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## UNIT 12 CASE STUDIES (GREEN BELT, SEWA, GRAMEEN BANK AND SELF-HELP GROUPS)

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### 12.1 INTRODUCTION

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Peace is achieved through numerous methods; through pacts, social work, through cultural exchanges, and many such endeavours. Women are perceived as sincere in these efforts, and numerous cases have surfaced over the ages proving that they are indeed at the forefront in making peace a goal that could be realised through sustainable amicable methods. Not only are the women leading such endeavours but are also joining such efforts where men are taking the lead, for an equal number of men too have contributed to achieving and sustaining peace in their respective areas of work. In this Unit, we would discuss some such case studies where efforts have been made to bring peace in fields as varied as environment, social work, economic endeavours, especially through self-help groups. Self-help groups reflect the aims, aspirations and successful implementation of the welfare schemes when taken up with right means and goals. These groups continue to grow from strength to strength and have proved useful all over the world in achieving many noble goals like securing environment; alleviating rural poverty and hunger; promote women empowerment and entrepreneurship; and finally towards peaceful and nonviolent society. As Gandhi often reiterated, women are stronger in every way. He also stressed that they need to be empowered for their empowerment would contribute to the betterment of the society on the whole. Many leaders have taken lead in ensuring the success of these methods, especially by following the Gandhian line of thought and action. They continue to influence the replication of such methods all through the world and make them worthy of emulation.

#### Aims and Objectives

This Unit would enable you to understand

- The dynamics involved in the system of self-help groups;

- The evolution and successful functioning of self-help groups around the world;
- Their importance and significant work that helped in alleviating poverty and hunger.

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## 12.2 GREEN BELT MOVEMENT

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By awarding the Nobel Peace Prize to Wangari Maathai of Kenya for her efforts towards conserving trees, the Nobel Peace Committee acknowledged the fact that 'Peace depends on our ability to secure our environment'. This is first time in the history of the peace prize awards that environment also came to be considered as a necessary requisite if peace is to be established in the society. Maathai was the founder of the Green Belt Movement in Kenya. The movement started in Central Kenya in 1976, organised local groups to plant an estimated 30 million trees in the regions of Eastern and Southern Africa. The reasons for the onset of this movement are numerous: the reduction of forest cover to 2.5-3 percent; massive malnutrition and lack of clean water and fire wood for cooking; the region being arid, semi-arid and desert; drying up of rivers; incapacity of the lands to absorb the rain water; 80-90 percent of population that lives in rural areas depends on natural resources and energy for survival; increasing urban settlements that put enormous pressure on natural resources; pressure on land resources and threats to survival. The movement aimed at planting of trees, cultivation of nurseries, follow-up of taking care of trees, liaison with government foresters, dissemination of basic knowledge of tree planting and maintenance, mobilising public support. People were organised into communities, where they discussed their problems, and tried to find solutions. Soon, they realised that they could put their own knowledge and skills into the movement instead of waiting for governmental support. For their work, these tree-planters earned a nominal amount of money for each tree they planted and ensured their survival for six months. Wangari Maathai too began instructing people to plant trees and take care of them. By the year 2000, the members of the Green Belt Movement planted over thirty million trees in Kenya. The Green Belt groups, as they came to be known as, involved thousands of men and women, who manage over 6000 tree nurseries in the country today.

The movement and its techniques were shared by leaders of other countries who initiated this movement in their respective countries. The Programme emphasised the role of women under the aegis of National Council of Women of Kenya. The movement had its own share of troubles as it encountered resistance from the government officials, who were involved in giving away forest and park areas to garner support for the government. Further, there was a vicious campaigning about the movement, its negative effects, spreading rumours regarding the personal life of the leaders, forcing dissenters to quit jobs, and imprisoning the leaders, spreading fear among the public, and other such negative tactics. Nevertheless, The Green Belt groups followed the non-violent means to counter the vicious campaign by writing to the government officials, sending petitions, writings in newspapers and so on.

Today this movement has an existing network of over 4,000 community groups in Kenya that counter problems like climate change. The voluntary workforce of women and men makes it one of the most successful movements in the arena of the natural environment protection. The groups are actively involved in countering the environmental crisis through three methods: (1) mitigation of carbon sequestration through tree planting and ecosystem conservation and management; (2) adaptation, promoting tree planting and sustainable agricultural techniques including growing of indigenous food crops to enhance food security, harvesting rain water and curbing soil erosion to build resilience; (3) promotion

of sustainable development, livelihood diversification and education to become more economically resilient and make progress towards the Millennium Development Goals (MDGs). ([www.greenbeltmovement.org](http://www.greenbeltmovement.org)). The Movement marked the finding of local solutions to global problems; addressing local needs through effective networking and sharing of knowledge; and evolving a model of environment conservation that could be emulated worldwide. It also emphasises the need to create effective community networks for long-term solutions to the impending problems everywhere.

