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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	KNOWLEDGE MANAGEMENT: STRATEGY FOR SUSTAINABLE COMPETITIVE ADVANTAGE <i>DR. HARESH BAROT</i>	1
2.	NON GOVERNMENTAL ORGANISATIONS AS AGENTS OF DEVELOPMENT: THE CASE OF LAPO IN BENIN METROPOLIS OF EDO STATE, NIGERIA <i>ONUGU, CHARLES UCHENNA & TAIWO ABDULAHI OLABISI</i>	4
3.	DETERMINANTS FOR COMMERCIAL BANKS IN FINANCING SME (WITH SPECIAL REFERENCE TO MEERUT DISTRICT, U.P., INDIA) <i>KALI RAM GOLA & P. K. AGARWAL</i>	9
4.	INVESTIGATING THE IMPACT OF ECONOMIC VARIABLES ON INTERNATIONAL TOURIST ARRIVALS <i>CHENG-WEN LEE, WEN-CHUAN FU, KUO-SUNG HSIEH & YI-CHANG LEE</i>	14
5.	A STUDY ON THE IMPACT OF PERSONAL EFFICACY ON JOB MOTIVATION AND JOB SATISFACTION AMONG WORKING WOMEN WITH SPECIAL REFERENCE TO THOSE WHO ARE STAYING AWAY FROM HOME <i>JAYASRI INDIRAN</i>	20
6.	EMERGING PROFILE OF WOMEN IN INFORMATION TECHNOLOGY SECTOR IN GOA <i>DR. SHARMILA BORKAR</i>	27
7.	INDIAN CAPITAL MARKET: AN OVERVIEW <i>DR. SHANKAR T. BATTASE & SUNANDA SHANKAR</i>	34
8.	CORPORATE GOVERNANCE AND CORPORATE SOCIAL RESPONSIBILITY: A REVIEW <i>KOMAL CHAUDHARY</i>	37
9.	AUDIT PLANNING: MATERIALITY CONCEPT <i>CHANDRA KANT PARMAR</i>	41
10.	EMPOWERING WOMEN THROUGH PROACTIVE NATIONAL INITIATIVES: A CATALYST FOR HUMAN DEVELOPMENT <i>MANBIR KAUR DHALIWAL</i>	44
11.	NATIONAL FOOD SECURITY ACT OF INDIA AND RELATED CONCERNS <i>SWAPNAMOEYEE PRIYABHASINI PALIT & MAMITA DASH</i>	49
12.	ECONOMIC AND ECOLOGICAL ANALYSIS OF LEATHER SOLID WASTES IN VELLORE DISTRICT, TAMIL NADU <i>T. AASIF AHMED & DR. B. MOHAMED RAFEEQ</i>	55
13.	A STUDY ON CUSTOMER SATISFACTION TOWARDS SAKTHI MASALA IN COIMBATORE CITY <i>S. THANGAMANI & E. ARTHI</i>	57
14.	CUSTOMER SATISFACTION OF SMALL SCALE RETAIL OUTLETS IN COIMBATORE CITY <i>J. SAMUEL CAESER PICKENS & P. STARMINI</i>	61
15.	MICRO FINANCE, SELF HELP GROUPS AND ECONOMIC EMPOWERMENT OF WOMEN IN ODISHA <i>DR. BANDANA PATHAK</i>	66
16.	FACTORS OF SPECIFIC JOB SATISFACTION AND GENERAL JOB SATISFACTION <i>TRUONG HONGNGOC & MARIA KATHRINA DIAZ</i>	71
17.	THE CURRENT SCENARIO OF GOLDEN FIBRE: A SPECIAL STUDY ON JUTE IN THE CONTEXT OF INDIA <i>RUSHA SARKAR</i>	77
18.	WOMEN EMPOWERMENT AND ITS IMPACT ON AGRICULTURAL PRODUCTIVITY: THE CASE OF KERSA DISTRICT IN EASTERN HARARGHE ZONE, ETHIOPIA <i>TADELE MELAKU CHALLA</i>	85
19.	IMPACT OF FDI ON INDIAN ECONOMY: AN INTER- COMPARATIVE STUDY BETWEEN CHINA AND USA <i>IRAM KHAN</i>	89
20.	GEOGRAPHICAL ASSESSMENT OF FINANCIAL INCLUSION IN INDIA <i>PURUSHOTTAM KUMAR ARYA, HIMANSHU MISHRA & AAKASH UPADHYAY</i>	93
	REQUEST FOR FEEDBACK & DISCLAIMER	99

