

Chapter 7

Conclusion, Major Findings and Recommendations

India is the leader among the developing nations but compared to urban India the development of rural India is not satisfactory. It is an accepted fact that women in rural India have to face lot of difficulties. According to 2011 census 48.5 percent population of India is women and the development of India will remain a distant dream if women in large number are ignored repeatedly. Indian history is the proof that women in India have always lagged behind owing to lack of freedom, male domination, orthodox culture and scarce opportunities. Women related issues have always been a burning question since independence of our country. Our own preamble and constitution of India both speak about granting equality to all including women. State always puts rigorous efforts to bring a positive change in the society. Empowering woman is not just a goal but it is a key to achieve all goals of development in the economy as well as in the society. Thus socio-economic development of women is considered as a holistic development for the larger betterment of the society. The need of hour is that the empowerment of these rural women through microfinance is must because it plays a very important role in upliftment of their condition and status.

The Government of Gujarat has taken various initiatives for the upliftment of women. In the last decade due to various microfinance activities initiated by the Government and non-government organizations in Gujarat, there has been an improvement in the economic status of the women in rural areas especially in Dahod and Mehsana. Through microfinance services, women in rural areas have gained more strength in terms of better access to knowledge, resources, more control over family matters and rational thinking over orthodox customs. Thus to change this scenario the microfinance institution has laid a firm platform for the growth of women.

7.1 Major Findings

The present study is carried out in two districts Dahod and Mehsana. Dahod is a tribal dominated district There are large number of economically poor and socially excluded adivasi (tribal) with extremely low health status of women and children, malnutrition,

low education and a very high number of migrations while Mehsana district have good social and physical infrastructure, compared to Dahod district.

The trends in the growth of microfinance program in India and Gujarat have been assessed with the help of secondary data. The SHG-bank linkage model developed by NABARD is widely observed and accepted throughout the country. The average loan size per member in India varies from Rs. 5000 to Rs.10, 000 and average saving per member less than Rs.3500. It has been observed that there are few problems associated with this programme in India. The penetration of the programme is very low both in terms of population and poverty outreach and the lack of uniformity of the microfinance program in the country. The spread of the program is regionally biased and it has flourished mainly in the states of Southern India. Another problem relating to the programme indicates that the expansion of programme is weak in the poorer states as compared to relatively prosperous states. The seven Indian states, i.e., Orissa, Bihar, Chhattisgarh, Jharkhand, Uttaranchal, Madhya Pradesh and Uttar Pradesh hold approximately 57.73 percent of the total poor but these states have only 29.43 percent of the total microfinance clients in India. They have only 10.28 percent of the total bank loans disbursed to SHGs in India. On the other hand, the number of poor people in three states, i.e., Andhra Pradesh, Tamil Nadu and Karnataka, is only 10.79 percent of the total poor of the country. But 56.31 percent microfinance outreach in the country is concentrated in these three states. They have 70.96 percent of the total bank loans disbursed to SHGs in India. It has also been found that large numbers of MFIs are involved in delivering microfinance but many of these institutions are not regulated by law and charge high interest rates from the poor borrowers. The provision of micro insurance is also very less.

The secondary data shows that the microfinance has expanded rapidly in India through mainly commercial banks, regional rural banks and co-operative banks. All are providing microfinance to SHGs. Over the last seven years, the trend of number of SHGs saving and disbursed loan was decreased in the period between 2009 and 2012. This period was full of crisis & instability because of commercialization, profit motives, soft regulation and lending practices. The crisis started from Andhra Pradesh from October 2010 and poor borrower started committing suicide. The year 2012-14 was Consolidation period. Microfinance industry witnessed good growth after the Andhra Pradesh crisis. The involvement of women SHGs is more than 80 percent in total saving, loan disbursed and loan outstanding. It means women are major clients

of microfinance. In the last seven years the Commercial Banks have highest number of savings and credit linked SHGs. It has been found that the North East regions had the least saving balance and outstanding loan per SHG and Eastern region had the least disbursed loan per SHG. Southern region remained the most benefited region throughout the year. The secondary data provide the information that out of the total members only 28.1 percent of BPL women beneficiaries were covered from all districts in Gujarat in the year 2014. Out of the total population of Dahod district, the highest number of tribal population and highest number of BPL members were covered.

