

**AN INTENSIVE STUDY OF GOVERNANCE AND SUSTAINABILITY OF  
CMRC –COMMUNITY MANAGED RESOURCE CENTRE FOR MAVIM-MAHILA  
ARTHIK VIKAS MAHAMANDAL, GOVERNMENT OF MAHARASHTRA- A PILOT  
STUDY OF THE BEST PERFORMING CMRC**

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**ABSTRACT**

*Self Help Groups are one of the key tools used for Socio-Economic Development by most of the countries as well as States. SHG models have proved to be great interventions for the empowerment of poor and weak section of women in the rural belt. A number of Government agencies, NGO's are working in the field of SHG formation and strengthening. MAVIM which is a State-run Non-Profit organization which works for women empowerment and development in the state of Maharashtra is also the second largest organization in the state to form 65,000 women SHGs which covers 3.17 lakh women in the all and covering 33 rural districts of Maharashtra (source:2 CMRC-Best Practices, MAVIM). MAVIM along with the support of IFAD initiated the SHG program of Maharashtra Rural Women Empowerment (MRCP). This program scaled up from 12 Districts of Maharashtra to 33 Districts of Maharashtra. For any grass root level working, scaling up is always a challenge and this was soon identified by MAVIM. It was also analyzed by MAVIM that to take the working and result to a next level and to situation the initiation model of MRCP, it was essential to create community leaders at grass root level along with which it was essential to build people's institution. MAVIM with the funding support of IFAD and State Government Support initiated the Tejaswini Maharashtra Rural Women Empowerment Programme with a loan of USD 26million. It was understood that the SHGs to emerge as a sustainable grass root level institution required two levels of support.1. Mobilization of SHGs 2. Formation of an Apex Organization for Capacity Building. To pursue a socio-economic developmental agenda, it was very essential to mobilize the SHG with regular and appropriate books of accounts, introduce an efficient MIS system. The apex institution would provide training to the SHGs which would be related to the capacity building which includes quality checks of SHG, bank linkages and other backward and forward linkages/services. This apex organization would have to be owned by the SHGs. MAVIM build this second-tier Apex organization and called it CMRC. CMRC: Community Managed Resource Centre*

**KEYWORDS:** *Socio-Economic Development, SHG Models, Mobilization of SHGS*

**INTRODUCTION**

Considering that this organization can be an intervention to meet with the aspirations and a platform for handholding for taking the working to the next level. The CMRC is a women's federation, Community Managed Resource Centre (CMRC) around 150-200 SHGs formed in a cluster of around twenty villages, within the radius of 20 to 25 km. All SHGs in the cluster, regardless of the agency that promoted them, will be eligible to become members and avail of the

services of the CMRC. All SHGs will strive by means of training, regulation; become 'A' Graded SHGs. The CMRC is a registered organization and works on a no profit-loss basis. It is not necessary to have it at the block level but can be established at any centrally situated village. The CMRC is governed by a representative governing body (RGB) represented by one SHG representative from each village elected by the SHG village level committee, adopting the principle of rotational leadership. It has a strong professional-managerial support seconded by MAVIM in the shape of a CMRC Manager and an Accountant as well as field workers (Sahayogini). Each Sahayogini has around five to seven villages and provides support to around forty SHGs. The CMRC Manager is the Member Secretary of the institution, whereas MAVIM's District Coordinating Officer, is honorary members of the CMRC. The CMRCs was expected to be a self-sufficient organization within five years of their format

- Building Democratic governance as a community institution.
- It should be financially self-sustainable through social enterprises catering to the needs/demands of its members.

### **Objectives of the Research Study**

- To take a general look at CMRC as an organization from the management function perspective
- To study the social enterprise system of CMRC and its revenue model.
- To measure the performance with respect to certain indicators of output and impact.
- Recommendation for a potential social enterprise which can be taken by all CMRC.