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MICRO FINANCE, SELF HELP GROUPS AND ECONOMIC EMPOWERMENT OF WOMEN IN ODISHA

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ABSTRACT

The present study finds that there is a correlation between SHGs and local politics; through membership of SHGs or SHGs clusters and federations. Village women can gain experience of relevant processes like regular meeting, taking decision etc. These are also more visible. Even SHG membership can contribute to women's election to Panchayat Raj. Other positive impacts experienced by SHG members related to increase in self worth, communication skills, desire to protest social evils, improved response to problematic situations and decrease in family violence. A consistent increased access to various amenities such as water, health and sanitation schools, and markets is also indicated through the SHGs as per the views presented by Ajay Tankha.

KEYWORDS

micro finance, SHG, economic empowerment.

INTRODUCTION

Constitution of India guarantees equal rights to men and women. But in India women are facing, political, economical, educational and legal inequality. The trend of decline is number of female in comparison to male in India says about this discrimination. Killing of unborn girl child is the result of this discrimination. The main reason behind all this is poor social status of women and their economic dependence on men. Our socio-cultural life style do not permit certain things to women by the name of religion and custom. However women are still fighting with these evil forces. Economic independence may give them a stronger hold on their rights and position in society.

The report of CARE says, out of the 1.3 billion people who live in absolute poverty around the globe, 70% percent are women. Women poverty does not just mean scarcity and want; it means rights denied, opportunities curtailed and violence (CARE). The report also depicts the following, which shows the condition of women world wide. According to the United Nations Millennium Campaign women are engaged in cooking, raising children, caring for elderly, maintaining house etc. for no pay and low status. These labour do not show up in economic analysis of a society's production and value. If they work out side they get low pay, low status position. They earn only 10% of world's income. They also earn only less than 1% of world's property. Laws and customs prevent women from owning land or other productive assets from getting loans or credit, or from having the right to inheritance or to own their home. They cannot even invest on their own in their children's future. They make up 2/3 of the estimated 876 million adults, world wide who cannot read or write and girls make up 60% of the 77 million children not attending primary schools (CARE). Women also work 2/3 of the world's working hour.

THE STATUS OF WOMEN

The past three decades have witnessed a steadily increasing awareness of the need to empower women through different measures to increase social, economic and political quality and broader access to fundamental human rights. Along with subordinate status of women has come the concept of gender as an overreaching social cultural variable, seen in relative to other factors, such as race, class, age and ethnicity (World Economic Forum). Achieving gender equality however is a slow process, since it challenges one of the most deeply entrenched of all human attitudes. Despite the intense efforts of many agencies and organization and numerous inspiring success, the picture is still disheartening. The year 2005 makes the tenth anniversary by the Beijing world conference on women bringing renewed focus and energy to the effort empowers women.

WOMEN EMPOWERMENT

Empowerment refers to increasing the spiritual, political, social and economic strength in communities. It often involves the empowered developing confidence in their capacities. Empowerment is probably the totality of the following similar capabilities.

- Having decision making power of their own.
- Having access to information and resources for taking proper decision.
- Having a range of option from where you can make choice (not just yes / no or either / or).
- Ability to exercise to assertiveness in collective decision-making.
- Having positive thinking on the ability to make change.
- Abiding to learn skill for improving one's personal or group power.
- Ability to change others perceptions by democratic means.
- Involving in the growth process and changes that is never ending and self initiated.
- Increasing one's positive image and over coming stigma.

CRITERIA FOR MEASUREMENT

Five important dimensions of female empowerment and opportunities have been chosen for examination based mainly on the findings of UNIFEM covering global pattern of inequality between men and women. (WEF 2007)

1. Economic participation
2. Economic opportunity
3. Political Empowerment.
4. Educational Empowerment.
5. Health and well being.

The economic participation of women; is their presence in the work force in quantitative terms is important not only for lowering the disproportionate levels of poverty among women but also as an important step towards, raising household income and encouraging economic development in countries as a whole. Economic participation concerns not only the actual numbers of woman participating in the labour force, but also their remuneration on an equal basis. Worldwide outside of the agricultural sector in both developed and developing countries women are still averaging slightly less than 78% of the wages given to men for the same work.

