International journal of interdisciplinary and multidisciplinary research

ISSN 2456–4567 (O)

Government goal and work for economic backward people in India

Ms.Biddut Barman
Gopalpur College
Dhubri
Assam

Abstract

Every country possesses natural and human resources in varying proportions. Economic development refers to process of utilizing these resources for achieving higher standards of living for the people of the country. It is natural for each generation of people to aspite for a higher standard of living than what their parents were capable of, and to hope for even better standards for their children. Economists have been studying the changes in human nature that facilitate the momentum for economic growth and development.Although the terms are used interchangeably, a distinction is often made between economic growth and economic development. Economic growth refers to increase in output, while economic development also suggests improvements in the quality of goods produced, the way production is organized and ultimately in improvements in the quality of life. All these factors together are known as structural changes. Thus, growth is a quantitative concept which can be measured; development is qualitative in nature and cannot be easily measured.Economic growth of a country is conventionally measured as percentage increase in gross domestic product (GDP) or Gross National Product (GNP) during one year. Economic growth can be either extensive or intensive. In the former, the economy uses more of its natural and human resources and grows, while in intensive growth, the economy uses its existing resources more efficiently.

Keyword:*1.Development 2. Social and economic condition 3. Government 4.Poor people 5.Government initiative.*

Introduction

Production of goods and services in an economy is obviously influenced by the policies of the government. These policies, in turn, are determined by the political ideologies of the parties in power. Thus, a socialist or communist regime would traditionally like to control the factors of production and ensure that production and distribution are centrally planned. On the other hand, a true capitalist or laissez faire regime would not interfere with production and distribution but would expect the market to determine such issues.

In today's world, however, such ideological polarization is hard to find.The fall of the Soviet Communist State and the spread of globalization have led to countries adopting pragmatic policies, rather than taking a rigid ideological stand. Thus, we find former communist countries like China and Vietnam Embracing western ideas on economic development and following a growth model based on investment by international capital. The argument is no longer State versus Markets, but State and Markets together. There is a general realization that both these agencies can fail in the absence of effective regulation.

The State is no longer considered infallible and civil society organizations and other non-state players have a decisive voice in how the State should be run. On the other hand, countries like the USA which have traditionally been defending the infallibility of the market have also accepted the need for strong independent regulators and decisive state action when the markets (and the private sector) can fail. The prolonged economic depression which followed the sub prime crisis in 2006 found the US government not only bailing out housing finance agencies but even rescuing iconic corporations like Citibank and General Motors from bankruptcy, using taxpayer's money.

Role of the state in the economy

Although there is no consensus among nations on the role of the state, even those nations which recognize only minimal role for their governments, agree on the following essential functions which any government is expected to undertake:

- Provision of Public goods i. e. those goods the consumption of which by one person does not reduce is availability for consumption by others: at the same time no one can be excluded from its benefits. Defense of the nation is a classic pure public good. Because of its nature as a public good, no private investor will be interested in investing in national defense, as direct cost recovery is not possible.
- Provision of Merit goods like education and housing whose consumption should be encouraged by the government, while discouraging use of non-merit goods like cigarettes.
- Policies that encourage activities that have positive extemalities and discourage those that have negative extemalities. Immunization is an instance of a positive extemality, as it benefits not only the recipient, but also the neighbours by preventing the spread of the disease in the neighborhood. A negative externality is created by an automobile which increases the pollution, the cost of which is borne by people who breathe the air.
- Poverty reduction is considered a prime responsibility of all modern governments, as the market caters to the needs of only those who can afford to pay, and not of the poor.
- Providing economic stability through suitable fiscal and monetary policies.

Government's role in India's economic development

After Independence,India opted for a planned economy with emphasis on state-sponsored industrialization. The rationale was that capital being scarce in India, it was essential to regulate the flow of the available capital into socially desirable channels. This was achieved by an elaborate system of industrial licensing and state monopoly and control over key industries. Scarce foreign exchange had to be saved by drastically regulating imports, as it was thought that India was not capable of earning much foreign exchange through its exports. Therefore, the policy

emphasized self-sufficiency and neglected foreign trade as a means of economic growth. There were also severe restrictions on the inflow of foreign capital for investment in India.
The above approach was common among the newly independent developing countries during the early decades of their post-colonial (1940s to 1960s) development strategy. It was assumed that economic growth would lead to reduction of poverty. The emphasis was on raising output, more particularly overall labour productivity (output per person) by shifting labour from the less productive sector of agriculture to the more productive industries sector. Industrialization and urbanization were seen as the objectives of development. The successful example of the Soviet Union appeared to provide proof for this strategy.

