

## INTRODUCTION

This document has been developed to provide some basic information about the map and to help the visitor use the Map in an effective manner.

## ELEMENTS OF THE MAP

- **Microfinance Penetration in India:** it portrays the penetration of microfinance through various models in the selected states and districts of India. The penetration value will change based upon the microfinance model, base variable and year selected by the viewer. It has been presented in six ranges marked in different colours.
  - ‘*Microfinance penetration in India*’ has been used as the default map
  - E.g. If a Viewer wants to see the penetration of microfinance through MFI model measured against the female population (projected 2010) for the year 2010 then he/ she needs to select:

⇒ penetration of microfinance in India’ at top of the map	
⇒ Select MFI from Map Type option	
⇒ Select female population (projected 2010)	
⇒ Select year 2010	

- **Microfinance Growth:** Growth map shows the periodic changes in client outreach and geographic spread of microfinance. It has been portrayed in six different ranges marked with different colours. To understand the periodic growth of a microfinance model; the viewer needs to choose the microfinance model from ‘map type option’ and the years over which the growth is to be seen e.g. 2009 - 2010.
  - E.g. If a viewer wants to see the growth of MFI stream by total client (male client plus female client) from 2009 to 2010 then s/he needs to select:

⇒ Select MFI from Map Type option	
⇒ Select total-population / household (both accounts total clients) from base variable option	
⇒ Choose growth and years from Year Growth option	

- **MFI map:** it depicts the distribution of services by individual MFIs in Indian states and districts. If a Viewer wants to look at any individual MFI’s operation area then s/he needs to

⇒ Select List of MFIs option at top	
⇒ Select the MFI of your interest from MFI list	MFI list will appear in the left bar

- **MFI as Business Correspondent:** It marks the districts that are being served through business correspondent model of banking as of march 2010. To view this map, select the option 'Area of Operation of MFI as BC' on the top-most bar.

#### Map Type

- **Micro Finance Institutions:** it portrays maps based on the data that collected from the MFI model (103 MFIs data base) of microfinance.
- **Self Help Group:** it portrays maps based on the data about Self Help Group Bank linkage programme (about the saving linked SHGs).
- **SHG Credit Linked:** it portrays maps based on SHGs that are credit linked with banks under SHG-Bank linkage programme (about the credit linked SHGs).
- **MFI and SHG:** it portrays maps by consolidating the data sets of MFI model and SHG model under SHG-Bank linkage model
- **MFI and SHG Credit Linked:** it portrays maps by consolidating data sets of MFI model and exclusively credit linked SHGs under SHG-Bank linkage programme

#### Base Variables

- The present study measures the Microfinance penetration in India in five ways using five base variables: female population as per the 2001 census, total population as per the 2001 census, number of households as per 2001 census, projected female population for 2010 (growth rate as per census 2001) and projected total population for 2010 (growth rate as per census 2001).

#### Year

- Viewer has the option of choosing a year to understand penetration of the microfinance in the selected period. The latest year/s are fixed as default to show the maps as per the selected base variables.

#### Parameters (*effective to use it once you drill down to any state map*)

- Demographic and socio-economic details on human development index, gender development index, percentage of population below poverty line, annual per capita income and poorest districts have been used to analyze and present the primary data in a more comprehensive manner.
- These parameters have basically been used to see if microfinance has reached the areas that are in need the most and to check the status of its penetration as compared to the areas that are better off.
- It will be more effective to use these parameters once you have drilled down to any 'state map.' The map will present the microfinance penetration only in the district/s falling under the selected range of the chosen parameter e.g. If the viewer drills down to Maharashtra state map and selects the 'human development index' as the parameter – range 0.25-0.05, then all districts falling under the selected HDI range will show up with the microfinance penetration level there.