### **Literature Review**

Model of Community Managed Resource Centre-A way forward towards sustainable development (2008), MAVIM, MANTHAN-Livelihoods XIM-Bhubaneswar under the Tejaswini Programme, MAVIM had adopted the strategy of building a second-tier people's institution that would bring accountability and progress amongst the self-help group as well as the village. All SHGs in the cluster would become members regardless of the agency that promoted them. Has thus adopted the strategy of building second-tier people's institutions called Community Managed Resource Centre's. They would avail the services of the CMRC. The CMRC is a registered organization and works on a no profit-no loss basis. This would also boost the livelihoods as they would be part managerial training through the CMRC. MAVIM and IFAD report (2014) \_The reports bring out the components of the strategy. It discusses the importance of a Business plan and action plan for CMRC. It briefs about components such as Income from SHG, Livelihood-Farm Based, Non-farm based. MLP, JLC, Comprehensive livelihood and best practices. Ann-Kristin & Judith Mayer (2012) - Schwab foundation for social enterprise. Discusses the role of Governance for social enterprise success, the role of the board, decision of the board, policies designed by the board, oneness in board decision making, tenure of the board, strategic plans of the board, involvement in standing committees. Components of Sustainability; Debra Hauser, Babara Huberman; Advocates of truth (2008) the article discusses the important aspects of sustainability to be adopted by any social organization. It also discusses that if these components are very clearly understood and followed by the decision-makers and organization management can emerge with excellent business practices and social change. The corporate fund; Edward Torney (2008) Discusses the importance and role of the board in a social enterprise and also discusses assessment factors which organization can follow to bring anticipated result

## **RESEARCH METHODOLOGY**

Research methodology is a blueprint of the study conducted; this includes steps of data collection, sample selection, the tool of research, processing of data and interpretation.

### **Pre Study**

This was done by having an open conversation with the organizational heads of MAVIM (Mahila Arthik Vikas Mahamandal). This organisation was chosen as they are and have been doing large amount of work in the area of women empowerment, livelihood management and through discussion the fact was also brought out that they have tried to bring a third-tier system of development as a sustainable tool for progress of the SHG and the village through the concept of CMRC. It was also discussed that all CMRC's were not doing good, while some performed extremely well. Keeping this in mind it was decided that an intensive study of best performing CMRC would be undertaken for research. The study concentrated both on primary data and secondary data. The primary source of data was done by using 2 self-assessed questionnaires as a research tool and observations and discussions with the CMRC heads and grass root level workers. The secondary data was collected through articles, previous research work of MAVIM and manuals of MAVIM. The survey gave an idea of The CMRC activities and membership patterns • Prevailing socio-economic condition of the region • Details of Finances • Growth activities • Networks.

**Instrument of Survey:** Personal interviews and Focused group discussions. The questionnaire covered certain indicators/information which would be weighed in order to understand the performance and managerial aspects of CMRC.

### **The Indicators Would Touch on Aspects Such as**

- Information on Social aspects
- Information on Infrastructural aspect
- Information on Resource availability and provision • Financial /Fund Management
- Managerial Capability and Execution Organizational structure with respect to the respective CMRC's
- Networks of Growth and Development.

### **Selection of Sample**

Considering Maharashtra has 35 districts and is divided into Western Maharashtra, Marathwada, Vidarbha, Konkan, and Northern Maharashtra. Presence of MAVIM-CMRC is seen in 32 districts of Maharashtra. Keeping in mind that any organization irrespective of Profit or a social enterprise both measure performance success through their achievement of goals and income generated hence keeping in mind this the best performing CMRC was chosen. Best performing CMRC with the highest income generation of Yashwini CMRC, Yevatmal was observed and studied in detail. (Source: Status of CMRC cost coverage report 2016-17 up to June, MAVIM)

### **Pre-Test Phasing**

The study was done in-depth for this extreme good performing CMRC's to understand effective working practices which can be benchmarked so that further studies could be done across various other districts and CMRC's could bring SOP-Standard operating practices to some extent.

### Tabulation and Analysis of Data

The responses were observed for each item of the questionnaire which is in table format giving performance scores on a master sheet and was used to analyze and interpret. Other than it the business plan by the CMRC and its achievement was analyzed

The research study focused on three important words Sustainability, Governance-Corporate Governance-Board structure, Board function, vision and strategy, and CMRC as a social enterprise and sustainable organization.

### CMRC in 2017

At the end of the year 2017, it was very essential to benchmark the practices of CMRC to understand the reasons for sustainability and best governances followed. Hence this research report covers the study of the best CMRC function within MAVIM and its Governance. The CMRC chosen for the study was done through discussions with the officials and justifiable sampling where the income generation of CMRC and loan return ability was highest.