Majority of women belong to the middle age group. These middle aged group women are usually active and enthusiastic to do better for themselves and family. Most of the beneficiaries being married women have family responsibility as the main focus of life which can be monotonous at times. These women have stepped out of their household lives and joined SHGs and they have found it as a backbone support. More than 50 percent women in Dahod are illiterate while Mehsana has less than 30 percent of illiterate women. Education was never an urgent need for illiterate tribal women. Girls were always expected to do household chores and take care of siblings. There was absolutely no awareness for the girl child education. In earlier days people were mainly involved in agriculture and allied activities. Before joining SHGs, 67.8 percent family income was only up to Rs. 4000 but after joining SHGs only 27.2 percent families remained in this category. It means more than half of the family income shifted to higher side in Mehsana district. Income of the family in Dahod also gradually increased but it was less compared to Mehsana district. The SHGs women not only generate additional income but it also positively affects her self-esteem and encourages her to work for better prospects. Initially the family was unable to meet their primary requirements but now there is an upliftment in their lifestyle. They are able to take care of their basic requirements and lead a better life. SHGs play a vital role in bringing better changes in this deprives section of the society. The increase in the family income has come up with various benefits. The purchasing power of the people has increased which in turn has brought an overall improvement of the economy. Rise in income supports the education needs of the children.

Since ancient days it has been observed that women have been a strong backbone to her family. Earlier her support was towards managing house and family. As times changed awareness has engulfed the women of the society. Before joining SHGs only

25 percent women contribute more than Rs.1000 to household income, but after joining SHGs more than 50 percent women contribute more than Rs. 1000 to household income in Dahod district. Mehsana district has also seen mark increase in the level of income as compared to Dahod. SHGs motivators are play an active role to promote the working of SHGs. The earning opportunity resources and infrastructure are also very much favorable. Almost 70 percent of women members use loan amount for productive activities such as purchase of stitching machines, raw material for the handicrafts, buying seeds and equipment to increase the agricultural production and cattle. Although the region has benefited with the SHGs but the change is gradual. It will take a substantial amount of time in Dahod where the mindset of the people is still narrow to accept the changes and reverse the situation to a positive direction. There is no doubt that woman has multiple roles in the society apart from just being a homemaker. She is now a dignified additional breadwinner of the family too. In this way they bring benefits to family and society.

SHGs have encouraged savings in a place like Dahod where the word 'formal savings' was alien to them. At the time of need people borrow money from moneylenders and thus fall in the vicious circle of debt and debt trap. The collected data and pertaining study reveals that before joining SHGs 80.6 percent people in Dahod did not save money but after joining SHGs all are saving their money. Previously only 50 percent families in Mehsana used to save very small amount.

It has been found that food expenditure also has been changed because now women can earn more from various sources and spend money on acquiring proper food for family which saves them from malnutrition among children and other health disorders due to lack of nutrition. The situation is getting better but the destination is still a far off land as there are large numbers of cases of malnutrition among the people of Dahod. It has been observed that children in Mehsana are not much the victim of malnutrition and other deficiency because women spend a substantial amount of their income in improving the food contents of their children. This strengthens the future generation to lead a better life. In Mehsana there is a visible change in the level of education among children which opens the door for a bright future for the society.

Women's additional income from SHGs is a primary reason for the improved living condition of the family and this empowers the women in decision making and thereby increasing the status, dignity and self-esteem in the family. When a woman is financially capable and is financially literate she is more inclined towards decision

making which involves the use of money for the family needs. It has been found that before joining SHGs around 17 percent women have full participation in financial decision making but after joining SHGs number of women increase to 38 percent in Dahod. Mehsana district also has significant changes in women participation in financial decision making. Women have more productive sense for the use of money hence making them a positive partner in the financial decision pertaining to the family or their business. When a woman decides for the family she makes it sure that the money invested is benefitting every member in short or long run.

