

1. Community Development (like self help groups - SHGs) and
 2. Micro-finance (like small business loans) are the two main
 components of the strategy.

The main objective of the strategy is to improve the living
 standards of the poor and to create self-reliance among them.
 This is achieved through the following ways:

- 1. Self-help groups (SHGs) are formed to help the poor to
 pool their resources and to help each other.
- 2. Micro-finance is provided to the poor to start their own
 small businesses.
- 3. Community Development programmes are implemented to
 improve the basic facilities like health, education, and
 housing.

The strategy is based on the concept of "instruments without a voice".
 This means that the poor are given the tools and resources to
 improve their lives, but they are not given a voice to be heard.
 The strategy aims to give them a voice and to help them to
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