### Yevatmal District

This district belongs to the State of Maharashtra. It is located in the region of Vidarbha in the east-central part of the state. It is the third-largest district after Nagpur and Amravati in the Vidarbha region. Yevatmal town is the administrative headquarters of the district. Yevatmal district comprises of sixteen tehsils namely

Arni, Pandharkawada, Babhulgaon, Pusad, Digras, Ralegaon, Ghatanji, Umardhed, Kalamb, Wani Mahagaon, Yavatmal, Maregaon, Zari-Jamani, Ner, Darwaha.

The most income-generating CMRC is situated in the region of Yevatmal and has one of the best business and social vision.

- Total Block- 10
- Total No of Villages-392
- Total CMRC- 10
- Total VLC-377
- Total SHG-2771
- Total Members-31473
- Social Status: SC -953, ST-1195, OBC-1852, Minority-22, Others-1330
- Schemes Run Under the CMRC by MAVIM
- Tejaswini Maharashtra Rural Empowerment
- Program Convergence of Agriculture in Maharashtra.
- National Urban Livelihood Mission.

- Krushi Sakhi
- Hakka Darshak

### NABARD Financial Services

**Governance Evaluation of CMRC in Yevatmal- Yashswini:** Self-Assessment Questionnaire of Governance Practices was drafted only for assessing the strength of Governance practices been followed by the CMRC. The Questionnaire is divided into 10 sections dealing with important areas. Each statement has been marked as

Score: 1= Strongly disagree (SD) 2=Disagree (DA) 3= Agree (AG) 4=Strongly Agree (SA) DK= Don't Know, (DK) NA=Not Applicable (NA)

Score wise performance for Governance

**Table 1: 200- Excellent, 150 to 190 - Good, 100 to 149 – Average, 50 to 99 - Poor**

Section 1 Board Roles	SD	DA	AG	SA	DK	NA
1. The roles and responsibilities of the board are clearly defined and separate from staff				4		
2. The Board takes the primary responsibility for setting the organizations policies and action plan				4		
3. Board seldom assumes roles and responsibilities that belong to staff		2				
4.The board delegates to the organizations manager sufficient authority to lead the staff and carry out the organization's mission				4		
5. When a problem or conflict arises between board and staff, the board has resolved it quickly.				4		
Section 2: Policy Making Practices						
1. If a new policy is needed for the board or the organization as whole, the issue is clearly presented and discussed by the board				4		
2.The full board approves all new organizational policies before they are implemented			3			
3. Policies exist for key areas such as finance, personnel, safety and ethics and all functions unique in the organization		2				
4.The board reviews policies and schemes and updates them to the staff to take to the SHG				4		
Section 3: Planning Practices						
1. Organizations mission and purpose are clearly understood by the board.				4		
2. Members of the board reached a consensus on the vision where the organization will be haeded in the next three years.				4		
3. The full board collaboratively reviews the strategic plan continuously or at least quarterly.				4		
4. The staff develops the execution plan based on board-approved strategic plan				4		
5. The board is well briefed by the staff of regular progress at the SHG and Village level.				4		
Section 4: Fiscal Management Practices						
1.The organizations annual budget is fully discussed by the board before it is approved.				4		
2. The fiscal status of the organization and actions sync with each other				4		
3. Board leadership takes steps to ensure that fiscal reports are thoroughly understood by the board members				4		