In the case of India, its inward-looking policy continued till the mid-1960s when drought and food shortage forced the policy markers to pay more attention to the development of agriculture and also to take some direct measures for poverty alleviation.

In the late 1970s, many of the controls on imports and exports were relaxed. This led to a surge in imports. Simultaneously, the burden of subsidies on several items like food, fuel and fertilizers cast an enormous burden on the exchequer. The combined effect of these two pressures led to a near bankruptcy of the Central Government in 1991.

This crisis led to a re-thinking in the policy of state-sponsored economic development. Wasteful subsidies were curtailed; foreign investment in the country was actively promoted through a series of policy and procedural changes; imports were liberalized; the Indian Rupee was devalued to reflect a more realistic exchange rate; and a policy of disinvestment was put in place. These steps clearly emphasized a change in the role of the state from being a promote of development to that of a facilitator, allowing private enterprise to take the lead. The policy initiated in 1991 has undergone several modifications to adjust to emerging global economic scenario, but the general direction towards a more liberalized economy, away from stifling controls, has remained unchanged.

Planning for development

The philosophy behind economic planning recognizes that markets and price system alone cannot ensure welfare of the citizens of a state. While individuals are the best judges of what is good for them, the sum total of such judgments need not be the best option for the society as a whole. Further, areas like infrastructure require large investments without immediate tangible returns and therefore do not attract adequate private investment. This calls for the State to step in either directly as in the past or through public-private partnership (PPP) which is the principle behind the build-operate-transfer method of infrastructural development. Finally, government needs to invest in providing what are known as public goods such as the quality of the environment and national defense, which can be enjoyed by one person without depriving others of similar enjoyment. Private sector will not normally invest in public goods as there may not be any direct returns. All these factors justify government intervention in the economy, although the degree of intervention is a matter also of political ideology.

In the Indian context, adoption of economic planning evolved out of historical experience during the freedom movement, such as:

- The perception that the economic exploitation of India's economy during the colonial rule was inspired by a relentless pursuit of free-market policy, at least till 1923, when a system of discriminating protection was conceived for Indian industry;

- The rapid strides achieved by the Soviet Union under a regime of centralized economic planning. The credit for concretising ideas on national planning should go to Sir Mokshagundam Visvesaraya, the visionary engineer and statesman of Mysore who published his Planned Economy for India in 1934. This was the blue-print for a ten-year programme of planned economic development for India.

- Indian National Congress had set up a National Planning Committee in 1938 with Jawaharlal Nehru as Chairman. Over the next decade, there were several initiatives in planning. The most important were:

- A Brief Memorandum Outlining a Plan of Economic Development for India (1944), popularly known as The Bombay Plan which gave priority to the development of basic industries, while at the same time seeking to double agricultural production and per capita income within a 15 years' framework.

- The People's Plan drafted by Sri M.N. Roy which had a 10-year period and which sought to give greatest priority to agriculture. It advocated the nationalization of all agricultural production and distribution.

- The Gandhi an Plan drafted by Simon Aryan emphasized economic decentralization with primacy to rural development through the encouragement of cottage industries.

The Directive Principles of State Policy as enunciated in Part IV of the Indian Constitution lays down the duty of the state:

- To ensure that the citizens have adequate means of livelihood {Article 39 (a)};
- To ensure that the economic system does not promote concentration of wealth and means of production - Article 39 (c)
- To provide within the economic capacity of the state, the right to work, to education, to public assistance in cases of unemployment, old age, sickness and disablement. {Article 41}
- The Planning Commission was established in 1950 in accordance with the above Directive Principles.
- Types of Planning, in theory, may be of different types, as summarized below. However, it must be understood that these are not mutually exclusive:
- Imperative planning involves centralized planning and implementation as opposed to indicative planning which only lays down the broad goals, strategies and guidelines for achieving the goals;
- Fixed term plans are drawn up for a particular period (five years in India) whereas a rolling plan will be more flexible in its targets and allows extension of implementation period.
- Structural planning refers to a strategy which involves the need to change existing institution or creating new ones. On the other hand, functional planning seeks to achieve the objectives within the existing institutional framework.

Apex planning or centralized planning envisages a central body for planning, while multi-level planning allows for decentralized planning. The Panchayati Raj institutions seek to strengthen multi-level planning. One of the subjects that may be assigned to urban local bodies under Article 243 W (12th Schedule of the Constitution) is ‘planning for social and economic development’. However, such delegation has been left to the discretion of the State legislature.