Political empowerment refers to the equitable representation of women in decision making structures both formal and informal and their voices in the formulation of policies affecting their societies. The Inter-parliamentary Union reports a world average of only 15.6% in combined house of parliament. The statistics by region offer few surprises ranging from 6.8% in the Arab states to 18.6% in the America and 39.7% in the Nordic States ("Inter Parliamentary Union 2004") While women are poorly represented in the lower levels of government they are rarer, still in the upper echelons of decision making. The absence of

women from structures of governance inevitably means that national regional and local priorities i.e. how resources are allocated, are typically defined without meaningful input from women whose life experience gives them a different awareness of the community, needs concerns and interest from that of men. For example a study in three widely differing countries (Bolivia Cameroon and Malaysia) showed that women to have a greater say in spreading priority they would be far more likely to spend family and community resources for improving health, education, community infrastructure and the eradication of poverty as opposed to the alcohol or gambling (One country 1993).

Four of the main process that could lead to women's empowerment, as by the IFAD(International Fund for Agricultural Development) evaluation were-

1. Changes in women's mobility and social interaction
2. Changes in women's labour patterns
3. Changes in women's access to control over resources and
4. Changes in women's control over decision making

Women have remain backward owing to many factors through the scriptures laid down an-exalted status for them. In recent years there has been an increasing awareness and recognition of the fact that women who formed half of the society cannot be ignored. An increasing role of women in nation building is extremely vital, women the "unsung heroine" contribute her best to the welfare and progress of the society without any glare of publicity.(Rathore M & Singh S 2008)

WOMEN ENTREPRENEURSHIP, MICRO-FINANCE AND SHGs

WOMEN ENTREPRENEURSHIP

Employment gives economic status to women. Economy status paves the way to social status. In the rural sector 56 percent of male and 33 percent of the females are in the labour force. About 66 percent of the female population in the rural sector is idle and unutilized. This is mainly due to existing social system. The young girls and women are not allowed to work independently. But now the scenario is changing fast with modernization, urbanization and development of education and business.

STRATEGIES FOR WOMEN ENTREPRENEURSHIP

According to Madhu Rathore and S, Singh talking about women entrepreneurship, brings following strategies in mind.

- Awareness generation initiatives
- Promotion of self-employment, through credit and training
- Providing lean season wage employment
- Promoting saving habit among women
- Providing a range of support service to meet gender needs.
- Addressing minimum needs such as nutrition, health, sanitation, housing and education.
- Direct involvement of women who are likely to be affected by the development programme.
- The goal of poverty reduction of poor women could organize into groups for community participation as well as to assertion of their rights in various services related to their economic and social well-being.

When we talk about entrepreneurship finance comes into the picture So in this regard it is necessary to discuss about micro-finance which is beneficial for poorer section of the society.

MICRO-FINANCE

The concept of micro-finance can best be described by the title F.A.J. Bouman's book " Small , Short and Unsecured"(1990). The concept is understood as providing poor families with very small loans(micro-credit) which help them engage in productive activities or grow their tiny business. Over time micro-finance has come to include a broader range of services, credit, savings, insurance etc. In creating the concept of micro loans Muhammad Yunus changed the lives of millions of Bangladeshis and earned himself a Nobel Prize. Grammeen Bank started in 1976 is today lending about \$130, the bank has 7 million borrowers 97 percent of them are women and an unmatched 98 percent is loan repayment rate. It creates a new dimension for micro-finance worldwide.

NEED FOR MICRO-CREDIT

In rural areas the poor have been dependent on money for their financial needs; either marriage or any other reason. The formal credit system of bank is beyond their reach. Money lender exploits them. In this situation micro-credit programmes extend small loans to poor people for self employment projects that generate income, allowing them to care for themselves and their families. In most cases, micro-credit programmes offer a combination of services and resources to their clients in addition to credit for self-employment. These often includes saving, training, knowledge and peer support.