Micro finance has worked as a catalyst of the social change and proved to be a boon for the rural women. After joining SHGs the women have seen a plethora of opportunities to earn and thus gain dignity in the society. These women, who have independently worked to improve their own dignity, also refuse to bear any kind of injustice by the society against her. In Mehsana, it has been noticed that before joining SHGs only 35 percent women had self-confidence to improve their condition while it rose to 60 percent after joining SHGs. They were more confident and able to raise their voice against any social vices against them. But there is no sharp change in this regard, still only less than 30 percent women in Dahod have confidence to raise their voice against any social exploitation because there are various factors like their cultural norms, traditions of society, orthodox atmosphere, lack of education etc. Even if women work in their own family farms still they have no ownership over the land. Under the traditional patriarchy mindset, land ownership is mostly given to the male members of the society. But now the women are motivated by social workers from NGOs and DRDA about their basic rights. In addition to that they were encouraged to speak in case of physical, mental or financial exploitation done to them by family and society. Financial independence and education, have worked as a tool to fight against the harsh orthodox society and thus empowers themselves over the last few years.

After joining SHGs there have been changes in the commercialization of agriculture, livelihood diversification, and increased labor mobility. We find changes in the roles and contributions of rural women. All have profound effects on social structures in rural areas as these women are empowered due to their earning capabilities. Women in both districts are empowered today to take their own decision to purchase of their household goods and services and confidently deal with traders in the market. Their bargaining powers have also increased substantially. They are autonomous in their decision making and their purchasing power has also increased. The confidence of

visiting the market for purchasing has improved from 52 percent to 82 percent after joining SHG programmes. Of course, Dahod being a tribal zone changes follows Mehsana at a gradual pace but the stone has started rolling so changes aren't far behind.

SHGs activities impart a new opportunity and motivation to their members to visit other places for acquiring training, improve their skill and attending meeting, selling their products in various places and trade fairs too. The interaction and conversation with other people reduces the hesitation level so this type of exposure of the members is gaining their confidence in travelling to nearby town or villages and getting their work done. But it is true that a major part of women population is not as mobile as the men due to cultural barriers, lack of security, and scarce means of transportation. However, SHGs have played a vital role in improving this situation for women in Dahod before joining had only 16 percent but after that had 32 percent women having more confident to mobility near to near town or village. Women in Mehsana are more benefitted with improved infrastructure and better security measures which infests more confidence (80 percent respondents) among the women group.

SHGs have been instrumental in providing a gate way for women's mobility. Women are now more visible in the society which elevates their status, they learn to deal with people and also become independent in doing various works related to their daily household or other needs. When women's mobility is increased she meets various other women also which gives her an opportunity to share her feelings or learn something new from each other. Thus, if woman moves then society moves ahead.

SHGs have proved as the most successful strategy in the process of participatory development and women empowerment. With this strategy women get a platform to express themselves and confidence to share their problems. Women interaction with the outer world has helped them to articulate their problems and improved their self-confidence. SHGs have always been the booster to inculcate confidence directly or indirectly. It has been proved from the data before joining SHGs around 20 percent women express view more confidently but after more than 50 percent women more confident to express view independently in Dahod. Microfinance activities is having a good impact on members, in their ability to express their feelings and has made women more confident around 50 percent and 80 percent respondents to express themselves in Dahod and Mehsana respectively. SHGs have not only improved living condition of members but also helped changing much of their outlook and attitudes

towards the importance of the girl child education. All respondents in Mehsana and 98 percent respondent in Dahod had positive attitude towards girl child education.

The status of women has definitely changed but still the condition is not that encouraging as giving respect and good treatment lies in the hands of other people of orthodox mindset. In both districts caste, education, mindset of that particular family etc. play a vital role in imparting respect to women of their families It is also true that the situation in the both districts is better than its past.

SHGs and other government groups are active in spreading awareness among people to avail the government schemes benefits but still there is a section of women and others who are ignorant towards this and thus can't take proper advantage of the schemes. Initially, only 10 percent and 15 percent respondents have satisfactory level of awareness of government schemes in Dahod and Mehsana respectively, but now a large number of respondents have got enough awareness in both the districts.

SHGs have taken deep interest to look into the remotest surrounding place for immunization and harmful diseases. The awareness level has of course gained momentum after the participation of SHGs in Dahod. There is only 2 percent of the society who still is ignorant for such immunization schemes by the Government. In Mehsana the entire respondents gave the information that children are properly immunized and thus the district is healthier. SHGs spread awareness through videos, charts, lectures etc. for the betterment of the society. Through awareness women are now taking the lead role in society.