Development goals

The United Nations convened a Millennium Summit in 2000 to discuss the role of the UN at the turn of the 21st Century. It was focused on various global issues such as poverty, HIV/AIDS and how to ensure a just and equitable sharing of the fruits of globalization. It resolved to help the citizens in the world’s poorest countries to achieve a better life by the year 2015 and adopted the Millennium Development Goals as the framework for working towards that goal. 189 member states signed the declaration.

Goals, targets and indicators

The eight goals to be achieved by 2015 are linked to 18 targets and these in turn to 48 indicators. The eight goals are:

- Eradicate extreme hunger and poverty
- Achieve ubiversal primary education
- Promote gender equality and empower women
- Reduce child mortality
- Improve maternal health
- Combat HIV/AIDS, malaria and other diseases
- Ensure environmental sustainability
- Develop a global partnership for development

Goals and targets from the millennium declaration the targets against each goal are:

- **Goal 1**
  Eradicate extreme poverty and hunger

Target 1. A Halve, between 1990 and 2015, the proportion of people whose income is less than $1.25 a day
Target 2.B. Achieve full and productive employment and decent work for all, including women and young people
Target 3. C.Halve, between 1990 and 2015, the proportion of people who suffer from hunger

- **Goal 2**
  Achieve universal primary education

Target 2.a Ensure that by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling

- **Goal 3**
  Promote gender equality and empower women

Target 3. A Eliminate gender disparity in primary and secondary education, preferably by 2005, and at all levels of education no later than 2015

- **Goal 4**
  Reduce child mortality

Target 4. A Reduce by two-thirds, between 1990 and 2015, the under-five mortality rate

- **Goal 5**
  Improve maternal health

Target 5. A Reduce by three-quarters, between 1990 and 2015, the maternal mortality ratio
Target 5. B Achieve by 2015 universal access to reproductive health

- **Goal 6**
  Combat hiv/aids, malaria, and other diseases

Target 6. A Have halted by 2015 and begun to reverse the spread of HIV/AIDS
Target 6.b Achieve by 2010 universal access to treatment for HIV/AIDS for all those who need it
Target 6.c Have halted by 2015 and begun to reverse the incidence of malaria and other major diseases

- **Goal 7**
  Ensure environmental sustainability

Target 7. A Integrate the principles of sustainable, development into country policies and programs and reverse the loss of environmental resources
Target 7.b Reduce biodiversity loss, achieving by 2010 a significant reduction in the rate of loss
Target 7.c Halve by 2015 the proportion of people without sustainable access to safe drinking water and basic sanitation
Target 7.D Have achieved a significant improvement by 2020 in the lives of at least 100 million slum dwellers

- **Goal 8**
  Develop a global partnership for development

Target 8.a Develop further an open, rule-based, predictable, non-discriminatory trading and financial system (including a commitment to good governance, development, and poverty reduction, nationally and internationally)
Target 8.b Address the special needs of the least-developed countries (including tariff-and quota-free access for exports of the least-developed countries; enhanced debt relief for heavily indebted poor countries and cancellation of official bilateral debt; and more generous official development assistance for countries committed to reducing poverty)

Target 8.c Address the special needs of landlocked countries and small island developing states (through the Programme of action for the Sustainable Development of Small Island Developing States and the outcome of the 22nd special session of the General Assembly)
Target 8.d Deal comprehensively with the debt problems measures to make debt sustainable in the long term.
Target 8.e In cooperation with pharmaceutical companies, provide access to affordable, essential drugs in developing countries
Target 8.f In cooperation with the private sector, make available the benefits of new technologies, especially information and communications
(source: United Nations. 2008. Report of the Secretary-General on the Indicators for Monitoring the MDGs)
The very fact that all nations of the world got together to improve the plight of the world's poorest is a great achievement and without a precedent. Critics have, therefore, found it difficult to pick holes in such a laudable effort. However, it has been pointed out that the approach is rather mechanical and target-based. For

Instance, the target for poverty is income-based and ignores other forms of deprivation. Such an approach reduces development to an exercise driven by governments and multilateral agencies with measures of success pre-determined and without any consultation with or involvement by the beneficiaries of development. Another issue raised is that these are not stand-alone discrete goals but interlinked so that failure to meet on will have a knock-on effect on other goals. For instance, the status of women gets reflected not only on achievements in literacy but also on maternal mortality and nutrition status.

