GLOSSARY

**Beneficiaries**: Women who avail of some benefits under any Governmental or non-governmental support programme whether or not engaged in economic activities.

**Community Development Society**: It is formed by federating various Area Development Societies at the Panchayat/Municipal level.

**Empowerment**: It is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives.

**Economic Participation**: It refers to participation in activities that are remunerative in cash or kind, which contribute to long term economic security of women, give them control over or ownership of productive resources / benefits.

**Gender Empowerment Index**: It is a composite measure of gender inequality in three key areas: political participation and decision-making, economic participation, and decision-making over economic resources. It is made up of two dimensions - economic participation and decision-making - measured by the percentage of female administrators and managers, and professional and technical employees, and political participation and decision making measured by the percentage of seats in parliament held by women.

**Gender Equity**: The condition of fairness and equality of opportunities whereby gender is no longer a basis for discrimination and inequality between people. In a gender-equitable society, both women and men enjoy equal status, rights, levels of responsibility, and access to power and resources and free life-choices. Gender equity also entails specific prioritisation of the needs of the very poorest and most disadvantaged women.
Gender Mainstreaming: It means bringing women’s concern in the centre of development policies and interventions, to enable women to participate centrally in all development processes from the community and village level up to the state, national, and international levels.

Income Generating Activities: IGAs are those initiatives that affect the economic aspects of people’s lives through the use of economic tools such as credit.

Micro Enterprise: It is a business having five or fewer employees and a seed capital of not more than five lakhs. Typically, micro enterprises have no access to the commercial banking sector. Micro Finance Institutions have become common sources of funding for micro enterprises, particularly in the Third World.

Micro Finance: It refers to the provision of a broad range of financial services to poor, low income households and micro enterprises, which usually lack access to formal financial institutions. Such services include the provision of very small loans for micro enterprises, agriculture, education, and consumption purposes as well as savings facilities and other financial products such as insurance services, housing and pension funds.

Micro Finance Institutions: They are organizations which provide micro finance services. They can assume a number of forms including community or village banks, financial co-operatives, non-governmental organizations, and credit unions.

Neighbourhood Group: A group consisting of 20-40 neighbouring women from risk families.

Non-Governmental Organizations: NGOs are legally constituted organizations created by private organizations or people with no participation or representation of any government.
**Percapita Income**: Percapita income means how much each individual receives, in monetary terms, of the yearly income generated in the economy.

**Practical Needs**: Practical needs are those that are formulated from the immediate and concrete conditions of daily life.

**Self Employed**: Self employed are those who work for themselves instead of an employer, and draw income from a trade or business that they operate personally.

**Self Help Group**: It is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help.

**Strategic Needs**: Strategic needs are those that derive from the imbalance in gender relationships and women’s position in society.

**Women Empowerment**: It constitutes women’s sense of self-worth, their right to have and determine choices, their right to have access to opportunities and resources, their right to have the power to control their own lives, both within and outside the home, and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.