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MICRO-FINANCE AND WOMEN EMPOWERMENT

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ABSTRACT

The study revolves round micro-finance and empowerment of weak hearted gender with its help. The study aims to explain the impact of micro finance on empowerment of women in district Srinagar of Jammu & Kashmir. The impact of the WDC's is classified into economic impact, social impact, psychological impact and political impact. The study reveals micro-finance is a powerful instrument for poverty alleviation, employment generation and empowerment of women folk. In general, most of the members believe that the SHGs satisfactorily contribute to women's development, thereby helping women to survive and let them live a life with self esteem, dignity, self-reliance, respect and, humanity.

KEYWORDS

women's development cooperation (WDC), self help group (SHG), micro finance.

INTRODUCTION**MICRO-FINANCE**

A large section of the Indian population is not covered by the formal financial system even after three-and-a-half decades of nationalization of banks. The Government nationalized and expanded the banking system; enlarged its coverage to a large segment of the population of the country through the use of targeted, low-priced loans. The poor were given subsidized credit so as to reduce their dependence on the informal sector, which charged high-interest rates in the range of 25-40 per cent. The rural cooperative banks and the regional rural banks were set up to cater to the financial needs of the rural poor. Also, the commercial banks are required to ensure that 40 percent of the total credit is allocated to the priority sectors. In order to achieve the quantitative targets, the bankers' lost sight of the qualitative aspects of lending which resulted in increased loan defaults and strengthened the belief that poor are not really bankable. The transaction cost required for servicing small loans to a large number of borrowers and the cost of risk are barriers to financial inclusion. Thus for the banking institutions, lending to the poor was an obligation and not viable commercial activity. This widened the gap between the demand and supply of credit to weaker sections in the rural areas. Thus, a large section of the population, particularly in rural areas remain excluded with no access to formal financial services.

An alternative delivery mechanism, for meeting the requirements of the poor known as microfinance, came into existence.

HISTORY OF MICRO-FINANCE

In 1976, Dr Mohammad Yunus, a professor of Economics in Chittagong University, Bangladesh, came up with the concept of lending to groups of poor women. This group was loaned money without any collateral, but with higher rates of 20- 24 percent. If any member defaulted, the group was denied access to further credit. This joint liability put a social pressure which produced a very high repayment rate of 98 percent. The success of this pilot project inspired him to set up a Grameen Bank for providing banking services.

In the Grameen Bank model, members of the group are also the owners of the bank. The group normally consists of five members and the liability to repay the loan lies with the individual. The loan is given directly on the basis of trust and no agreement or document is required. The success of Grameen Bank proved that the poor needed access to financial services rather than the cheap subsidized credit. The pioneering experiment came to be later known as 'microfinance' for the poor. The Grameen Bank lends US\$30 a month to 1.8 million needy borrowers. Dr Mohammad Yunus and Grameen bank were awarded the Nobel Peace Prize in 2006 for their efforts to create economic and social development from below'.

WOMEN EMPOWERMENT

World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices, and to transform those choices into desired actions and outcomes. Central to this process are actions that build organizational and institutional context which govern the use of these assets".

According to UNIFEM, women empowerment consists of "gaining the ability to generate choices and exercise bargaining power, developing a sense of self-worth, a belief in one's ability to secure desired changes, and the right to control one's life".

Naila Kabeer (1999) stresses that women's empowerment is the process to acquire the ability from those who have been denied the ability to make strategic life choices. Her emphasis that ability to exercise choice incorporates three interrelated dimensions: Resources, Agency, and Achievements.

MICRO-FINANCE AND WOMEN EMPOWERMENT

Women empowerment attracted concern of the people worldwide from all the walks of the society. Inspite of their efforts, they could not contribute significantly. One of the proven concept that had universal acceptance in empowering women is Micro Credit. People, especially women, who were offered this facility grabbed the opportunity since they were looking for a medicine that could empower them and thereby satisfy their need.

One of the primary reason for women being ignored and looked down upon is her economic dependence on the male members of the family. They could hardly say anything or raise their voice.