MDG progress

Countries like China and India have achieved considerable progress in reducing poverty and deprivation, mainly due to their recent record of economic growth. However, the global economic crisis since 2008 has affected the prospects of many nations in Sub Saharan Africa who may not achieve the targets.

Nevertheless, the poverty rate of Sub Saharan Africa is reported to have come below 50% for the first time and is expected to reach 35-40% by 2015. According to the Global Monitoring Report of MDG (2011), the population living on less than $1.25 a day will come down to 22.4% by 2015, still a substantial number. According to the Ministry of Statistics and Pregramme Implementation, the number of poor in India is likely to be 279 million in 2015. Seven states-Bihar, U.P., Chhattisgarh, Jharkhand, M.P., Orissa and Uttarakhand account for 64% of the country's poor and this is likely to increase to 71% by 2015. India's recent rights-based laws for ensuring access of the poor to food, employment, education and information are expected to significantly improve its record of achieving the MDG targets.

Social development

We have been above how the concept of economic growth gave way to that of economic development. The next stage saw the evolution of the concept of human development which took into account improvements in health and educational indicators in addition to indicators of production and income. However, even human development indicators fail to measure how specific social groups performed on the basis of these indicators. For example, while the HDI of India showed that on an average, the health and educational attainments of its population was improving, it

did not indicate how the literacy of a tribal girl or the health status of an urban Dali mother fared. The social development approach helps to measure the indicators of socially differentiated groups in order to gauge whether development is tempered with social justice.
It must, however, be understood that social development includes much more than 'social aspects of economic development'. Social groups face multiple levels of deprivation or privilege and these cannot be captured by the usual indicators of human development. Thus a person's development may be affected by a number of social disadvantages imposed by class, caste, gender, ethnicity, religion and region. Social development seeks to capture these vulnerabilities and in that sense, the concept of development itself comes to mean social development.

Another dimension of social development arises from the fact that the state ultimately reflects the power structure of the society and its policies are bound to be influenced by the social equations. The excluded groups often demand their rights and a state based on democratic principles cannot ignore such demands. This gives rise to the concept of 'rights-based approach to development'. A significant milestone in this approach was the UN Declaration on the Right to Development (1986) which recognized development as a human right. It declared further: 'A fundamental human freedom is freedom from want. Poverty is a human rights violation, and freedom from poverty is an integral and inalienable right'. Rights could be granted by the benevolence of the state or could be obtained after a struggle by the people. The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) could be considered as belonging to the former group while the Right to Information Act-which was inspired by persistent demands by the civil society-could be an example of the latter. The Supreme Court of India, as an arm of the state, has also been vigorously pursuing the rights-based approach, as seen in its interventions to ensure that children are provided nutritious food in the ICDS centers and that right to food security is seen as an integral part of the right to life.

The World Bank adopts a right-based approach in its definition of social development as 'transforming institutions to empower people'. This is drawn from Amartya Sen's approach to assets and capabilities. Sen argued that development should focus on, and be judged by the expansion of people's 'entitlements' and the 'capabilities' that these entitlements generate. Income, according to Sen, is not always a good measure of entitlements. Entitlements depend on such factors as what the individuals can extract from the state (in the form of welfare provision) and the power relations in society. The World Bank builds on this framework and develops a linear relationship between assets and social development. According to it, the various assets-natural, physical, human, financial and social-with the help of enabling institutions, assist in achieving of well-being and poverty reduction, provided the institutions are inclusive, cohesive and accountable.

These institutions may be comprised of formal rules (laws enacted by the state and other regulations) or informal constraints (conventions, norms of behavior and self-imposed rules of conduct) that operate within society. World Bank argues that economic growth is essential for poverty reduction and by transforming institutions to empower people, social development looks at growth as well as at who benefits from the growth. Critics of this approach describe it as the World Bank's attempt to change neoclassical economics from within. Its institutional analysis is based on the neoclassical assumption that individuals rationally pursue the maximization of their utility, which is not only simplistic but also unrealistic.

To sum up, social development encompasses the following two strands:

- It considers development as multi-dimensional; and

- It looks at the achievements of better life for the marginalized social groups and regions.

The Social Development Report, 2010 published by the Council for Social Development explains the meaning of ‘development’ from the social development perspective thus:
Development is a process of social change which is materially productive, socially just, environmentally sustainable, politically participative, culturally compatible, aesthetically fulfilling and a process that gives the right to the people to choose, direct and re-direct the path of development.