<b>Table 1 Contd.,</b>				
4. The annual report of the previous year of the organization is reviewed independently of the auditors and District office			4	
5. Board Members are well aware of their legal responsibilities and fiscal management.			4	
<b>Section 5: Fundraising Strategies</b>				
1. Organizations Fundraising strategies are understood by the board.			4	
2. The board has a clear policy on the staff members responsibility to co-ordinate at the grass root level to raise funds.			4	
3. Board Members play an active role in organizations fundraising.			4	
<b>Section 6: Board Structure Practices</b>				
1. The board's structure allows us to get our work done well and in a timely way.			4	
2.The boards standing committee streamline work processes and increases board effectiveness			4	
3.Board Size is right			4	
4.Board Members term is of right length			4	
5.We consciously select and prepare our board members for leadership and responsibilities.			4	
6.Board members have a working knowledge of the organization by law.			4	
<b>Section 7: Board Committees</b>				
1.Task and standing committee assignments generally reflect the mutual understanding between both the committees.		3		
2.The members serve atleast on one board committee.	2			
3.Any standing committee serves and completes its task in an effective and timely way.		3		
4.Most of the board members actively participate in standing committee			4	
5.Any standing committee reports to the board atleast quarterly.			4	
6.Each standing committee establishes its goals and plans at the beginning of the fiscal year.			4	
<b>Section 8: Board Meetings</b>				
1.Our Board meeting has the right schedule and has the right number and length of the meeting.			4	
2.The agendas of our board meeting and supporting written material are usually given out in advance		3		
3.Board leaders and standing committee contribute to making the agenda.		3		
4.Board meetings are generally well run			4	
5.Our board tends to brainstorm and identify creative approaches to Income generation within the functioning of CMRC.			4	
6.Our board thoroughly examines the pros and cons of all major decisions		3		
<b>Section 9: Board Membership and Orientation</b>				
1.The areas of expertise, skills and other factors as an effective board for CMRC is represented in the current board			4	
2.Our board successfully identifies the expertise skills and other contributions needed from ex-board members.			4	
3.We actively recruit new board members based on identified needs		3		
4.When seeking members for the board we use wide referral sources within the communities.	2			
5. Our board and staff inform new board members about responsibilities and important organizational information through a structural orientation program.		3		
<b>Section 10: Board -Executive Relationship</b>				
1.Our board uses the structured and participative process to recruit and hire the CMRC president.			4	
2.The board has approved and written Job description that clearly spells out the chief executive's responsibility and authority.		3		

Table 1 Contd.,					
3.The CEO performance is formally assessed atleast annually based on objectives established at the beginning of the fiscal year.			3		
4.The CEO receives ongoing feedback regarding job performance in addition to any formal assessment.			3		
5.Board Members provide the necessary support that allows the CEO to carry out the role successfully.				4	
<b>Sub Total</b>		<b>4</b>	<b>10</b>	<b>36</b>	
<b>Total (144+30+8 )=182</b>		<b>8</b>	<b>30</b>	<b>144</b>	
<b>As Per the Performance Chart, it Grades-GOOD</b>					

To Evaluate the Sustainability Part of the CMRC a Self-Assessed Questionnaire was Created Keeping in Mind Seven Important Factors for the Sustainability of a Social Enterprise Which has Two Roles One to Bring Social Change and to Survive Independently by Generating Sufficient Revenue for Survival and Good Performance.

1= Strongly disagree (SD) 2=Disagree (DA) 3= Agree (AG) 4=Strongly Agree (SA) DK= Don't Know, (DK) NA=Not Applicable (NA)

#### Score Wise Performance

**Table 2: 141-172 Excellent 126-140 - Good 101-125 – Average 86-100 – Poor**

Section 1: Organizational Identity	SD	DA	AG	SA	DK	NA
1.The vision of CMRC functioning has reached the SHG				4		
2.The mission or the action plan of CMRC states others what we are doing				4		
3.Values-There is respect for what we are doing as an organization within us as well at the grass-root level				4		
4.Branding-Everyone identifies us with our name and logo			3			
5.Messaging-We have reached out to collaborate with most other departments			3			
Section 2: Long Range Strategic Plan						
1.CMRC has a clear assessment of the external environment				4		
2.CMRC has a clear assessment of the internal environment				4		
3.Revisiting of original goals is done regularly				4		
4.Goals are reviewed closely evaluating the risk			3			
5.Our CMRC has quantifiable goals which are timelined and are objective-based for social change				4		
Section 3:Annual Operational Plan						
1. Our CMRC clearly identifies the social and economic changes we want to bring in every financial year.				4		
2. Our activities are time-bound with clear guidelines						
3. We understand what a business plan is.				4		
4.CMRC works regularly on the income and expenditure statement				4		
5.We do a forward and backward review of our social and economic working				4		
6. We discuss fund raising activities for our CMRC evaluating their risk and feasibility.				4		
7.We have brought great social impact through our CMRC functioning				4		
Section 4: Annual Financial Plan						
1.To create the annual budget the RGB sits with the manager and accountant				4		
2. Each Project creates an activity budget				4		
3. Sources of revenue are identified for each project activity.				4		



