

Non-Government Organisations and Inclusive Growth

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Abstract

Inclusive growth is an outcome of holistic participation. In the process of inclusive growth Non-Government Organisations (NGOs) play a significant role, particularly in developing nations. As found widely, NGOs efforts have contributed significantly towards transformation through economic, social and political intermediation. Financial inclusion of the underprivileged is one of the many ways of bringing inclusive growth and here, NGOs role is pivotal. Accordingly, the role of NGOs in financial inclusion through microfinance intervention in the context of Meghalaya is examined. For exemplifying the role of NGOs in inclusive growth, case studies on two NGOs are undertaken with a focus on microfinance intervention, namely, West Garo Hills Community Resource Management Society, Tura and Bosco Reach Out, Shillong. The case studies show that NGOs participation in development process has benefited the underprivileged and their financial inclusion initiatives through microfinance has helped in economic and socio-politico transformation thereby ushering about inclusive growth.

Keywords – Non-Government Organisations, financial inclusion, inclusive growth, micro-finance

Introduction

Growth as a process is continuous and requires constant and sustained intermediation. It encompasses all activities and sections across economic, social, political and cultural domain. Moreover, it demands an active participation and long-term involvement of various institutions and organisations – government and corporations. In addition, third sector organisations and popularly known as Non-Government Organisations (NGOs) also have a prominent role to play due to the demand-supply gap in growth-oriented intervention. NGOs play a vital role

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in the shaping and implementation of participatory democracy and their credibility lies in the responsible and constructive role they play in society (www.unep.org). The World Bank defines NGOs as ‘private organisations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services or undertake community development’. It is estimated that over 15 per cent of total overseas development aid is channeled through NGOs amounting to US eight billion dollars (www.globalissues.org). As such, they are active and important partners in the growth process.

In recent times focus is not only on growth but inclusive growth through NGOs. In keeping with their profile, target-based operations and efficacy, NGOs can be major proponents of inclusive growth. Growth that is inclusive would mean growth that not only creates opportunities but more importantly ensure equitable access of natural resources and other opportunities (Lucas 2008). Inclusive growth can be defined as ‘growth inspired and contributed by all sections of the society through equal opportunities and equitable distribution of resources and the benefits thereof enjoyed by all’. It is all round growth – economic, social and political. Inclusive growth adopts a long-term perspective focusing on sustained economic growth which is necessary and a crucial condition for poverty reduction (Imbs and Wacziarg 2003). It is enforced through continuous labour engagement, investments, diffusion of equitable opportunities, access to opportunities, development of infrastructure and sustainable growth. Inclusive growth is making the fruits of development available and accessible to all, particularly the underprivileged.

Financial inclusion has been argued for as a strategic policy as it is one of the most significant determinants of inclusive growth. Finance for enterprise, livelihood and sustenance is a must for all sections of society to be a part of growth. Evidences also suggest that inclusive growth depends greatly upon financial inclusion. The greater the degree of financial inclusion greater is the level of inclusive growth. As such, Reserve Bank of India policy initiatives on financial inclusion focuses upon branch expansion in rural areas, providing banking services through the use of business facilitators and business correspondents, simplification of Know Your Customer (KYC) norms, drawing of a roadmap for the provision of banking services in unbanked villages, provision of a bouquet of financial services and direct benefit transfer (leveraging the *Aadhaar*

platform) for facilitating delivery of social welfare benefits by direct credit to the bank accounts of beneficiaries (www.rbi.org.in). In addition, social and political inclusion is needed to complete the term inclusive growth. Hence, inclusive growth can be measured in terms of social and political outcomes of financial inclusion. In particular, large-scale financial inclusion can be attained through microfinance intervention. Thus, financial inclusion is a must for achieving inclusive growth. NGOs with their focus on economic transformation of the underprivileged through microfinance and other small financial intervention contribute significantly to the cause of financial inclusion. Their reach and penetration at the grass-roots are added vigor towards inclusive growth through financial inclusion.