SELF HELP GROUPS (SHGs)

The promotion of SHG in India began more formally in 2001 with the launch of the SHG Bank Linkage programme by National Bank for Agricultural Development (NABARD). The programmer's main aim was to poor's access to formal credit system in a cost effective and sustainable manner by making use of SHG's. A self help group has been defined as a small and informal association of poor having preferably similar socio-economic background and who have come together to realize some common goals and based on principles of self help and collective responsibility. SHG become relevant because of the following reasons

First ,a SHG working on the principle of solidarity helps the poor to come together to pool their saving and access credit facilities. A SHG by taping social capital like trust and reciprocation helps in replacing physical collateral; a major hurdle faced by the poor on obtaining formal credit. Then through the principles of joint liability and peer pressure, a SHG ensures prompt loan recovers from members. In the process , a SHG helps the poor especially women, to establish their credit worthiness

The second major role of SHG is in terms of their potential to empower the women members. The participation in SHG and the access obtained to savings and credit can play a transformational role of women, socially and economically. It helps a women member to meet the family's financial need. The continued participation in SHG is further likely to enhance the awareness, skills and other abilities of the women resulting in building of individual self-esteem and in getting due social recognition.

SHG MODELS

The SHGs are linked to the banks for finance. These distinct models are observed in linkage programmes between banks and self-help groups(SHG). These are -

- Bank-SHG linkage with active support of Self Help Promotion Institution (SHPIs)
- Bank-SHG linkage with no intermediary
- Bank-SHG linkage with SHPI as intermediary

The most common linkage in India is where banks deal directly with individual SHGs. In case of most of these SHGs, the SHPI provide some initial training, guidance to rural poor in organizing themselves into thrift and credit groups. In many cases the SHPI also provide some initial support to these SHG.

A slight variation to first model is where banks provide financial support to SHGs which grow almost spontaneously without any intervention of any SHPIs. The SHGs are initiated on the basis of a common activity problem and take-up thrift and credit activities. The cases of such linkages are of course not very common.

In third model, the SHPI have taken the role of a financial intermediary between the banks and a numbers of SHGs. Again the SHPIs take up such responsibility only in respect of the groups promoted/nurtured by them and not for other groups. The SHPIs accepts the contractual responsibilities for repayment of the loan to the bank. In this respect it has indirect linkage support to the SHGs

Another model that has emerged is a combination of SHG linkage concept and credit programme where loan assistance is given to the individual members of these group and not to the group. It is also directly connected to the savings of the group. The loan in these cases are given only for income generating investment credit activities. The SHGs and SHPIs help the bank in identification, preparation of loan application, monitoring, supervision and recovery of loans.

In developing micro-finance in India especially through the SHGs have a major role for promotional institutions like, (1) Government (2) Banks (3) NGO.

GROWTH OF SHGs IN ODISHA AND MISSION SHAKTI

SHG based micro-finance programme in Orissa has started since the early 1992 with the initiative of NGOs and the refinance facility provided by NABARD. With the formation of SGSY in 1999 and launching Mission Shakti in 2001, the SHG bank linkage shows a significant growth. In Odisha Mission Shakti has been launched since the International Women's Day's on 8th March 2001. The main goal of Mission Shakti is attainment of the goal of the poverty alleviation through the participation of poor women in the process of development. A self-help mission has been setup which would look into the day to day management functions of the group dedicated to capacity building of SHGs facilitating, monitoring their activities and providing the much needed techno management support.

Taking all these into account a research is made to know the effect of SHGs in economic empowerment of women. This paper reflects the fact about it. This paper attempts to show a relationship between Micro-finance, Women entrepreneurship, SHG and finally their role on economic empowerment of women in India. In Odisha women SHG are successful and it is helping women of the state to improve their socio-economic condition through this movement. The paper studies the role of SHG in socio-economic improvement of women in Odisha. A sample study has been undertaken in Jajpur district of Odisha for this purpose.

OBJECTIVES OF THE STUDY

The objective of the study is to analyze how far the SHGs been able to uplift the condition of the poorer sections and women in particular. It aims at examining the following:

1. To study the contribution of SHGs in improving the condition of poorer section,
2. To investigate, the role of SHGs in improving the condition of women.
3. To examine the policies regarding women SHGs and to analyze their importance in improving the economic status of poor section.
4. To analyze the process of formation of women SHGs and stages of its development.
5. To examine the methods of record keeping and auditing of procedure of SHG in study area.
6. To investigate the extent of loan sanctioned and disbursed by commercial banks and RRBs to SHGs
7. To identify the problems and difficulties of SHGs and causes of over due.