Professor Mohammad Yunus the noble laureate, who has created history by effectively using micro finance for poverty eradication stated that his mission is to eradicate poverty from the world. He believes that it could be achieved through entrepreneurship which is present in every human being. MFI around the world have succeeded to a great extent in reaching the poorest of the poor by providing loans to people, especially women- the most venerable groups in society. Micro credit has created opportunity for self employment and has significantly increased women's security, autonomy, self-confidence and status within the household. Such credit is extended at full cost interest rates, within collateral, that are repayable in frequent installments. Borrowers are organized in groups, which reduces the risk of default.

Women Empowerment is important area of concern in many parts of the world especially in India where, still in some areas women are considered only as reproductive machines. The contributions of great reforms like Raja Ram Mohan Roy, Mahatma Gandhi, Subramaniaya- Baharathiyar, Periyar had improved the situation far better. But one could easily understand the situation of women in India from the long unsuccessful struggle for 33% reservation in state Legislatures and Parliament.

Marginalized women, when provided with an opportunity to organize themselves in small groups and carryout trading activities by utilizing the micro credit facility for making money, had proved that they are equally, if not more, capable of contributing to the economic development in many ways. Thelma key states in his research paper that women who had generated increased income through self-help schemes have gained greater respect and decision making power with the household, able to command attention within the community and have self confidence due to exposure to women's rights and social and political issues.

LITERATURE REVIEW

Osmani(1998) analyzed the impact of credit on the well being of Grameen bank women clients. He attributed improvement being only partial to cultural conditioning. The project was found to have increased their autonomy in that they were able to spend family income more freely than non-clients. They had greater control over family planning but the project was not shown to have had an impact on clients control over other decision-making but they were found to have greater access to household resources than the non-clients.

Mayoux (1999) argued that sustainable microfinance services alone might lead to women's individual economic empowerment through stimulating women's micro enterprise development, leading to increased income under women's control. This study assumes that microfinance services empower women by enabling them to earn cash income through various types of entrepreneurial activities. These entrepreneurial activities increases their ability to contribute to their families' support which increases women's role in household decision making and control over allocation of resources within the household economic portfolio.

Kabeer(2003) states that women need empowerment as they are constrained by the norms , beliefs, customs and values through which society differentiates between women and men. She states that it becomes apparent that while access to financial services can and does make vital contributions to the economic productivity and social well being of poor women and their household, it does not "automatically" empower women, just as with other interventions, such as education, political quotas etc that seeks to bring about a radical structural transformation that true empowerment entails. She also states that empowerment refers to the "process by which those who have denied the ability to make strategic life choices acquire such ability", where strategic choices are "critical for people to live the lives they want. Therefore MFIs cannot empower women directly but can help them through training and awareness-raising to challenge the existing norms, cultures and values which place them at a disadvantage in relation to men and to help them have greater control over resources and their lives.

Johnson (2004) states that having women as key participants in micro finance projects do not automatically lead to empowerment. Sometimes negative impacts can be witnessed. He refers to increased workload, increased domestic violence and abuse. This led her to ask me certain question of whether targeting women is just an efficient way of getting credit into the household since women are more likely than men to be available in the home, attend meeting, be manageable by field staff and take repayment more seriously, even if they do not invent or control the loan themselves? Or on the other hand, if such targeting is fully justified on the grounds of enhancing of gender equity she claims the answer is probably somewhere between the two alternatives. She argues that MFIs must analyze both the positive and negative impacts their interventions are having on women and that MFIs need to work with men to pave the way for the change in attitude to women enhanced contribution to the household.

Rehman and Khan (2007) presented that Micro Finance is the provision of collateral free loans to poor people especially in rural areas that are repayable in frequent and easy installments. These are effective mechanisms for poverty reduction, to improve health, education, legal rights, sanitation and other living standards. Micro Finance programs target women, most vulnerable part of society who lives within household with no assets. By providing them opportunity of self employment, these programs have significantly improved women security, autonomy, self confidence and status within the household, special focus on Bangladesh. The main goal is to find out not only the mechanism of microfinance in Bangladesh but also to find out that how microfinance helps to poor people to improve their living standard.

Chaudary and Nosheen (2009) women empowerment is one of important issue of present day development policies multidimensional concept; it is determined by many socio economic factors and cultural norms. The author attempts to explore the determinants of women empowerment using regression analysis. The data were collected from district of southern Punjab, especially from rural urban and tribal areas. The status of women is much more vulnerable in rural and tribal areas and they have very limited access to all basic facilities. The sample selected for survey by using stratified random sampling and all respondents belonging to the age group of 14 to 65 years. For women empowerment measurement four indices are developed in making a cumulative index. The results show that age, married women and women having Islamic view have statistically positive impact on women empowerment.