Objectives and Methods

The study focuses on three dimensions – NGOs, microfinance oriented financial inclusion and inclusive growth. The objectives are two-fold, namely, (i) to explore the established link between NGOs and inclusive growth through the process of financial inclusion and (ii) to evaluate the role of NGOs in the inclusive growth taking a study of select NGOs in Meghalaya. The first objective is approached with a literature review to explore the relationship between financial inclusion and inclusive growth. Particularly the role of NGOs in financial inclusion (of women in particular) and attainment of inclusive growth is highlighted. For evaluation and inferences on the role of NGOs in inclusive growth, case studies on two NGOs operating in Meghalaya are undertaken with a focus on microfinance intervention, namely, West Garo Hills Community Resource Management Society (WGHCRMS), Tura under North Eastern Region Community Resource Management Project (NECORMP) funded by IFAD and Bosco Reach Out (BRO), Shillong. In addition, an analysis is conducted on 50 clients (25 each from respective NGOs) who have been exposed to self-help groups (SHGs) and microfinance for a period of five years so as to draw specific insights on their contributions to financial inclusion and inclusive growth by focusing on basic economic and socio-politico variables.

NGOs, Financial Inclusion and Inclusive Growth

Evidences suggest a close relation between financial inclusion (particularly microfinance oriented) and inclusive growth. Access to credit contributes to a long-lasting increase in income by means of a

rise in investments in income generating activities and diversification of sources of income, accumulation of assets, reduce the vulnerability due to illness; drought and crop failures, better education; health and housing. In addition, it contributes to an improvement of the social and economic situation of women (Hermes and Lensink 2007). Moreover, participation in microfinance increase clients self-confidence, self-esteem and participation in decision-making (Cheston and Khun 2002) and 40 per cent of poverty reduction in rural Bangladesh has been attributed to microcredit (Khandker 2005). World over microfinance has reached a significant population of underprivileged and has brought about financial inclusion and transformation.

In India, financial inclusion levels vary – Andhra Pradesh has the highest financial inclusion (82 per cent of farmer households are indebted) and Meghalaya has the lowest (only four per cent of farmer households are indebted) (Dev 2006). Microfinance is making head way in its efforts for reducing poverty and empowering women in particular (BL Center for Development Research and Action [BLCDRA] 2005). Outcomes of microfinance oriented financial inclusion are encouraging. The effects are even more striking when women have been members of a group for longer period and especially when greater emphasis is laid on genuine social intermediation (Holvoet 2005). The experiences and evidences show that women profiled microfinance financial inclusion has many positive outcomes and hence should be encouraged on a large scale. It contributes to inclusive growth where by family and sections of society play a role and benefit from. However, this does not diminish the importance of other financial inclusion models and importance of genderless inclusion. Financial inclusion through microfinance has transformed and empowered the masses into major players and contributors in inclusive growth.

The first interest in informal group lending in India took shape during 1986-87 when the Mysore Resettlement and Development Agency (MYRADA) sponsored research project on ‘savings and credit management of SHGs’ was partly funded by National bank for Agriculture and Rural Development (NABARD). In 1987-88 NABARD in association with Asia Pacific Rural and Agricultural Credit Association (APRACA) undertook a survey of 43 NGOs in 11 states to study the functioning of microfinance SHGs and their collaboration possibilities with the formal banking system. Both these research projects threw up the encouraging possibilities and

the outcome is NABARD SHG-bank linkage programme. The success of NGOs like MYRADA in group lending made the government to shift the strategy of women development and empowerment under Development of Women and Children in Rural Areas (DWCRA) programme through group based approach (Rajshekar 2004). The microcredit programme launched through numerous NGOs has found fancy with the banking industry and can prove to be an excellent tool to bring in greater equity through financial inclusion (Agrawal 2007). In January 2006 banks were permitted to utilise the services of NGOs, microfinance institutions (MFIs) and other civil society organisations as intermediaries in providing financial and banking services through the use of business facilitator and business correspondent models (Thorat 2007).

The linkage of SHGs with banks can expand financial inclusion and here NGOs have a proactive role to play. Despite large scale financial inclusion through efforts of NGOs more scope exists for even better inclusion. Critical issues on the supply-demand of financial inclusion are to be addressed. The formal banking system, rural cooperatives and NGOs must be strengthened to extend their outreach as the financially excluded require products which are customised to meet their needs (Rangarajan 2008). Recognising the importance of self-employment for inclusive growth NGOs are focusing on credit programs which extend microfinance to small scale entrepreneurs. Badan Kredit Kecamatan (BKK) in Indonesia, Action Comunitaria in Peru, Self-Employed Women's Association (SEWA) in India and the Grameen Bank in Bangladesh are among those who have successfully served hundreds of thousands (Panjaitan-Drioadisuryo and Cloud 1999). NGOs do have a positive role to play in ushering about inclusive growth. The Slum Improvement Project, Bangladesh helped in successful organisation of women of slum communities around various social and economic activities, improved the physical environment of slums with new/upgraded footpaths, access roads, drains, latrines, tube-wells, increased family income, increased awareness of health, sanitation, reduction in diseases like respiratory problems and scabies (www.mit.edu). In addition, Orangi Pilot Project, Karachi strengthened the position of women by encouraging participation in community affairs, provided better health, allowed more money to be spent on food, education and housing (www.mit.edu). Overall, the NGO movement appears ready to move beyond initial experiments to strengthening institutional practices as part of a process of steady maturation (Park and Ren 2001).