The primary data reveals that the high level changes in overall economic empowerment is almost double in Mehsana district compared to Dahod. Younger and middle age group women usually show brighter signs of acceptance towards the changes. The reasons behind these are women are better educated, more energetic and have more responsibilities to cater. They work with great enthusiasm not only for their families but also society as a whole. Education level, economic empowerment and social empowerment are interrelated. In both districts we noticed there is mobility, autonomy, confidence, financial independence, and decision making rights among literate women compare to illiterate women.

Caste plays a very significant role in our Indian society. In Dahod more than 55 percent scheduled caste women are economically and socially empower because of their participation in SHGs. In Mehsana around 50 percent OBC segment women are more prominent in 'high level changes' in economic empowerment and social

empowerment. Before joining SHGs they were backward and deprived economically as well as socially. After joining SHGs they are now aware about different source of income and avail training to work in different areas and earn additional income for better standard of living and improved self-confidence. Caste is significantly associated with change in social empowerment in both districts. High level of changes in economic empowerment can be seen in self-employed people. Around 50 Percent self-employed women have high level changes in economic empowerment in Dahod and where in Mehsana more than 70 percent women have high level changes in economic empowerment . After joining SHGs they have got a chance to become self-employed. After getting credit from SHGs they live a better sustainable lifestyle. Occupation and change in social empowerment both show a positive picture in Mehsana where in Dahod district picture is not satisfactory.

Economic empowerment also depends on the amount of loan. Those who get more and sufficient amount of money have high level changes in economic empowerment compared to those who get lesser amounts. The primary data proved that in Mehsana around 65 percent respondents have high level changes, who received more than Rs20, 000. Sufficient amount of money is needed for income generating activities and inculcate new changes for development of earning resources. Thus the change in economic status through SHGs loans highlights economic empowerment. It has been seen that ‘the high level changes’ don’t vary much with the amount of loan given to different groups to empower them socially in Mehsana. Social change depends more on the mindset of people and change in overall viewpoint not on money always. Thus, the amount of loan doesn’t cause significant changes in the social status of women in Mehsana. But the amount of loan is significantly associated with change in economic as well as social empowerment in Dahod district.

Training of any kind helps a person to grow more in her field. SHGs have worked towards imparting income generating training to women so that she could overcome hurdles at work on her own and can make her own way. When women get training they acquire new knowledge, and they start the income generating activities from the gained knowledge. Training helps in improving the standard of work and thus it gives opportunity to work more and better to earn. A woman who gets training for a particular occupation can do that occupation more efficiently which makes them more economically empowered. From the data, we notice those who get income generating training, 54 percent respondents have seen high level changes in economic

empowerment in Mehsana district. Training helps to increase the awareness of women in different areas which helps in better understanding of their work which boosted their self-esteem. Income generation training is significantly associated with change in economic as well as social empowerment in both the districts.

Aganvadi sisters and cluster coordinators both play very positive role under the SakhiMandal / Mission Mangalam Yojana. SHGs play a significant role in saving money and availing loans. The government provisions to provide loans to women also acted as a catalyst for the formation of SHGs. The first reason to join SHGs for a woman is for saving and second getting a loan. In Dahod 70 percent and in Mehsana around 60 percent respondents utilized the loan for productive purposes like agriculture, allied activities and other income generating activities. In Mehsana district, utilization of loan for children education is much higher compared to Dahod district. The amount of loan is insufficient, 25 percent people get more than Rs. 20000 from the financial institutions in Mehsana where in Dahod not a single respondent fall in the category.

Banking operations can be easy if proper knowledge is imparted prior to the use of banking services. This is very important and useful for the poor to get benefits of various poverty alleviation programme provided by the government through banks. More than 60 and 30 percent respondents have lots of difficulties in understanding the basic banking operations in Dahod and Mehsana respectively.

The study reveals that most of the SHGs have average 10 to 14 members within the group. Dropping out of members affects smooth functioning of SHGs. Some groups have lost their cohesion due to internal strife and personal rivalry. Members left the groups for their failure to obtain loans on demand or shift their resident subsequent their marriages. There is almost 10 percent decrease in SHGs membership in Mehsana which is double than Dahod.