OBJECTIVES

The study aims at analyzing the performance on promoting women empowerment and gender equality of Women's Development Cooperation with the following objectives:

1. To examine the contribution of microfinance initiatives towards women empowerment in district Srinagar.
2. To evaluate the performance of SHGs viz-a-viz income, living standard and social status of SHG members;
3. To evaluate the awareness of members regarding SHG scheme, and ;
4. To discuss the important problems of microfinance experiments and offer solutions to resolve them.
5. To assess the level of satisfaction of the respondents with regards to the microfinance services.
6. To suggest measures on the basis of study results regarding improvement of SHG scheme designed and implemented in the district Srinagar.

METHODOLOGY

DATABASE

The data used for the study was drawn from both primary and secondary sources. The data from primary source is based on the field survey through a well-structured questionnaire, which was pre-tested before actually administering it. The data was collected and observations made when there was a focused discussion with the SHG members. Financial data was collected from the Programme Coordinators and the data thus collected was tabulated and analyzed. To supplement the primary data, information was also drawn from secondary sources such as official reports/files of women's development co-operation, NABARD statistical supplements and annual reports, Report of the Directorate of Economics and Statistics (J&K Government).

UNIVERSE OF THE STUDY AND SELECTION OF SAMPLE

The universe of the sample consists of the SHGs which have been promoted by the Women's Development Corporation

The SHGs working in SRINAGAR who have been granted credit through WOMENS DEVELOPMENT COOPERATION have been selected for the purpose of this study, the details of which are as:

s.no	Name	Trade	Date	Amount	Members
1	New diamond crewel works	Crewel Works	11-08-2012	5,00,000	20
2	Om Paper Machie	Paper Machie	09-06-2010	5,00,000	20
3	Gulfam Willow Works	Willow Works	10-11-2013	4,50,000	18
4	Fatim Self Help Group	Shawl Emporium	19-04-2013	2,50,000	10
5	Blue Dart centre	Child Development	22-03-2012	2,25,000	9
6	Kohinoor Aari Staple Emporium	AAri Works	01-02-2012	2,00,000	8
7	Alamdar Sozni Works	Sozni Work	26-09-2009	5,00,000	20
8	Taj Self Help Group	Crewel Works and Paper Machie	22-12-2012	1,50,000	6
9	Green World Welfare Society	Sozni Emporium	06-05-2011	2,25,000	9
	Total				120

Out of 120 above members, we have selected about 100 members for the purpose of this study, however, only 50 members have responded.

PROFILE OF SAMPLE SHG**ACTIVITIES**

The main activities dealt by SHGs range from Crewel (26.7%) to Willow Works (6.5%) , Shawl Embroidery(4.1%), child Development (2.3%), Sozni Emporium (23%), Jute Activity (6.7%), Paper Machie (23%) and others (7.7%)

Activities Performed	Crewel	Willow Works	Shawl Embroidery	Child Development	Sozni Emporium	Jute Activity	Paper Machie	Others	Total
Percentage	26.7	6.5	4.1	2.3	23	6.7	23	7.7	100

DEMOGRAPHIC PROFILE OF SAMPLE SHG MEMBERS

CHARACTERISTICS	NO. OF RESPONDENTS	PERCENTAGE
MARITAL STATUS		
Married	35	70
Unmarried	10	20
Divorced	2	4
Widowed	3	6
TOTAL	50	100
AGE		
18-30 years	10	20
30-40 years	24	48
40-50 years	14	28
Above 50 years	2	4
TOTAL	50	100
RELIGION		
Hindu	4	8
Muslim	45	90
Sikh	1	2
Christian	0	0
	50	100

The family size of SHG members varied from 4 members to extended joint families. 46.6% had nuclear family below 5 members, 16.7% had joint family below 10 members and 6.7% had joint families more than 10 members.

43.3 % of SHG members were involved in trading, 36.7% engaged in cultivation, 16.7% were engaged in cultivation and trading both, and the rest of 3.3% worked as daily wagers.