Table 2 Contd.,					
4.75% revenue of CMRC goes on Programme activities of CMRC and 25% goes for administration.				DK	
5. A cash flow analysis is done frequently to calculate anticipated expenditure against income.			4		
6. An annual audit is done by a CPA –Certified Public Accountant.			4		
7. IRS Reporting-CMRC does the IRS filing without fail			4		
<b>Section 5: Long Range Fund Raising Plan</b>					
1. The CMRC understands the importance of LRFRP			4		
2.The LRFRP helps the staff and board to ensure that it is necessary to conduct an annual operational planning		3			
3. Growth trajectory for the organization is important			4		
4. RGB and Staff together identify and cultivate a potential source of income for CMRC			4		
5. CMRC identifies a potential pool of support for collaboration and support.			4		
6.CMRC has strong networks	2				
<b>Section 6: Annual Board Development Plan</b>					
1. Needs of the CMRC are assessed by the RGB and the manager of CMRC			4		
2. Regular assessment of the CMRC performance			4		
3. Recruitment needs of the organization are met and attrition rate being low.			4		
4.The Board members have a proper orientation of their job responsibility and authority especially during succession plan			4		
5.The manager identifies ways of ensuring that the board members are engaged and there is cohesion on the board			4		
<b>Section 7:Staff Development and Organizational Culture</b>					
1. There is an assessment of assets and liabilities quarterly.			4		
2.The board periodically takes the pulse of the SHG,VLC and the organization as to what they think about the organization and board functioning			4		
3. Evaluations are done regularly for the staff and the RGB			4		
4. Managers and staff are motivated through performance review by the Board.			4		
5. A clear Key Performance Indicator and Key Result Indicator is given to all			4		
6. Training is identified as an opportunity for CMRC growth			4		
7. Good performers are incentivized		3			
8.Great respect is given for staff welfare where CMRC means a family			4		
<b>Sub Total</b>	<b>1</b>	<b>7</b>	<b>35</b>		

From the above questionnaire for Governance as well as Sustainability as a tool, it is clearly visible that the Yashwini CMRC of Yevatmal benchmarks best practices of Governance as well as its Governance is strong the sustainability of the organization is evaluated to be high where the ownership of the organization and its practices are clearly visible. Besides this strategically for any organization to sustain and grow over the years, profits need to be generated along with growing social change at the grass root level through social intervention models. The Yashwini CMRC at Yevatmal brings this by strategically developing its business plan with the help of RGB-Representative Governing Body and Manager which is then thoroughly scrutinized by the District level MAVIM office team which especially has lots of inputs from the DCO, ADCO and Livelihood Officer.

The entire year Business Plan is Broken Down to Components- achieved figures have been studied



**Table 3: A. Income From SHG**

Number of SHG- 446		Income Generated in(Rs)
Service tax of SHG-Rs 1000/SHG	446 * 1000	446000
Membership fee of individual members	380 * 100	38000
Linkage fees through the bank at 2% rate for 2 crores for 200 SHGs	2% of 2 crores	400000
<b>Total</b>		<b>8,84,000</b>

**Table 4: Entrepreneurial Development Activity**

ED Activity	Income in Rs as( Profit)
Krushi Seva Kendra	10,00,000
Dairy	50,000
Dal Mill	0
Gram Udyog Kendra	10,000
<b>Total</b>	<b>10,60,000</b>

**Table 5: Micro Livelihood Programme**

Micro Livelihood Heads	Income in Rs as( Profit)
Goatery Unit	25,000
Poultry	0
Tur Dal	0
Grain Cleaning	0
File Making	0
Krushi Equipment's on rent	80,000
Drudgery reduction equipment's	20,000
MLP service tax	40,000
<b>Total</b>	<b>1,65,000</b>

**Table 6: Others**

Others	Income in Rs
Convergence	0
Fixed deposit service charges	35,000

**Table 7: Total**

Income from SHG	Rs 8,84,000
Income from ED activity	Rs10,60,000
Income from MLP	Rs1,65,000
Others	Rs 35,000
<b>Total( Income)</b>	<b>Rs 21,44,000</b>
<b>Expenses</b>	<b>Rs 16,26,500</b>
<b>Profit</b>	<b>Rs 5,18,000</b>

### Outcome

Here one can clearly see that the CMRC has made a profit of Rs 5, 18, 000 for the financial year 2017-18.