Rural areas are also benefitted by Revolving Fund Assistance (RFA) from the banks which is expected to be rotated among the members according to their needs, preferably for individual income generating activities and the study shows that Dahod district got more revolving fund provided by the Institutions. More than 90 percent SHGs conduct regular meetings and the secretary maintains the record on voluntary or honorary basis. It has been noticed that educated woman is appointed as secretary who is capable of handling and managing records of the group activities. Members are also active in the meetings and they are also alert regarding the loan related activities. But

the problem starts after disbursing loan. Although sufficient records are maintained but sometimes detailed records are lacking which makes the loan recovery an issue. The sample survey also shows that major legal actions are also not taken to recover the loans which shake the foundations of SHGs working model. At times peer pressure is used to recover the loan.

The amount of loan given to members was small, which was less than their expectations. Around 40 percent SHGs of Dahod experienced inadequate amount of loan from the group, while Mehsana SHGs experienced delay in loan sanctioning. Lack of cooperation was another hurdle among the women members of the SHGs which was visible in the case study of Amul parlour. Apart from this, repaying of the loan could become a headache for the poor members, as the number of installments are limited which stress the poor members in times of financial crisis. When default occurred in remittance of savings and loan repayment, it also affected and interrupted their cycle of funds. This would in turn affect the sustainability of group.

The study indicated that majority of the members were more aware about loan issues. Almost all SHGs members know the name of the bank which provides them loan. Majority of the members were also aware about loan activities as well as savings schemes. Awareness regarding rules and regulation of SHGs were also observed. There is a lot more scope for further development of SHGs activities, also the members can be better informed than the present date for smoother functioning of their relationship.

7.2 Recommendations

After making an effort to find out the real scenario of microfinance in Dahod and Mehsana. I suggest some recommendation to make women empowerment through microfinance.

It has been noticed that the women who become members of SHGs are usually illiterate or semi-literate. If these women are supported by government to avail primary education then they could understand the advantages of micro finance in a much better way. The educational institutions and NGOs can take up this challenging task by linking their extension programmes with the SHGs by starting a special center at the village level. This can be further developed where microfinance links the schools with various universities to enhance the brighter girl student's career and thereby making them independent women of the society. Proper education of the members will make them understand the advantages of various government schemes,

health related issues, financial awareness. This will push them to take a positive step towards the improvement and strengthening of the self help group.

Mission Mangalam is a modern concept which is trying to bridge the gap between SHGs and corporate to create the sustainable livelihood promotional activities, but this project is at an infant stage. In order to make Mission Mangalam more visible, innovative ideas and strategies should be introduced. For instance, strategic marketing for the products which are made by the members of SHGs; by conducting exhibitions, seminars and organizing vendor development programs to offer incubator facilities where an entrepreneur can manufacture a product without investing on infrastructure. Aanganwadi workers, social workers and cluster coordinators play a major role in formation and promoting SHGs. It has been revealed that they are already overloaded with the other duties and the target oriented formation of SHGs is an additional burden for them. But, it is evident that the success of microfinance programme largely depends upon the quality of groups. Therefore, more trained staff should be involved for formation of quality SHGs.

Micro insurance is a part of microfinance. There is a provision for insurance under the microfinance programme but in reality the current microfinance programme is just focused on regular saving and microcredit, and the insurance which is an integral part of the microfinance programme remains still neglected. So, the provision of insurance under the microfinance programme is quite essential to help the poor to cross the poverty line. Social workers or cluster co-coordinators among their SHGs should remain aware about various government insurance schemes such as Atal Pension Yojana, Pradhan Mantri Suraksha Bima Yojana (accident insurance), Pradhan Mantri Jeevan Jyoti Yojana (life insurance) .In this way they could protect themselves against external shocks.

Women in rural areas have got little knowledge regarding business or entrepreneurship. But a proper training to these women will contribute positively to their employment and income generation. DRDA, NGO and other training institutions should provide more skill oriented training. Trained members through NGOs or other agencies must train the other group members in an effective manner so that trained members also improve quality and self-confidence of other untrained members.

The loans which the women get from financial institutions via SHGs should be used for productive purpose. This will automatically pave the way for women empowerment. Therefore, SHGs members must be motivated and assisted to utilize

the group loans for productive purposes only. Some supervision on the loan utilization pattern is must. In this way the impact of the programme of microfinance will be more effective.

It is also suggested that the training about self-employment related occupations should be given by the agencies at the time of disbursement of loan. In this way loan will be used for entrepreneurship development and loan amount remains sufficient to meet the requirements for the enterprise activity in a judicious manner. In case of lack of loan amount, they have to borrow the same from private lenders at exorbitant rates of interest. It affects the margins adversely.