In final, it is necessary to recollect the words of Wangari Maathai in her acceptance speech of Nobel peace Prize regarding the movement and its work: “The women we worked with recounted that unlike in the past, they were unable to meet their basic needs. This was due to the degradation of their immediate environment as well as the introduction of commercial farming, which replaced the growing of household food crops. But international trade controlled the price of the exports from these small-scale farmers and a reasonable and just income could not be guaranteed. I came to understand that when the environment is destroyed, plundered or mismanaged, we undermine our quality of life and that of future generations. Tree planting became a natural choice to address some of the initial basic needs identified by women. Also, tree planting is simple, attainable and guarantees quick, successful results within a reasonable amount of time. This sustains interest and commitment. So, together, we have planted over 30 million trees that provide fuel, food, shelter, and income to support their children’s education and household needs. The activity also creates employment and improves soils and watersheds. Through their involvement, women gain some degree of power over their lives, especially their social and economic position and relevance in the family. This work continues”.

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### 12.3 SEWA

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The Self-Employed Women’s Association (SEWA), formed in 1972, and founded by Ela R Bhatt, is a formidable group that operates like a trade union and organises women force into cooperatives. The major functioning of this group is non-violent in nature, following the Gandhian lines. Ela Bhatt is widely recognised as an extraordinary entrepreneur in grassroots development. She devoted her life to improve the lives of poorest and most oppressed women workers. She was also a former member of the Parliament. She followed Gandhiji’s principles and ideals all through her life and put them into practice. Its emphasis is on women empowerment and providing them a source of livelihood and also organise them into cooperatives wherein they can empower themselves through their work in small businesses and other unorganised sectors. These women belong to economically weaker sections, traditional crafts and occupations, and have access to little or no assets. Most of these women are self-employed and belong to informal sector where they do not get regular wages nor do they have any savings owing to extremely poor conditions. They are also mostly engaged in agricultural sector or sell home-based products.

These self-employed women could be divided into the following groups: (a) home-based producers: work relates to weaving, pottery, rolling of bidi, making agarbati, papad (wafers) and make ready-made garments, spin yarn, or those who do embroidery work; (b) petty vendors and hawkers, who sell vegetables, fruits, and other household items from their carts or makeshift stores; and (c) service providers: manual laborers such as agricultural laborers, construction workers, contract laborers, laundry and domestic workers. They also include rag pickers and workers who gather forest products (SEWA, 1995, p.

Most of the SEWA's members are based in the rural areas (Rekha Datta, 2003, p.351). Since their foundation in 1972, SEWA has transformed itself from a trade organization of poor, self-employed workers to a labor, cooperative, and women's movement, which has contributed significantly to the economic and social well being of large numbers of women and households. An Executive Committee consisting of twenty-five trade leaders and four staff organizers runs the organization. The meeting takes place once a month to discuss strategies and resolutions for the public and government. These issues relate to wages, social problems such as alcoholism, and domestic violence and so on (Ibid). The focus of SEWA is on women's struggle to address these issues.

SEWA aims at achieving women empowerment through remuneration, job opportunities, skill development in marginal sectors. It seeks to focus on issues of self-help, strengthening women's bargaining power, provides new alternatives, and gives them opportunities of economic self-sufficiency. The members function on need-based model, seeks opinion from the fellow workers by asking questions as to an increasing number of members getting better income, food and nutrition, health, child care, housing, assets, organizational strength, leadership, and self-reliance at an individual or collective level. They also seek opinion on specific matters like the type of work, remuneration or security of the women need. This is also used as a benchmark for estimating the organisation's success. The other functions of SEWA include unionising self-employed women workers, providing credit through the SEWA bank, and research and training in several areas such as health care, childcare, literacy. SEWA thus operates as a union, cooperatives, bank, and services.