HYPOTHESES

Hypotheses are probable statements about the findings of a research study. It provides the guidelines and directions to investigate process and conducting the research study. The present project has developed the following hypotheses

1. The SHGs are formed with people in poor economic background having similar problems
2. The SHGs has improved the economic condition of members.
3. The SHGs have been able to provide productive employment opportunities to the members in micro enterprise
4. The productive loans disbursed to SHGs is diversified by the borrowers for unproductive purpose.

SOCIO-ECONOMIC PROFILE STUDY AREA

GEOGRAPHICAL POSITION OF STUDY AREA

The Jajpur district is located from 85°40' to 86°44' East longitude and 20°33' to 21°10' north latitude. The geographical area covers 2899 sqkms. There is only Subdivisions 6 Tahsils, 10 CD blocks, 2 towns(including census towns) 2 municipalities, 12 police station, 280 gram panchayats, 1778 village, having 1575 inhabited and 203 habited villages, 7 fire stations, 6 assembly constituencies. Its normal rainfall is 1501.3 mm. This is the geographical picture of the study area in short.

Before going for sample analysis it is necessary to throw light on total numbers of SHGs and members there in different blocks of Jajpur district.

WOMEN SELF HELP GROUPS OF DIFFERENT BLOCKS

In this section particularly, self help groups are taken into account for analysis. Firstly the total no of SHGs and the members there in are also taken into account on the basis of secondary data collected from the collectorate, Jajpur district. In the next part sample analysis is done to present the results.

TABLE 1: SHGS FORMED AND NO. OF MEMBERS IN JAJPUR DISTRICT

Sl.No.	Name of Block	No. of SHG formed	No. of Members
1.	Jajpur	952	14609
2.	Dasarathpur	665	9363
3.	Binjharpur	708	10907
4.	Korei	559	7624
5.	Danagadi	522	8615
6.	Sukinda	623	7743
7.	Rasulpur	813	10562
8.	Bari	504	6746
9.	Dharmasala	798	12714
10.	Barachana	948	16043
	Total	7092	1,04,926

Source: Collectorate Jajpur district 2008.

The table-1 shows Jajpur block has got highest number of SHG but the members are more in Barachana block. On the whole the total numbers of SHGs formed are 7092 and the members are 1,04,926 in Jajpur district.

SAMPLING TECHNIQUE AND SAMPLE ANALYSIS

The Sampling Technique followed in this study is basically multistage random sampling method. But since the study is about the district as a whole, all the blocks have been taken into account. Secondary data collected from the collectorate, Jajpur district, shows so many SHG and SHG members (Table No.1). But with money and time constraint it is not possible to take all the SHG, so only 10 SHGs from each block were selected purposively that could be contacted but the number of respondents were selected at random; care is taken to select 10% of the total members because they have to inform about their socio economic status, which matters and which is important for the study.

The table shows the sample women self help groups and their total members in different blocks.

TABLE – 2: SAMPLE WSHG AND THE TOTAL OF MEMBERS

Sl.No.	Name of Block	No. of Sample WSHG	Total Members
1.	Barachana	10	152
2.	Bari	10	150
3.	Binjharpur	10	123
4.	Danagadi	10	172
5.	Dasarathpur	10	154
6.	Dharmasala	10	121
7.	Jajpur	10	176
8.	Korei	10	109
9.	Rasulpur	10	102
10.	Sukinda	10	158
	Total	100	1410

Source: Survey Data.

The table shows the total numbers of members is 1410 in all 100 WSHGs, selected purposively. The numbers of members is highest in Jajpur block i.e. 176 where as it lowest 102 in Rasulpur block. Before judging the effect of SHGs on economic empowerment we must take a look on different purposes for which credit is demanded and utilized and also take a look on their position of repayment.

