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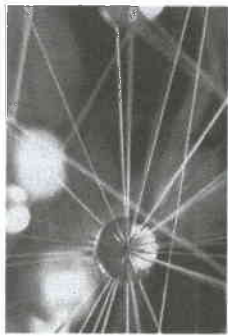
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RESEARCH

Market Structure and Competition in the Indian Microfinance Sector
Nitin Navin and Pankaj Sinha

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Against the backdrop of the sectoral crisis in the India Microfinance sector, this study investigates the major structural changes during 2005-17. It mainly attempts to measure the level of competition in the sector by applying the Panzar-Rosse (PR) model. The study finds a major structural transition in the Indian microfinance market, and highlights the possible link between the fall in the competitiveness of the sector with the introduction of new regulations. Furthermore, it examines the organizational history and performance of leading Microfinance Institutions (MFIs), and finds no evidence of any effort to exploit the clients due to the gained market power.

Empowering Women through Financial inclusion: A Study of Urban Slum
Shivangi Bhatia and Seema Singh

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The objective of the study is to investigate the dimensions of women empowerment (social empowerment, political empowerment, and economic empowerment) and test if it changes by financial inclusion (FI) of women in slums in industrial town of Ludhiana, Punjab. With a sample size of 737 females living in urban slums who opened bank accounts under Pradhan Mantri Jan Dhan Yojana (PMJDY) the survey was undertaken during January to August 2018. The empirical examinations support the casual relationship empowerment dimensions and levels of financial inclusion.

Loan Waivers and Bank Credit: Reflections on the Evidence and the Way Forward
Sudha Narayanan and Nirupam Mehrotra

198

In the past decade, farm loan waivers have become a policy instrument to alleviate financial distress of farmers. At present, critiques of large-scale loan waivers rest on limited evidence. This paper reviews and synthesizes existing research and available data on the implications of loan waivers, especially for the flow of credit to farmers from banks. This paper concludes that even if loan waivers are an inappropriate strategy to support farm incomes in sustainable ways, the wide-ranging negative impacts on the formal banking sector are perhaps overstated. The paper identifies areas that need further research and outlines possible ways forward in designing a debt relief policy.

Financial Modelling for Business Sustainability: A Study of Business Correspondent Model of Financial Inclusion in India

Shigufta Hena Uzma and Suvendu Kr. Pratihari

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The paper investigates the sustainability issue of the Customer Service Point (CSP) agents in the Business Correspondent (BC) model of financial inclusion in India. The CSPs operate as micro-entrepreneurs and play the role of intermediary between the bank and the beneficiaries. To make the CSPs economically sustainable, the study proposes a refined financial model based on their operational process for the outreach, commission and incentive structure of different banking products. The projected model will help financial regulators, commercial banks, and corporate BCs to overcome the constraints and therefore strengthen the efficacy of the BC model of financial inclusion.