RESULTS AND DISCUSSIONS**ATTENDANCE OF MEMBERS IN THE MEETING**

S.no	Attendance	Number	Percentage
1	less than 50%	10	20
2	50-75%	15	30
3	75-90%	20	40
4	More than 90%	5	10
	Total	50	100

PARTICIPATORY DEMOCRACY IN DISCUSSIONS

S.no	Participatory democracy	Number	Percentage
1	Allowed to participate	50	100
2	Not allowed to participate	0	0
	Total	50	100

COMMON ISSUES DISCUSSED IN THE MFIS

S.no	Issues discussed	Number	Percentage
1	Financial issues	45	90
2	Issues concerning society	5	10
3	Political & social issues	0	0
	Total	50	100

CREATION OF SELF CONFIDENCE THROUGH MOBILIZATION

SHGs convene meeting regularly in equal intervals to review the progress made by the group, discuss the social and financial issues of the members, avenues for developing financial subsistence, collecting for loan installments and social capital etc. This mobility helps them to acquire self confidence.

The above data shows the response of the members in conducting the group meeting. Meetings are held only once in a month and it is even conducted beyond an interval of one month also. There seems to be slackness in the interval between meetings which is not good sign for a healthy organization. It could also be observed that the sample respondents do not fulfill this criterion. The only encouraging finding is that democracy is prevailing in the meetings. Members are allowed to freely express their opinion and actively participate in discussion.

A matter of equal importance is the topic or the agenda of the meeting, i.e, the type of issues discussed in the meeting. The purpose of self association of women in groups is to empower themselves socially and financially. This is the sign of healthy nature of the group which contributes to build self confidence among women.

Also it is revealed that there exists good understanding between the members of the group and between members of other SHGs. This is encouraging because this will go long way in social mobilization which is a prime factor for empowering women.

SOURCES FROM WHICH MICRO FINANCE IS AVAILED

S.no	Sources of funds	Number	Percentage
1	Commercial banks and MFI	30	60
2	MFI	20	40
	Total	50	100

PURPOSE FOR WHICH LOAN IS UTILIZED

S.no	Loan utilization	Number	Percentage
1	Productive purpose	40	80
2	Household purpose	10	20
	Total	50	100

REPAYMENT SCHEDULE OF MFI

S.no	Repayment schedule	Number	Percentage
1	Easy	38	76
2	Difficult	5	10
3	No Idea	7	14
	Total	50	100

MAINTENANCE OF ACCOUNTS FOR THE LOAN

S.no	Account maintaining	Number	Percentage
1	Yes	50	100
2	No	0	0
	Total	50	100

WHETHER BENEFICIARIES HAVE BANK ACCOUNT

S.no	Account maintaining	Number	Percentage
1	Yes	50	100
2	No	0	0
	Total	50	100

FINANCIAL LITERACY AND THE SELF HELP MICRO CREDIT LOANS

Women need to be aware of certain concepts such as credit facility, sources of such facility, rate of interest at which such facility is available, repayment period, non-financial support from the lending institution etc, to make themselves financially literate and differentiate between the alternative and choose a better one that would help their self development.

The study on the members of the MFI-IMPACT finds that the beneficiaries are well versed with these concepts. Members are aware of the micro credit facility extended by MFIs. Even though banks provide micro credit at comparatively lesser rate of interest than MFI-IMPACT, respondents preferred to avail the facility from MFI because field staff come to the door steps of the beneficiaries, provide training, organize meeting, collect installments dues etc. Above all they are relieved from the clutches of the pawn brokers and money lending sharks who swallow their livelihood.

Respondents revealed that good percentage of the respondents used micro credit loan availed for household purposes instead of productive business purpose. There seems to be a clear deviation from the concept of micro finance. All the respondents have expressed that they were earlier having practice of borrowing from pawn brokers and money lenders for their household needs and lost most of their assets.

But as far as SHGs are concerned, there exists healthy banking practice among the self help groups. All the members are having a bank account and all the SHGs also have a bank account. Also these accounts are properly maintained by paying dues on proper time.

