Index

180

Aadhaar Bridge Payment System	Banking correspondents (BCs),
(ABPS), 61	61, 212
Aadhaar-Enabled Payment	Banking system, misuse of, 229
System (AEPS), 61	Banks
All India Debt and Investments	banking reforms, 58-59
Survey 1992 (AIDIS,	impact on, $54-55$
1992), 57	nationalisation of, $55-56$
Annapurna Mahila Co-	post-nationalisation, 56-58
operative Credit Society	post-reforms period, 58
(AMCCS), 25, 87,	Bhartiya Mahila Bank (BMB),
110-114	233-234
Annapurna Mahila Multi-State	
Co-Operative Credit	Cash-based society, 47
Society Limited, 174, 175	Centre for Self-Help
Annapurna Pariwar (AP), 103	Development (CSD), 19
Annapurna Mahila	Community-based microfinance
Cooperative Credit	institutions (CBMFI), 33,
Society Ltd (AMCCSL),	38, 39, 41, 100–101
107-110	Competition Commission of
Annapurna Mahila Mandal	India (CCI), 234
(AMM), Mumbai,	Comprehensive microfinance
104-106	programmes, 5
Annapurna Mahila Mandal,	Consumption $vs.$ creation
Pune, 106	dilemma, 270–271
Annapurna Parivar Vikas	Corporate social responsibility
Samavardhan (APVS),	(CSR), 250
106 - 107	Credit avenues (Urban-JLG),
Vatsalyapurna Swayamrojgar	180
Seva Cooperative Society	
(VSSCS), 107	DBT. See Direct Benefit Transfer
Automated Teller Machine	(DBT)
(ATM), 46, 47	Demonetisation, $47, 60-65$,
Avenues of saving (Urban-JLG),	213–216, 219–220,
100	220 222

230-233

Development of Women and	Financial inclusion and
Children in Rural Areas	exclusion, concepts of,
(DWCRA), 69	50-55
Direct Benefit Transfer (DBT), 61	Financial investment, 258–259
Domestic stress, 10	Financial Literacy Centres
Domestic violence, 21	(FLCs), 61
,	Financial management skills, 10
Earning/working capacity, life	Financial self-sustainability
stages, 31	paradigm, 31
E-commerce, 271	Financial services, factors
ECOSOC. See UN Economic	affecting access to,
and Social Council	52–53
(ECOSOC)	Financial Stability and
Employment opportunities and	Development Council
compensation, men and	(FSDC), 59
women, 5	Financial sustainability
Empowered woman,	paradigm, 31
characteristics of, 137	Focus group discussions
Empowerment	(FGDs), 91
achievements, 32–33	(1 GDs), 71
agency, 32–33	Ganga Kalyan Yojana (GKY), 69
concept of, 1–2	Gender and distribution of
definitions and perspectives,	
17–19	resources positive and negative
paradigms of, 31–32	freedom, 33–37
resources, 32–33	Gender bias, 84
status of, 239–244	Gender development policies, 9
theoretical model of, 39	Gender equality, 6, 19
Empowerment, paradigms of,	Globally integrated economy, 6
31–32	GMSS-SHG Model vs.
E-wallets, 254–257	AMACS-JLG, 122–124
T	Good leader, qualities of, 135
Farmer producer organisation	Gramin Mahila Swayamsiddha
(FPO), 252	Sangh (GMSS), 103,
Feminist empowerment	126–128
paradigm, 31, 37	forming SHG federations,
Financial exclusion	115-117
causes of, 51	health mutual for members,
community/societal level, 54	119-121
consequences of, 53–54	loan products, 121–122
individual level, 53–54	nomination to board, 119
Financial inclusion	origins of, 115
elements of, $50-51$	savings collection, 119
Financial Inclusion Advisory	structure, 117
Committee (FIAC), 60	Green Revolution, 57