NGOs at international level are a heterogeneous group and their exact number difficult to portray. The Yearbook of International Organisations currently counts a presence of around 6500 (as on 2004) international NGOs worldwide in terms of membership or/and operations which grew from mere 200 a century back. According to United Nations Development Program there are approximately 40000 NGOs worldwide. The growth of NGOs in recent years has been a major factor for the increasing involvement in economic, socio-political and governance of the masses at all levels, from local to global. Their growth has percolated into increasing roles and contribution to inclusive growth at a global scale. Out of all these NGOs many are supporting the national level NGOs of different countries for carrying microfinance activities. Similarly in India, as per Wikipedia, the number of NGOs is around 33 lakhs. Whereas it is difficult to figure out the exact number of NGOs involved in microfinancing but looking at the popularity of the microfinance a conservative estimate at five per cent brings the number to 1.65 lakhs. Apart from the mainstream MFIs like NABARD, commercial banks and other financial institutions, many NGOs are part of the network providing financial services. These are the latest ones which have come up to fill the gap between the demand and supply for microfinance.

In general, MFIs consist of refinance institutions, banks, NGOs and SHGs dealing with small loans and deposits in rural, semi-urban or urban areas enabling people to raise savings, productive investments and thereby their standard of living (Nadarajan and Ponmurugan 2006). Commercialisation of microfinance business has a massive impact on enhancing scale of outreach. In Latin America, NGOs opted to transform themselves into licensed financial institutions and were able to provide almost 45 per cent of the microfinance services (Akhtar, 2008). MFIs are increasingly providing financial services to the poor by raising funds from banks and their own resources for on-lending to SHGs. As Micro-Enterprise Promotion Agency (MEPA), NGOs have been promoting microenterprises amongst SHGs and as on 31st March, 2013, ₹ 6647.68 lakhs has been routed to 362803 SHGs through 3700 NGOs (www.nabard.org).

Case Studies

NGOs are vital partners in the movement of financial inclusion and inclusive growth, particularly in the context of SHGs and microfinance.

They actively involve in promotion, productivity and financial linkage of SHGs and in some instances involve themselves in financing. They have been playing a critical role over the years and enough scope for expansion of reach and activities exist. In Meghalaya, SHG-bank linkage programme of NABARD provides microfinance through Commercial Banks, Regional Rural Banks and Co-operative Banks. In addition, NGOs like BRO, WGHCRMS, Women for Integrated Sustainable Empowerment (WISE), Meghalaya Rural Development Society (MRDS), Rashtriya Gramin Vikas Nidhi (RGVN), BAKDIL Diocesan Social Service Society and so forth are active in SHG promotion and financing. Moreover, individuals and churches are also involved in microfinance activity.

NGOs play a critical role in group formation, nurturing of SHGs, capacity building and financial consultancy. Studies suggest a strong and positive linkage between NGOs efforts, financial inclusion and inclusive growth. In this context, case studies on two NGOs with a focus on microfinance intervention, namely, WGHCRMS, Tura and BRO, Shillong are undertaken. The cases represent an interesting spiral between NGOs and inclusive growth.

WGHCRMS, Tura

WGHCRMS, Tura under NECORMP funded by IFAD in collaboration with North Eastern Council has done wonders as regards to reducing poverty and empowering women in West Garo Hills District. The project covers 7070 families in 192 villages. Under the project there are 1115 SHGs, 257 Natural Resource Management Groups (NaRMGs), 29 Village Cluster Associations and 26 SHGs Federations. Table 1 shows an impressive performance of WGHCRMS. It has covered a sizeable population of underprivileged clients through financial inclusion.