PROFIT MARGIN IN THE BUSINESS

S.no	Profit margin	Number	Percentage
1	Not willing to respond	22	44
2	Less than 20%	18	36
3	20-40%	7	14
4	More than 40%	3	6
	Total	50	100

SAVING OUT OF PROFIT

S.no	Saving	Number	Percentage
1	Bank account saving	30	60
2	Household saving	10	20
3	Saving with SHG	7	14
4	No saving	3	6
	Total	50	100

INVESTMENT IN ASSETS

S.no	Investment	Number	Percentage
1	Household assets	45	90
2	Real assets	3	6
3	Others	2	4
	Total	50	100

CONTROL AND ACCESSIBILITY TO THE ASSETS

S.no	Control and accessibility	Number	Percentage
1	Access to money	25	50
2	Ownership of business	15	30
3	Control over income	10	20
	Total	50	100

TRAINING RECEIVED FROM VARIOUS ORGANIZATIONS

S.no	Organizations	Number	Percentage
1	Management	5	10
2	Business Planning	15	30
3	Accounting Procedures	17	34
4	Banking Practices	13	26
	Total	50	100

S.no	Social Capital	Number	Percentage
1	Yes	30	60
2	No	20	40
	Total	50	100

CONTRIBUTION OF MICRO FINANCE FOR THE FINANCIAL EMPOWERMENT AND WEALTH CREATION

Empowerment can take place through asset creation, increased income, control over assets, control over business and freedom of spending the earning. The study revealed positive response from the beneficiaries since micro credit has increased their household income.

The study has revealed that women prefer to invest their saving in the form of jewels. Some respondents stated that this will enable them to approach a pawn broker in their future need. This shows that there is a misunderstanding among them that micro credit facility which is easily available to them now may not be available in future.

The members earn for their family, they do not spend on their own. Instead they spend with the consultation of their spouse. This shows their intention to get along with their spouse. This shows their intention to get along with the spouse albeit this adds value to their decision making power. This shows that micro credit facility have helped the women to financial empowerment and control over their hard earned money. Observing this, when they are questioned about whether they feel their hard earned money is hijacked by other family members. Response made was that members spend the money and it is for them they earn.

The majority of sample respondents opined that they would stay in the existing business. Reasonable level of profit from the business is also one of the reasons for them to stick to that business. Only 17% of them opted to choose new business backed provided it is backed by adequate training.

Availability of micro credit is easy now-a-days but proper utilization for productive purpose is under question. SHGs need training support from Government and Non-Government agencies for smooth conduct of the business. They need training in Business Planning, Business Development. Respondents agreed that they had received training in simple accounting procedures and banking practices. Areas such as planning, marketing and controlling need to be trained.

These observations show that dramatic changes are taking place in the earning capacity of the women SHG. Credit goes to the Banks and MFIs that had made micro credit loans available to those who have successfully demonstrated their entrepreneurial skills.

INCREASE IN STANDARD OF LIVING AFTER JOINING SHG

S.no	Living Standard	Number	Percentage
1	Good and improving	50	100
2	No difference	0	0
3	No idea	0	0
	Total	50	100

RESPECT FOR BEING SHG MEMBER

S.no	Respect owned	Number	Percentage
1	Yes	50	100
2	No	0	0
	Total	50	100

DECISION MAKING IN FAMILY MATTERS

S.no	Family decisions	Number	Percentage
1	Self	10	20
2	In inclusion with others	40	80
3	No consultation	0	0
	Total	50	100

MEMBER OF SHG BEING MEMBER OF ANY OFFICIAL OR UNOFFICIAL BODY

S.no	Member	Number	Percentage
1	Yes	0	0
2	No	50	100
	Total	50	100

ACCEPTABILITY OF SHG MEMBERS AMONG VILLAGE/COMMUNITY PEOPLE

S.no	Acceptability	Number	Percentage
1	Yes	35	70
2	No	15	30
	Total	50	100

CONTRIBUTION OF MICRO CREDIT TOWARDS CREATING 'STATUS' FOR WOMEN IN THE FAMILY AND SOCIETY

So far, analysis is done on the external environment of the implications of the micro credit on the self help group members. But the objectives of this study will not get fulfilled if evaluation is not done on the contribution made by the scheme in reducing the vulnerability of the women and creating a 'status' for them in their house, community and the society. The present study reveals that they are treated equally and respected in the community since they earn for the supporting of the family. Though there seems to be a gender inequality there is no discrimination against the women because of their financial empowerment.

The analysis of the response shows that the timely availability of micro credit has enhanced the standard of living to a great extent. Though decision making is directly connected with the level of empowerment, 95% of the respondents have expressed that they take decisions only in consultation with other family members. The response of the members revealed that there is substantial increase in their household income after joining as a member of the self help group and availing micro credit finance for business activity.