Human Rights and Capabilities (Sen), 28	rural and urban areas, 101 sample selection and size, 92
	sampling frame, 90
Indian banking scenario, 55–59	sampling tools, 91–92
Information Communication and	sampling units, 90
Technology (ICT), 58	selection of slums, 89–90
Integrated Rural Development	vetale village, 88–89
Programme (IRDP), 21,	Mahatma Gandhi National
69	Rural Employment
Intra-household decision	Guarantee Scheme
making, 10	(MNREGA), 65
maxing, 10	Market linkages, lack of, 136
Jawhar Rozgar Yojna (JRY), 69	Market-based credit policy, 58
JLG beneficiaries, 245–247	Market-linked clusters,
	259–260
Joint liability group (JLG), 11,	
38, 65	Maslow's hierarchy, 242
hypothesis test results for,	MFI-Bank Linkage Programme
197–198	(MFI-BLP), 74
membership into, 75–76	Micro, Small and Medium
region-wise trends of, 76–79	Enterprises (MSMEs),
T dld	234 Microfinance
Less developed countries	
(LDCs), 5	challenges and critiques of, 22–23
Life stages, needs and sources of funds, 29–31	enabler of development
Liquidity crunch, 47	initiatives, 19–20
Livelihood clusters, 252–254	evolution of, 70
Loan outstanding, 74	loan, 22
Loan outstanding, 74	progress of, 71
Maharashtra	status of, 68–72
adverse sex ratio, 84	
data collection timeframe, 96	virtuous spirals of, 21 woman beneficiary of, 29
	on women and
empowerment, 96–99 ethnographic research,	empowerment, 20–22
93–96	women beneficiaries,
less documented, 86	239–244
	Microfinance Institutions
MFIS, opportunity for, 86	(Development and
microfinance, 87, 99–100	
prosperity and poverty, 83–84	Regulation) Bill, 2012, 228–229
Pune district, 86–87	Microfinance institutions
rampant malnutrition, 84–85	(MFIs), 4, 8, 11
research design and method,	opportunity for, 86 Millennium Development Goal
92–93	(MDGs), 4
14-13	UVII/NIOL T

Million Wells Schemes (MWS), 69	changes in mobility, 159 changes in savings, 150–157
Modi era and demonetisation, 60–65	express opinion and views, 159–160
Mover-stayer model, 36	family members/friends post-
MUDRA Bank, 234–236	access to microfinance, 158–159
National Rural Development	GMSS, 126–128
Programme (NRDP), 69	individual member level, 150,
Payment banks, 266-271	informal savings options,
Payments Banks (PBs), 60	168–169
Point of sale (POS), 61	medical emergencies,
Poverty alleviation paradigm,	160–162
31	members in leadership
Poverty-debt-social exclusion,	positions, 170–171
54	personal grooming pattern,
Pradhan Mantri Jan Dhan	165, 166
Yojana (PMJDY), 47	selected SHG, 129-150
Pre-membership phase, sources	SHG federation model,
of funds, 29–30	125–126
Prime income-generation phase,	village/community level, 167
sources of funds, 30–31	Rural Landless Employment
Prime Minister's Jan Dhan	Guarantee Programme
Yojana (PMJDY), 221, 222	(RLEGP), 69
Proof of identity, 46	Self-help group, 257–266
Public sector undertaking (PSU)	Self-help group (SHG)
banks, 269	federation, 11, 20, 38, 48, 49, 65
Quasi-empowerment, 35	SHG-Bank Linkage Programme (SHG-BLP), 69, 72–74
Rampant malnutrition, 84-85	SHG/JLG models, 244–245,
Reserve Bank of India (RBI),	247–251
45–46	Small Farmers Agribusiness
Resource Institution (RI), 252	Consortium (SFAC),
Rural area	252
assets owned by members,	Small Farmers Development
170	Scheme (SFDS), 69
awareness of development	Small Finance Banks (SFBs), 60
programmes, 165–167	Small Industries Development
banking transactions	Bank of India (SIDBI),
independently, 162–165	234
changes in beneficiaries,	Socio-economic barriers, 34
154—157	Socio-economic environment 1

Supply of Improved Toolkits to Vetale village Rural Artisans (SITRA), infrastructure-level changes, 69 211 - 213SHG federation, Swarnajayanti Gram Swarojgar Yojana (SGSY), 69 213 - 216SHGs and member-level Tamil Nadu Women's changes, 217-226 Development Programme village cluster-level changes, 213-216 (TNWDP), 21 Toilets, access to, 137 Women Trade policies, 6 Training of Rural Youth for Self in agriculture and food Employment (TRYSEM), production, 6 bargaining power, 7 basic infrastructure, Transformative agency, 32 Twenty Point Programme 8 - 10(TPP), 69 social alienation of, 28 social and political Urban area empowerment for, 21 awareness of development Women beneficiaries, programmes, 197 239 - 244changes in mobility, 200 Women beneficiary opinion, 82 facing medical emergencies, Women's economic 207 - 209empowerment, 6 individual level, 196-209 Women's empowerment JLG model, 173–175 concept of, 18 JLGs and their members, World Bank, 18 175 - 187Working Women's Forum (WWF), 19 personal grooming pattern,

200

World Bank, 18, 46