Table 1				
Profile of NaRMGs and SHGs				
Year	Villages	NaRMGs	SHGs	Households
1999-00	17	17	3	868
2000-01	-	3	22	0
2001-02	43	69	109	1486
2002-03	0	8	30	26
2003-04	126	146	297	4185
2004-05	6	9	59	505
2005-06	0	5	89	0
2006-07	0	5	323	0
2007-08	0	0	183	0
Total	192	257	1115	7070
Source: WGHCRRMS Report, 2008.				

99 per cent of the SHGs are women SHGs and this speaks in itself as regards the focus given by IFAD for poverty reduction. With maximum of the borrowers being women most of the activities of SHGs are women-centric like rice mill, aloe vera cultivation, dry fish preservation, packing goods for sale, weaving centre, poultry, tailoring, agarbatti stick making, spice grinding unit, agro product processing and marketing shed, drinking water system, dairy unit, milk production and so forth. Some of the SHGs have established an English school at Oragiok village, operating a public distribution system and organise health programmes and social activities. Moreover, mobilisation of all the tea farmers of West Garo Hills led to the setting up of a tea factory under the RSVY Scheme.

A campaign of all the women SHGs has resulted into consolidation of all groups into one apex SHG Federation called the NIM – BILCHAM (NERCROMP Institute of Micro Finance – Banking Institution and Learning Centre of Excellence for Holistic Aspiration of Mothers). This powerful women organisation comprises of women members from 1115 SHGs with a corpus of ₹ 1.45 crores. WGHCRRMS initiative has resulted in improvements in the livelihoods of the women folk in the district. Economic recourse has subsequently led to empowerment of women. Accordingly, they have been able to bring about a marked

shift in their social status, esteem and face the problems in their day to day lives. By providing the women folk in the rural areas means to economic activity the SHGs has changed their outlook and profile in the community. Economic empowerment has enabled the women folk to take important decisions in the society and thus help bring about a structural change in their livelihood. This has led to other socio-politico outcomes.

BRO, Shillong

Established in 1983, BRO is a non-profit, non-political and non-religious organisation. It is the official social development wing of the Salesian Province of Guwahati in North-East India and registered under the Societies Registration Act. BRO's vision is a self-sustaining, self-reliant and dignified community where people live responsibly, striving for just, equal and harmonious society. It seeks to achieve integral development through empowerment of people by enabling them to build people's organisations and enhancing their capacities to utilise their resources optimally. Its major goal includes providing access for individuals and communities to credit through self-help mechanisms. BRO's approach to development initiatives is based upon self-help, people oriented, bottom-up collaborative, pro-poor, result focused, culture and gender sensitive approach.

Effective from 2006-07 the normal project intervention areas has been divided into three independent zones (Zone I, Zone II and Zone III) for further augmentation of activity impact and need based requirements of the areas. Zone I consists of four areas of Assam and four areas of Garo Hills, Meghalaya, Zone II consist of seven areas of middle Assam and Zone III consists of Khasi and Jaintia Hills of Meghalaya and two autonomous hill districts of Assam.

Some of the major projects/programmes of BRO are Integrated and Sustainable Human Development Programme, Community Capacity Building through Strengthening SHGs, Strengthening Technical and Vocational Schools, Capacity Development of People by Facilitating on Access to Market, Tribal Development through Rejuvenation of Environment, Promotion of SHGs for SGSY and other schemes, Gender Equality and Justice through Women Empowerment and so forth. Through

its projects/programmes BRO has contributed to financial inclusion and inclusive growth. Table 2 presents a bird's eye view of SHGs in Zone III of operation also showing its scope and coverage. It has made vital contributions to inclusive growth as depicted through its reach and activities.

Region	Villages	SHGs				Members		
		Male	Female	Mix	Total	Male	Female	Total
Sojong	34	1	65	7	73	34	785	819
Haflong	40	2	74	9	85	53	918	971
Umswai	19	8	30	0	38	94	325	419
Nongpoh	38	5	70	8	83	90	752	842
Umran	32	14	37	7	58	167	417	584
Shillong	28	8	21	25	54	155	327	482
Smit	38	18	25	31	74	320	452	772
Mawsynram	34	11	27	19	57	226	387	613
Mawkyrwat	38	6	38	41	85	249	639	888
Nongstoin	50	13	40	36	89	307	610	917
Total	351	86	427	183	696	1695	5612	7307

Source: BRO Report, 2009.