SAARC social charter

The seven SAARC member countries met in Islamabad in 2004 and adopted the SAARC Social Charter resolving the need for each member-country to have ‘a social policy and strategy in order to ensure an overall and balanced social development of their peoples’. The Charter agreed on 21 principles which will inform social policy making by member-countries. It also listed out the following priorities in social development: poverty alleviation; health; education, human resource development and youth mobilization; promotion of the status of women; promotion of the rights and well-being of the child; population stabilization; and drug de-addiction, rehabilitation and reintegration.

The discussion at section 2 above explains how development process can bypass certain social groups, even when the government is proactive and has targeted programmes to address social exclusion. Social exclusion looks at the social relations which inhibit the participation by certain groups in social affairs and to influence the decisions that affect them. It is much wider than income poverty which is only an outcome of distribution, but such exclusion can aggravate poverty.
The processes which contribute towards social exclusion could be economic, political, social and cultural. Economic processes include the manner in which a distinction is made between forms of work which are highly valued and paid and those which are not. In the Indian context, domestic work and the vast majority of physical labor in the unorganized sector which do not have either legal protection in terms of minimum wages or the bargaining power which organized sectors possess through unionization are examples. Political processes would cover such issues as power to vote in elections, voice not being heard in local governments and elite capture of benefits meant for the weaker sections. Caste system, discrimination on grounds of gender, age and religion and traditional practices which circumscribe civil rights may be included among the social and cultural processes.

Inclusive growth

In the matter of addressing the issue of social exclusion, the 11thFive year Plan (2007-2012) has made a significant contribution. The Plan document, subtitled ‘Inclusive Growth’, recognized that ‘a major weakness in the economy is that the growth is not perceived as being sufficiently inclusive for many groups, especially Scheduled Castes (SCs), Scheduled Tribes (STs) and minorities, Gender inequality also remains a pervasive problem and some of the structural changes taking place have an adverse effect on women.

Accordingly, the Plan document unveiled a central vision which was ‘to build on our strengths to trigger a development process which ensures broad-based improvement in the quality of life of the people, especially the poor, SC/STs, other backward castes (OBCs), minorities and women…However the target is not just faster growth but also inclusive growth, that is, a growth process which yields broad-based benefits and ensures equality of opportunity for all… Empowerment of disadvantaged and hitherto marginalized groups is therefore an essential part of any vision of inclusive growth. India's democratic polity, with the establishment of the third layer of democracy at the Panchayati Raj Institution (PRI) level, provides opportunities for empowerment and participation of all groups with reservations for SCs, STs and women. These institutions should be made more effective through greater delegation of power and responsibility to the local level. The Plan also listed 27 monitor able targets to achieve inclusiveness.

However, the Mid Term Appraisal (MTA) of the 11th Plan (2010) pointed out that although the overall progress in many of the inclusive programmes has been satisfactory, there have been serious lacunae in implementation. It pointedly referred to the ICDS programme and commented that, 'It is now recognized that malnutrition cannot be dealt with by a single instrument such as the ICDS. It needs action on multiple fronts, including raising the income levels of families, age at the first pregnancy and the nutritional status of pregnant women, availability of clean drinking water, state of sanitation, and knowledge of feeding practices especially promoting exclusive breastfeeding for the first six months. There are programmes that are directed to each of these ends, but their effectiveness needs to be improved. 'Similarly, in respect of special sub plans for SCs and STs, the MTA observed that 'the manner in which these sub-plans have been implemented, both in central ministries and the states, has not been satisfactory'.
In the ultimate analysis, the factors responsible for poor implementation of the agenda of inclusive growth are identified as weak monitoring and evaluation, unsatisfactory implementation of schemes and lack of decentralization. However, participation by the beneficiaries in the planning and implementation of the programmes is not perceived as a possible solution to the poor outcomes.

Financial inclusion

The Committee on Financial Inclusion (2008) headed by Dr. C Rangarajan defined financial inclusion as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.

The main recommendations of this Committee to ensure financial inclusion are:

- Setting up a National Mission for Financial Inclusion to provide access to comprehensive financial services, including credit, to at least 50% (say 55.77 million) of the financially excluded rural cultivator/non-cultivator households, by 2012 through rural/semi-urban branches of Commercial Banks and Regional Rural Banks. The remaining households have to be covered by 2015.
- Nabors to be entrusted with the task of promoting financial inclusion and for developing the technological support.
- Deepening the outreach of microfinance by financing self-help groups (SHGs).
- Use of Primary Agricultural Credit Societies (PACSs) as Business Facilitators and Correspondents.