For the question as to whether the members are respected by the family member, they expressed that they are highly respected by the family members in the capacity of SHG member. Respondents expressed that they are happy to spend their earnings for the family and earning being spend by family members. They don't feel that their income is being hijacked by others rather they love to see it being spent by others.

MAJOR FINDINGS OF THE STUDY**FROM THE FOREGOING ANALYSIS ON THE BASIS OF SURVEY THE FOLLOWING MAJOR FINDINGS EMANATE:**

1. Access to the microfinance facility through WDC at reasonable rate of interest without collateral security is made easy and approachable.
2. SHGs while having a positive opinion on the availability of micro finance at a lesser rate of interest compared to banks, showed fascination towards WDC due to the service they receive from WDC relating to training, collection etc.
3. A strong repayment culture has been established among the beneficiary women. They understand the importance of prompt repayment which is understood from the fact that they expressed willingness to approach the same MFI in case of any need for micro loan. This is evident from the fact that there are no defaulters as of now. But there are some instances of delay in repayment of the installments due to certain unavoidable circumstances like political turmoil, or other unavoidable circumstances.
4. Banking and saving culture has been created since disbursement of Rs.25000 is made through cheque facility only. All the respondents had opened a bank account for transacting the saving and business activities.
5. WDC continuous monitoring and training has helped members of SHF to get motivated to lead different way of life which have increased their standard of living not thought of so far.
6. Positive transformation is taking place in the basic structure of the society in favour of women. This shows that they are slowly getting empowered in the society.
7. Though this WDC did not help the women starving in poverty, it has helped the women who have existing business and business skills, to restart their business activities at the right time.
8. Micro finance and WDC help the respondents to attain 'respectability' in the family and society.
9. Micro credit have helped them to gain knowledge in financial matters and empowerment.
10. Micro credit is thriving since lending is done in cash based activity.
11. Micro credit relieved the respondents from the clutches of private money lending sharks.

WEAKNESS IDENTIFIED IN THE STUDY

1. SHG meetings are not conducted regularly and in the intervals expected by the WDC.
2. The attendance of the members in the meeting is not as per the expectations of WDC.
3. Micro loans availed for productive purpose is also being spent for non productive purposes.
4. Group savings with an intention to create 'social capital' is not conspicuous.
5. Knowledge of training in business skills such as marketing, business planning etc is lacking.
6. The training programs which could enrich the skill and potential of women entrepreneurs are essential to enrich new and young entrepreneurs who wish to set up a small or medium scale unit but are not available currently to the women entrepreneurs.

CONCLUSION

Empowering the weak hearted gender, which was exploited so far, is taking place slowly by steadily. Women are getting stronger to face the challenges posed to them by the family, community and the society.

The impact of the WDC's is classified into economic impact, social impact, psychological impact and political impact. In general, most of the members believe that the SHGs satisfactorily contribute to women's development. Micro finance has brought psychological and social empowerment than economic empowerment. Impact of micro finance is appreciable in bringing confidence, courage, skill development and empowerment.

They have attained a remarkable level of self confidence since they have exposure to financial, social and political issues. The study has proved that micro credit has helped to empower women and has helped the women folk to eradicate poverty and also to empower women or the beneficiaries. The researcher could see the happiness and enthusiasm with the respondents while responding to various questions. All they need is a way to develop their skills and talents by participating in various training programs.

SUGGESTIONS

1. There is great necessity to educate masses about the micro finance schemes.
2. The rate of interest should be reduced further.
3. The recovery schedule should be flexible and should duly consider the business conditions of the SHG.
4. The necessity of a guarantor who is Govt. employee should not be there, because it becomes difficult for the beneficiary to arrange one and thus remain deprived from micro credit.
5. The Development corporations should be made more responsible for providing micro credit facility to the people without crating unnecessary hurdles such as delay in sanction of loan, not providing full information about interest rates, repayment schedules etc.
6. Government policy on the status of women plays an important role in empowering women in social as well as economic factors of employment. Government and other development partners should work together in addressing immediate need of women.
7. Non-financial services with conditionalities to credit access, such as carefully designed adult literacy and business training programs, can facilitate women's access to better jobs and income-generating opportunities and are perhaps the most effective means of promoting gender equality.

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