### Qualitative Aspects Observed-Business and Social

The district office has great discipline and vision for social change as well as business. There is a great amount of efforts for monitoring and developing the business acumen within the CMRC.

- The leadership quality is well developed in the present CMRC –RGB as well as a capable manager.
- The uniqueness of the CMRC is they have brainstormed and developed a very new Entrepreneurial activity which has become a model for MAVIM-The Krushi Seva Kendra Model.
- They have also tied up with BASF as a part of CSR and employed the Krushi Sakhi.
- They have a very successful Pashusakhi Model which does extremely well for their MLP activity.
- The self-help groups are well aware of the concept and role of CMRC and village office.
- The CMRC –RGB is extremely visioned and street smart, they have a great strategic vision and risk-taking ability –An example to share would be the provision of tractor and trolleys on rent which is very important for an agriculturist in the market for all crops.
- Creation of a marketing group named TEJASWINI to market all the SHG products in the town offices is a smart thought.
- Introduction of Sheth Te Theth concept –Directly from field to home and taking orders on WATS up and delivery at doorsteps is a modern concept of the direct concept of Marketing.
- Introducing 5 Community Resource Person as Sahayogini and 14 CRP as Livelihood in charge is a smart business decision. They are using the SHE software for HRIS and tally for accounting.
- They strongly believe they are change-makers not only for themselves but also for their family and society on large.

### **Social Change**

- Awareness of female feticide issues
- Health camp and health follow up regime
- Awareness about drudgery reduction models
- Village cleanliness campaign
- Creation of Kitchen garden to address issues of anaemia.
- Joint asset creation
- SHG anniversary day celebration
- Anti -mal-nutrition campaigns
- Kayda Sathi programs-Legal advice for women rights

**Table 8**

<b>Sr.</b>	<b>Status in Standing Committee by Women</b>	<b>Participant Members</b>
1	ZP Member	1
2	Panchayat Samitee UP-Sabhapati	2
3	Panchayat Samitee Members	3
4	Sarpanch	39
5	Up-Sarpanch	41
6	Tanta Mukti committee	245
7	Dakshata committee	146
8	Aarogya committee	245
9	Women Empowerment Committee	32
10	Village Education Committee	112
11	Water Supply Committee	57
12	Aasha Swayamsevak Yojna committee	172
13	Milk Dairy Committee	44
<b>Total</b>		<b>1139</b>

One can see the strong presence of women in all the powerful standing committees.

Hence it can be very well said that the CMRC is very strong and capable to make a marked difference to the grass-root level society as an apex institution. It is strongly fulfilling its Social as well as Economical, i.e. Business objective by creating livelihood and multiple opportunities for economic growth and development. Though the social status of the region is considered to be weak and the literacy level is considered to be low they have benchmarked one of the best practices in business and are a chain of social change-makers.

**Recommendations and Conclusion of Studies:** The Head office of MAVIM needs to look into increasing resources for marketing at the district level office so that there is channelizing of thought processes to move the products into a wider world through an E-Commerce platform.

- Similarly recruiting an exclusive consultant for CSR at Head office and District office can improve the position of collaboration with a private organization which has large funds and keen interest to focus in varied sectors at the grass root level.
- The communication and messaging channel of such wonderful change-makers can come as newsletters which can be shared online through HTML links to all the stakeholders, investors and government bodies and prospect funders quarterly or monthly or yearly.
- More Business management graduates can be recruited at District level thinking from the economic development perspective. A combination of MSW and MBA would always be more advantages in positioning for better vision.
- There should be better-established links among various organizations who are working for entrepreneurship development and women's empowerment rather than having competition for yearly target achievement amongst themselves
- Banks need to increase their fund release during the gradation of the self-help group and their business
- Involvement of academicians for the change process to see a new rural Maharashtra.

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