Poverty alleviation and women empowerment can be described as the two pillars of microfinance. SHG's form the main tool of microfinance and its motto is to empower all members of its group. But it has been noticed that only the people higher in hierarchy in the group are the main beneficiaries of this programme. Even some MFIs themselves have become the profit oriented whereas according to their aims and objectives they must empower the marginalized group. This disturbs the ethics of these MFIs and creates genuine paradox of helping others or helping themselves. In order to maintain the ethical balance there should be a revision and regulation at various levels of action primarily during the disbursement of loan, deciding the interest rate which should be non-exploitative. There should be transparency regarding channelizing of funds and clear policies on the loan capital usage. Improvement in providing and use of loan will reduce the risk of default by the borrowers as well as reduce the fear of people of returning the amount. Therefore there should be improvisation in microfinance governance for better management.

The NGO and MFIs must play an important role to reach the poor people especially in those areas where bank branch network has not reached. Therefore, government should provide a supportive environment to encourage NGOs and MFIs to participate in delivering microfinance in especially rural tribal area of Gujarat.

Microfinance programme is meant to reach the poor people hence efforts should be made in such a way so that it should trickle down to the deserving poor people. There should be clear framework of guidelines to include people from BPL households at the time of forming SHGs. There is a need to eliminate the reasons which hinder the inclusion of bottom of the pyramid in the programme.

Microfinance in India as well as in Gujarat both lack uniformity. It should adopt appropriate policies for intensifying the spread of the programme to the regions where

incidence of poverty is higher. There is a vital need to expand the scale and outreach of financial services to different sections of the population in different regions to achieve the objectives of ‘financial inclusion’ and regional balance.

7.3 Limitations & Further Scope of the Study

Mission Mangalam programme promotes the sustainable livelihood promotion activity. At the time of survey, only few livelihood activities were started under this programme. So in the research only two case studies are taken. The further study can be done regarding those SHGs who engage with livelihood activity supported by GLPC/Mission Mangalam. Further research can be carried out to measure the empowerment of women through livelihood promotion activity supported by GLPC/Mission Mangalam.

This study employs the information of the scenarios which are based on before and after joining SHGs along with comparison across various socio economic variables. Since this study was a non-experimental type and suffered from no availability of baseline information on socio-economic variables in before joining SHGs were captured from the memories of the respondents. The gathered information for before joining SHGs may be inadequate due to weak recall capacity of the respondents. Under this situation, the comparison of the factual with a counter factual could be suited with controlled endogenous factors. Even though, this study had controlled the endogenous factors but could not address the exogenous factors where the increase in income, expenditure, saving might have got influenced by other external factors apart from microfinance. So if further research is conducted in this field then it should be one step ahead from the descriptive statistics where econometric models engaging multiple regressions may be employed to refine the results derived from the descriptive statistics.

There is a scope for further study with a control group of women without micro-financial services in order to make analytical comparisons within the study area. The major aim would be to demonstrate whether there is a substantial difference between the two groups or not.

The study is confined with the rural areas of Dahod and Mehsana comparative analysis. The results may not be applicable to SHGs members of urban area, so further study can be carried out including urban area to compare the impact of microfinance in rural and urban area.

India is the country where a collaborative model between banks, NGOs, MFIs and Women's organizations is highly advanced. It provides a cost effective mechanism for providing financial services to the "Unreached Poor" which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self help capacities of the poor, leading to their empowerment. Thus, microfinance through Self Help Groups, as the strategic intervention, has brought changes in the life of women. Although improvement observed in the capacity, confidence, attitude and self-worth of women is comparatively high in Mehsana (non-tribal) than in Dahod (tribal), overall there is strengthening of mutual trust, cooperation and networking among women in both the areas of Gujarat under study. This in turn helps in building and bridging of social capital in the local communities. Rapid progress in SHGs formation has now turned into an empowerment movement among women across the country. However, gender strategies in micro finance need to look beyond just increasing women's access to savings and credit and organizing self help groups to look strategically at how programmes can actively promote gender equality and women's empowerment. Moreover the focus should be on developing a diversified micro finance sector where different types of organizations, NGO, MFIs and formal sector banks all should have gender policies adapted to the needs of their particular target groups/institutional roles and capacities and collaborate and work together to make a significant contribution to gender equality and pro-poor development.