Table 3 portrays the extent of linkage of the NGOs promoted SHGs with banks. The figures clearly indicate that both NGOs have made significant contributions towards financial inclusion of the underprivileged, particularly women. Their effort has helped in SHG-bank linkage which is of utmost importance for the growth and wellbeing of the clients. By enabling access to credit they have opened new horizons of entrepreneurship and self-reliance for the clients and groups. Financial linkage with financial institutions creates a stable and sustained means of livelihood for the clients and ensures collective group action towards rural transformation as a whole.

Bank/NGO	WGHRMS (as on 31st March, 2007)		BRO (as on 15th September, 2009)	
SBI, Co-operative Banks and RRBs	₹ 3857900	415 SHGs linked	₹ 50370000*	2716 SHGs linked
Average per SHG	₹ 9296		₹ 18546	
*includes internal resources				
Source: WGHRMS, Tura and BRO, Shillong.				

Impact Assessment

Microfinance intervention initiated by the NGOs (WGHRMS, Tura and BRO, Shillong) has helped in improving income and expenditure of the clients. The increase in income also increases the propensity to spend and save. Overall, it has inculcated a habit of savings amongst the clients. Table 4 clearly depicts a marked transformation in the economic status of the clients epitomising economic empowerment.

Variable/ NGO	WGHRMS		BRO	
	Change (%)	No Change (%)	Change (%)	No Change (%)
Income	84	16	100	0
Expenditure	80	20	100	0
Savings	32	68	52	48

Economic transformation of the clients transmits into improvements in overall wellbeing. Table 5 shows that in the case of both NGOs, clients participate more in purchase decision making, enjoy a greater degree of mobility and recognition at community level. SHGs and microfinance has encouraged women to promote the case for gender equality and became more political and legally aware. However, it has not resulted in a major transformation of their asset structure. This may be because of small volume of income and savings experienced by the clients.

Table 5				
NGOs Contribution towards Inclusive Growth				
Variable/NGO	WGHRMS		BRO	
	Change (%)	No Change (%)	Change (%)	No Change (%)
Improvement in Asset Structure	44	56	48	52
Minor Purchases Decision Making	76	24	88	12
Community Level Mobility	88	12	96	4
Community Level Recognition	92	8	96	4
Promotion of Gender Equity	60	40	72	28
Political and Legal Awareness	72	28	56	44

Overall, microfinance oriented financial inclusion initiated by NGOs through SHG has resulted in economic empowerment of the clients and further developed into socio-politico outcomes. Hence, it has helped in ushering about inclusive growth in the rural areas. Despite a positive outlook of NGOs role in inclusive growth, innovations (at scheme/programme level, implementation and so forth) are a must for sustainability and further inclusion of the underprivileged and growth.

Observations and Conclusion

The international, national and regional level experiences clearly show the critical relationship between financial inclusion and inclusive growth. Growth which is not based upon financial sustainability cannot be termed as inclusive for lack of sustenance. Finance is the key stimuli for growth leading to socio-politico outcomes. NGOs are vital functionaries in supporting and framing growth. They help in integration of the structured, semi-structured and unstructured systems in rural backgrounds. The study suggests that NGOs play a crucial role in financial inclusion of the underprivileged and downtrodden. Financial inclusion has reached

the needy because of NGOs intervention. Moreover, NGOs participation results in inclusive growth by availing opportunities and choices to the underprivileged. Their initiative at the grassroots level has resulted in encouraging outcomes. Inclusive growth has become increasingly inclusive because of the contributions of NGOs. Hence, NGOs and inclusive growth are positive correlates in the growth process. However, transformation of the NGOs into MFIs can have better outcomes of inclusion.

Gradual grading from NGO to MFI may be beneficial for all partners in growth. NGOs role and functions in growth is limited to creating awareness, formation, nurturing and monitoring of the SHGs. This limited scope presents a constraint on the functioning of NGOs and non-utilisation of their economic and human capabilities. Engineering of NGOs to MFIs can help in better addressing the needs of the underprivileged. As a MFI the organisation will be more focused in finance-centric activities and functions. Resource mobilisation will be easier with through more sources and investments can be made in a more professional manner. It will enthuse an era of professional management and responsible and accountable actions. Arguably, commitments towards the society and social responsible will show a marked improvement. Profile of the organisation will shift from lower ended activities to strategic and critical functions. It will provide a better resource base for the organisation and expand the area of operation. Overall, it will increase the rate of financial inclusion. This is much needed especially in the Indian context as most of the MFIs are formal financial institutions only. With NGOs turning into MFIs there will be larger reach of financial services to the needy and help in better economic and socio-politico development.

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