The rural households in India, for their livelihood needs and income, depend on agriculture, livestock, handlooms and handicrafts. There are numerous small scale or village industries that provide them employment for meeting their minimum basic needs. SEWA helps women belonging to this kind of sections in earning incomes or making benefits through the production and sale of products and services. The reliance of women on these alternative sources of income reduced their dependence on traditional practices and seasonal employment during the times of need. SEWA provided the necessary leadership to organise them into groups and established milk, child care, and health cooperatives, handicrafts, and credit and savings groups. In some districts they organised women dairy producers. In some other districts, the crafts-women were linked to markets to sell their products at much higher prices for this would eliminate the involvement of middlemen who would buy these products at a lower price and sell them in the market at much higher rates. SEWA also helped women in recycling paper, sell garments and vegetables. The women were often harassed by the middlemen and police and pay bribes to them to allow them to sell their products. These would leave them with little income thus pushing them into further deprivation. SEWA organisers, in order to help women who faced regular extortion, often held meetings with the police so as to stop the harassment of women.

The SEWA cooperatives thus helped women in getting economic and social security. It also transformed the workers into producers of goods and services, owners, consumers, and managers thus honing their entrepreneurial skills. For over two decades, SEWA has helped increase rural women's employment in the areas of land- and livestock based work and home crafts. "For self-employed workers who have no control over capital and other resources, and no economic security," cooperatives provide year-round employment (SEWA, 1997, p. 13). They are empowered to ask for higher wages and "interact with

economic and social structure with self-respect and dignity, as equals” (SEWA, 1998, p. 21). In turn, this strengthens the “union and hence, the workers’ movement as a whole” (SEWA, 1997, p. 29).

Self-employed women, who participate in SEWA as a union, often lend voice to their collective struggle and assist each other in generating more income and power and helps members to overcome inequality. Cooperatives, which are independent and have their own management teams, focus on employment, financial services, health and childcare, and other related tasks. “While the union mainly concentrates on struggle and cooperatives focus on development, there are elements of struggle and development in the action and activities of both” (SEWA 2000, p. 5). The union undertakes the job of grooming leaders and promotes awareness about laws and the rights of self-employed women. They have also learnt to wage struggles against unscrupulous middlemen who obstruct their access to markets. Since the women lack working capital and do not own assets, they are provided credit and financial help from the SEWA bank that provides them loans. This not only enabled them in asset creation but also increase their savings and provide best education and health care to their families.

As the founder member, Ela Bhatt says, “SEWA has been working to transform the traditional economy and its women into a modern economy while maintaining the traditional systems. Not only India, but Indian women, Indian poor women, are coming to centre stage. The dynamism in them comes from two sources, as SEWA members indicated to us: a powerful commitment to join the mainstream and the selective adaptation of enduring values, spirituality, relations, aesthetics, and knowledge system. The selective adaptation of the early years has helped Indian poor women move more rapidly into the future than ever before in India’s or Women’s history”. She also reiterates that “Gandhi’s thinking has shown us the way, a clear direction leading us to commitment, sustained efforts, a gentle but firm belief in women’s leadership in social change, and a willingness to see beyond the present. What has been inspiring about this search is realising how much we achieved, but at the same time realising that we can do much much more. We realised how significantly we were able to transform the place and time we have been through, and what is more inspiring is that it never occurred to us not to”.

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## **12.4 GRAMEEN BANK (BANGLADESH)**

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The Grameen Bank model is one of the most successful experiments to alleviate rural poverty and deprivation through micro-credit system. While efforts are on everywhere to alleviate poverty through fiscal measures via existing financial institutions, it is the cooperative models that have yielded some of the best results and Grameen Bank is one such exemplary model. It has also resulted in long-term, large-scale beneficial social changes. Prof. Muhammad Yunus, eager to participate in the Bangladeshi freedom movement, left a lucrative job in the US and post-independence took up the profession of teaching. The famine of 1974 brought along certain negative effects that include the breakdown of the infrastructure, collapse of transportation system and numerous refugees, inadequate international assistance, plummeting income and levels and agricultural production, and so on. This resulted in an economic downturn for the new-born nation. Prof. Yunus evolved certain measures to improve agricultural productivity through irrigation, fertilizer and seed supplies to farmers so as to counter massive hunger and malnutrition.

The poverty levels further increased due to the common man’s inability to cope up with the hardships; also, their skills in various crafts were of no use due to the money lenders’

charging of high interest rates on money lent to the poor. The banks too declared the poor as not credit-worthy. This led to the evolution of the Grameen (Village) Bank that help disburse credit to the poor. As Prof. Yunus says, “At Grameen Bank, we challenged the financial apartheid. We dared to give the poorest people bank credit. We included destitute women who had never in their lives even touched any money...But Grameen Bank neither exploded nor disappeared. Instead, it expanded and reached more and more people. Today, it gives loans to over seven million poor people, 97 percent of whom are women, in 78,000 villages in Bangladesh”.

