay, the absence of female leadership, and violence against women are global issues. Information gaps, infrastructural hurdles, and policy implementation constraints prevent women in Garhwal and Kumaon from becoming empowered, notwithstanding good effects of governmental and non-governmental efforts. Implementing targeted interventions is the best way to end these regional inequities and empower women in Uttarakhand holistically. The list of suggestions includes things like lending financial and moral support to women's organizations in the area, expanding healthcare access, enhancing educational and occupational opportunities, and advocating for laws that take gender equality into account. Fighting societal and cultural barriers via action and education is the only way to ensure that women may thrive and reach their full potential. When it comes down to it, women in Kumaon and the rest of the area still have a long way to go before they are truly empowered. Policymakers and stakeholders in Uttarakhand can help women in the Kumaon and Garhwal areas overcome their particular problems and build an empowered system.

REFERENCES

[1] Anjugam, M.; Ramasamy, C.2007. Determinants of women's participation inself-helpgroup (SHG)ledmicrofinance programme in Tamil Nadu. Agricultural Research Reviews, 22(2), 283-289.

IJAER/September-October 2017/Volume-6/Issue-5

- [2] Banerjee, G.D. 2002. Evaluation study on self helpgroup. Financing Agriculture-Inhouse. Journal of Agricultural Finance Corporation Ltd., 34(2), 38-42.
- [3] Biswas, Setal. 2013. Knowledgelevelofimproved animal husbandry practices and its liaison with functional traits of self-helpgroups of rural dairy farmers in West Bengal. Animal Science Reporter, 7(1), 20-27.
- [4] DasR.M.,2004.Micro-financethroughSHGS:Aboonforruralpoor.Kurukshetra,52(4):25.
- [5] Devalatha, C. M. 2005. Profile study of women self help groups in Gadag district of northern Karnataka. M.sc(Agriculture)thesis,UniversityofAgriculturalSciences,Dharwad,Karnataka,India.
- [6] Indumathi, C.; Palanivelu, P.2013. Women empowerment through self helpgroups. Global Research A nalysis, 2(6), 27-30.
- [7] Kadian,K.S.2011.SocioeconomicempowermentofdairywomenthroughselfhelpgroupsinHaryana.Internationalconference ontropicalislandecosystems,23-26March2011,CentralAgriculturalResearchInstitute,Port-Blair,Andaman&Nicobar.
- [8] Kaur, M. 2005. Impact of self help groups promoted by urmulSeemantSamiti, Bajju rural women of KolayatBlock(Bikanerdistrict).M.Sc.ThesissubmittedtoRAU,Bikaner.
- [9] Kavathalkar, NG et al. 2007. Constraints in adoption of scientific recommendation in feeding of dairy animals inNagpurdistrict.IndianDairyman,59(12),51-55.
- [10] Kay, T. 2002-03. Empowering women through self help micro-credit programmes. Bulletin on Asian-PacificPerspectives,2002-03.
- [11] Mathew,E.2006.Microfinanceandcollectiveaction:AstudyofselfhelpgroupsinKerala.PhDt hesis,UniversityofMysore,Karnataka,India.
- [12] Meena, H.R.; Fulzele, R.M. 2006. Constraints perceived by the Meena tribes in adoption of improved dairyfarmingpractices.IndianResearchJournalofExtensionEducation,6(1&2),52-54.
- [13] Meganathan, M. 2011. Role of microfinance on urban women self help groups: A micro study- Puducherry.JournalonBankingFinancialServices&InsuranceResearch,1(5),August2011.
- [14] Mehta, G.S. 1999. Development of Uttarakhand: Issues and Perspectives. APH Publishing Corporation, NewDelhi.
- [15] MishraJ.C.andTiwari,R.K.2004.IndianBankingsystem:Microfinance.Kurukshetra,48(6):29.
- [16] Mohammad, A.; Gupta, J. 2011. Milk disposal pattern of dairy farmers in Western Bengal, India. Animal ScienceReporter,5(3),111-116.
- [17] Nair,A.2005.SustainabilityofmicrofinanceselfhelpgroupsinIndia:Wouldfederatinghelp?w ww.elibrary.worldbank.org.