TABLE – 3: PURPOSE WISE CREDIT DEMANDED AND UTILIZED

Sl. No.	Purpose Name of the Block	Domestic consumption	Health Festivals	Repay - ment of debts	Invest ment	Others	
1.	Barachana	57.66	3.22	6.11	15.67	10.89	6.45
2.	Bari	13.56	5.29	9.31	15.11	11.08	45.65
3.	Binjharpur	12.91	6.87	9.7	10.66	12.57	47.21
4.	Dangadi	15.57	9.50	8.71	11.52	11.66	43.01
5.	Dasarathpur	65.42	1.20	2.31	5.68	14.05	11.34
6.	Dharmasala	47.89	2.27	5.18	10.59	8.67	25.4
7.	Jajpur	56.40	3.81	8.13	12.66	11.20	7.80
8.	Korei	13.17	8.23	10.10	11.11	13.28	44.11
9.	Rasulpur	16.28	10.11	9.23	13.11	12.22	39.05
10.	Sukinda	50.12	3.92	2.80	11.61	9.32	22.23
	Total	34.90	5.44	7.17	11.77	11.49	29.23

Source: Survey Data.

The table-3 shows the reason behind the credit in the district and the fund utilized there in. It shows Barachana has got highest credit demand in the manner of domestic consumption but less in matter of other consumption. Jajpur has got second highest credit demand for domestic consumption and also second lowest in other category.

TABLE-4: POSITION OF REPAYMENT OF LOANS BY SHG MEMBERS IN YEAR (PERCENTAGE)

Position of Repayment	Percentage
Paid in time	47
Paid late	39
Defaulters	14
Total percentage	100

Source: Survey Data

The table shows that 47 percentage of the members paid in time 39 percentage paid at later period and 14 percent are defaulters. They are defaulters mainly due to diverting earned money in social ceremony like marriage, attending thread ceremony, or health ground or any other non- profitable purposes.

Taking all these into consideration an analysis is made to know the change in annual income status of respondents

TABLE – 5: BLOCK WISE POSITION OF PERCENTAGE OF CHANGE OF ANNUAL INCOME STATUS OF SAMPLE RESPONDENT

Sl.	Name of	% of respondent in different income change category		
		(0-10)%	(10-25)%	Above 25%
1.	Barachana	6.66	86.6	6.66
2.	Bari	6.66	93.3	-
3.	Binjharpur	16.66	83.3	-
4.	Dangadi	5.88	88.2	5.88
5.	Dasarathpur	-	100.0	-
6.	Dharmasala	-	100.0	-
7.	Jajpur	5.55	72.2	25.2
8.	Korei	27.27	72.7	-
9.	Rasulpur	-	100.00	-
10.	Sukinda	6.25	93.00	-
	Total	6.29	88.65	4.9

Source: Survey Data

The table shows the percentage of change in annual income. There are three categories like (0-10%) and (10-25%) and above 25%. Sample analysis shows maximum percentage i.e. 88.65 belongs to the category between (10-25)%. However where as only 4.9% falling in the category of (above 25%) because apart from Barachana, Danagadi and Jajpur block, no respondent of any other blocks shows there income above 25%. This change is taken into account by taking their previous period annual income before joining SHG and the average annual income after joining the SHGs. Through very meager, but the table shows that SHG movement definitely helped the women to change their income status.

SUMMARY AND FINDINGS

There is a correlation between SHGs and local politics; through membership of SHGs or SHGs clusters and federations. Village women can gain experience of relevant processes like regular meeting, taking decision etc. These are also more visible. Even SHG membership can contribute to women's election to Panchayat Raj.

Other positive impacts experienced by SHG members related to increase in self worth, communication skills, desire to protest social evils, improved response to problematic situations and decrease in family violence. A consistent increased access to various amenities such as water, health and sanitation schools, and markets is also indicated through the SHGs as per the views presented by Ajay Tankha.

The study has experienced the benefits of SHGs, some activities are worth mentioning.

- Most of the members save regularly; as per the norms, presented by the group.
- All the groups meet several times in a month to discuss social issues and their day to day life.
- 100% of children of SHG members have access to immunization services to the six diseases.
- 35% of the members have safe cooking fuels.
- Members are engaged in various income generating activities like, dairy, goaterly, badi and papad making, solita or bati making, individual business and many other activities.
- Additional family income increase, depending upon the income generation activity.

The study suggests that skilled and dedicated staffs are to be involved in this movement for maintenance of group activity, periodic auditing and system of flow of information and better management, so that it can be a powerful weapon to fight poverty and bring economic empowerment to women.

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