Population and development

Population growth impacts the development process in many ways:

- The increasing supply of labor demands greater investment to absorb them. This may put pressure on rational allocation of resources.
- The unchecked growth of urban population puts tremendous pressure on urban services like drinking water, sanitation and housing. Paradoxically, the very fact that these services are available in urban areas-most often at subsidized rates-encourages migration of rural population to urban areas in search of employment and better amenities.
- Population growth exerts pressure on ecology. Very often planners sacrifice the needs of future generations in their anxiety to meet proximate demands.
- Population explosion also leads to disproportionate demands on services like maternity, child health and primary education, which necessitate diversion of scarce funds from other sectors. This distorts investment priorities.
- The uneven distribution of population between regions and between urban and rural areas also constitutes a development problem. Such disparity may exist between different social groups as well.

National population policy 2000

The problem of over-population has to be addressed on two fronts:

- An effective employment policy which can absorb the growing number of workers and promote economic growth; and
- An imaginative family welfare programme to encourage families to adopt the small family norm.

The official policy had relied heavily on the latter without any linkage with the employment policy. India's family planning programme launched in 1952, was the first by any country. Initially, it was a purely birth control programme. It became evident during to course of time that such a narrow approach will not pay. False reporting of achievements of targets by field agencies and wasteful expenditure were some of the serious drawbacks of the target approach.
The Government announced in February 2000, the National Population Policy (NPP) with the following objectives:

- The immediate objective is to address the unmet needs for contraception, health care infrastructure and basic reproductive and child health care.
- The medium term objective is to bring the Total Fertility Rate (TFR) to the replacement level of 2.1 by 2010.
- The long-term objective is to achieve a stable population by 2045, at a level consistent with the requirements of sustainable economic growth, social development and environmental protection.
- The policy emphasizes the pivotal role of urban and rural local bodies in implementing it. Promotional and motivational measures include rewarding the local bodies for exemplary performance.
- NPP has accepted the recommendation of the Swaminathan Committee regarding the extension of the freezing of seats in legislature and the Parliament on the basis of the 1971 Census. Parliament has passed the necessary legislation approving the freezing of seats upto 2026.
- Special emphasis on the weaker states (called Empowered Action Group-EAG states) of Bihar, Jharkhand, M.P., Chhattisgarh, Rajasthan, U.P., and Orissa.

Conclusion and recommendation

Although the rate of growth of population has declined during the decade 2001-2011 to 17.64 from 21.54 during the previous decade, the net addition is still substantial. The following reasons account for this phenomenon:

- The large size of the population in the reproductive age group due to the high TFR in the previous decades.
- High fertility due to the unmet needs for contraception. It is estimated that India has around 170 million eligible couples of which just 44 per cent is currently effectively protected.
- High wanted fertility due to the high rate of IMR.
- Over 50 per cent of girls still marry below the legally permissible age of 18, leading to a reproductive pattern of 'too early, too frequent, too many'. Around 33 per cent births occur at intervals of less than 24 months which also leads to a high IMR.

References

1. Denali, Severing, with Lila Shahani.(2009): **An Introduction to the Human Development and Capability Approach**, Freedom and Agency, Sterling.

2. U.N. General Assembly (2008): **United Nations Millennium Declaration**, 55th Session.

3. Agarwal, Bina. (1994): "**Land Rights for Women: Making the Case**," in A Field of One's Own: Gender and Land Rights in South Asia, Cambridge: Cambridge Univ. Press. pp. 1-50.

4. Argawal, Bina (2010): "**Gender and Green Governance: the Political Economy of Women's Presence within and beyond Community Forestry**." New York, Oxford University Press.

5. Nussbaum, Martha C. (2000): **Introduction, in Women and Human Development**, The Capabilities Approach, Cambridge, UK: Cambridge University Press, pp. 1–33.

6. World Survey on the Role of Women in Development (2009): **Women's Control over Economic Resources and Access to Financial Resources**, including Microfinance, New York, United Nations

7. Bateman, Milford. (2010): **Why Doesn't Microfinance Work**? The Destructive Rise of Local Neoliberals, New York, Zed Books.

8.Parmar, A. (2003): **Canadian Journal of Development Studies** "Microcredit, Empowerment, and Agency: Re-evaluating the Discourse" pp. 461-76.