Since its inception, the Bank disbursed the loan amount totaling the equivalent of \$ 6 billion and the repayment rate is 98.6 percent. It makes a profit, just as any well-managed bank should do. Financially, it is self-reliant and has not taken donor money since 1995. Deposits and other resources of Grameen Bank today amount to 156 percent of all outstanding loans. The Bank has been profitable every year of its existence except 1983, 1991 and 1992. And most significant of all, according to Grameen Bank’s internal survey, 64 percent of our borrowers who have been with the bank for five years or more have crossed the poverty line (Muhammad Yunus, 2007, p.52). The Bank extends credit to poor women who are much more efficient when it comes to repayment of loans than men. Lending to women had its own benefits as it was spent on the family and children and to turn the situation to better. Housing loans were extended to them and the legal ownership of the house belonged to women. This resulted in both economic and social benefits and more than these benefits, it gave the people a sense of dignity and hope for the future. It rid them of the stigma of poverty altogether. The Bank had special social agenda and not just economic improvement in its overall scheme.

The members are divided into small groups, five in each, and for taking loan, they need the approval of each other. Although each borrower is responsible for her own loan, the group functions as a small social network that provides encouragement, psychological support, and at times practical assistance in bearing the unfamiliar burden of debt and steering the individual member through the unfamiliar world of business. Neither does the group of five stand alone. Ten to twelve such groups come together for a weekly meeting in a center; there are over 13,000 centers around the country (Bangladesh), each serving fifty to sixty Grameen Bank members. At the weekly meeting, loan repayments are collected by a local branch office, applications for new loans are submitted, and various inspirational, instructional, and practical activities are undertaken, from discussions about new business ideas to presentations about health or financial topics to brief periods of group exercise. The central leadership is elected democratically (Ibid, pp.57-58). The members take a pledge on Sixteen Decisions that would be followed by them with utmost faith. Some of these include: discipline, unity, courage, and hard work; look after one’s own household needs like growing vegetables, constructing new houses etc; take care of health of oneself and family; keep the environment clean; collectively pledge not to practice child marriages; help each other and restore discipline among members; take part in social activities collectively.

As Prof. Yunus reiterates, the very purpose of the Bank is to recognise and honour human motivations and incentives that transcend purely economic; human beings also play the role of parents, children etc apart from being what they are professionally. They value relationships and try to do maximum good for others: ‘for traditional bankers, these human concerns don’t exist. But they are at the heart of what makes up Grameen Bank. The credit we offer the poor is not just a matter of entries in a ledger book or even a handful

of bills handed over to a person. It is a tool for reshaping lives, and neither the staff of Grameen Bank nor our borrowers ever lose sight of that reality'. Undoubtedly the main beneficiaries of this Bank are the women; for they are the anchor, life and sustainers of this astounding scheme that has changed their lives for better.

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## **12.5 DW CRA (DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS) SELF-HELP GROUPS**

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The self-help groups (SHGs) are the biggest source of economic and social security for women in both rural and urban settings. These operate at local level, based on local resources and small scale industries. These also make use of vast manpower and available raw resources for development purposes. Through micro-credit schemes, the SHGs act as coordinating bodies with effective networking for the betterment of the small groups constituting the SHGs and society. Therein lies its success if it is implemented with utmost sincerity and zeal for improvement. In short, a SHG is a small group of persons who come together with the intention of finding a solution to a common problem such as medical issues, livelihood generation or watershed management, with a degree of self-sufficiency (Joy Deshmukh-Ranadive, p.1).

Self-help groups also empower poor women, more than 4.8 million of whom are mobilized into SHGs. Early programs sought to provide self-employment, empower, and incorporate rural poor women into the development process. Homogenous groups of women would choose and collectively undertake an economic activity suited to their skills and resources, supplemented by state matching grants (Ibid). These groups have been operational since 1979 in Andhra Pradesh but did not take off in a big way. The latter years saw a gigantic transformation in the functioning of these groups that have tremendously contributed to women empowerment. Further, the enthusiasm of the women to alleviate their poverty-ridden life and turn to new and better phases in life saw them sail through their difficulties and gave them new hope towards a dignified and decent life. Initially started as Velugu (meaning light), this programme aimed to reach 2.9 million of the poorest in the rural areas.

One of the best ways to tackle rural poverty and deprivation and address socio-economic issues is through the successful implementation of the welfare schemes by the Self-Help groups; through thrift and savings, women can ably pursue a dignified way of life and shape their future destiny. In Andhra Pradesh, the development agenda has been, since few decades, the upliftment and empowerment of the rural poor and especially, women's status. It has facilitated the formation of a large number of Self-Help Groups throughout the length and breadth of the State. The women members of these groups are able to save more money and is getting an able support from the state government towards this end. The government is also consciously making an effort to assist these Self Help Groups by providing Revolving Fund under DW CRA. In the World Micro Credit Summit, held in Washington, it has been recognized that women's Self Help movement is one of the most important themes to tackle socio-economic poverty. As per the theme of the summit a total of 100 million women in the world are to be mobilized with Self Help Groups (DV Rao and Vijay Kumar, 2001).

The DW CRA groups opted for Thrift and Credit System as they realised that banks are unable to lend them loan. This enabled them to be self-reliant and hone their entrepreneurial

skills. The aims and objectives of these groups are as follows:

- Improving the Status and quality of life of poor women and children in the rural areas.
- Improving the impact of ongoing development programmes by stimulating, supplementing, strengthening and integrating them.
- Involving the community in planning and implementing the programme so that need based development activity will be carried on by the communities even after outside assistant is withdrawn.

Further, the success of a DWCRA groups depends on

1. Groups of women in poverty with a purpose.
2. Savings as an entry point for the members to get together.
3. Democratically managed and collective decision making groups.
4. Least dependence on external marketing support. (CS Ramalakshmi, p.2)

These groups undergo training in four phases that include group formation, team-building; presentation and communication skills; community participation and skill upgradation; health care of women and children; education of children and adults and improving literacy rate; awareness programmes on environmental conservation; improvement of clean water facility; sanitation and hygiene; group-lending skills; marketing skills; display and sale of products manufactured by women through self-help groups. Training is imparted to improve skills in sectors such as agriculture; horticulture; floriculture; minor irrigation projects like borewells; work in non-farm sectors like dairy farming; household consumption products like pickles and spices; agarbatti; bakery products; handloom products; poultry development and pisciculture.

The most important achievement has been the marketing of the DWCRA products that have become popular as quality and cost-effective products. The government has helped, from time to time, to organise the display and sale of these products thus making the real producers of these goods the real beneficiaries. This eliminated the reliance on middlemen and their manipulation. These have also facilitated the producer's interaction with consumers; helped them in capacity building and higher self-esteem; and significantly helped them to acquire better manufacturing and production technologies, methods and techniques and promote networks for further interaction relating to development work. The dependence on the moneylenders was completely done away with. The women became well aware of their rights and empowerment; started following small family norms; achieved better education levels; improved health and hygiene standards; discouraged child labour; women became active partners of government in improving economic and social welfare; there were no defaulters for loan repayment; evolved group insurance; women felt heightened self-confidence and esteem and became more aware of their rights and responsibilities.

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## 12.6 SUMMARY

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In this Unit the importance of self-help groups towards achieving women empowerment has been highlighted through various case studies. These include two international and two national exemplary models that are significant for all times to come. One of the most



important factors has been the initiative and sustenance of these movements inspite of adverse situations and negative campaigns. It is to be noted that Governments play significant role and their support is imminent in carrying further the welfare schemes meant for poverty alleviation and elimination of hunger. Women in different societies have transformed their lives into social workers and able entrepreneurs and lead a life of hope, dignity and self-esteem. In a way, they have empowered themselves so as to achieve better standards of life, health, hygiene and education and also in the process, acquire altruistic character. The self-help groups are powerful tools to bring women together from remote areas on one platform and enable them to unfetter from their otherwise poverty-ridden life. The SHGs are powerful tools to transform the lives of women and the society towards better prospects.

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## 12.7 TERMINAL QUESTIONS

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1. What are self-help groups and how do they facilitate in women empowerment. Give the answer in your own words.
2. Examine briefly the aims and achievements of the Green Belt Movement in Kenya.
3. Discuss briefly the evolution and success of the Grameen Bank in Bangladesh.
4. How did SEWA help in achieving the women empowerment?
5. Discuss briefly the beginnings and successful implementation of the DWCRA groups.

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DWCRA - A Successful Experiment to Emancipate Rural Women in Andhra Pradesh

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