

Empowering the Vulnerable through United and Unified Way: A Case on Annapurna Pariwar

Hema Yadav-Director, y_hema@yahoo.com, Vaikunth Mehta National Institute of Cooperative Management, Pune, Maharashtra

Pallavi Ingale- Associate Professor, pallavingale7207@gmail.com, Vaikunth Mehta National Institute of Cooperative Management, Pune, Maharashtra

Saba Sayed- Research Officer, sbsayed17@gmail.com, Vaikunth Mehta National Institute of Cooperative Management, Pune, Maharashtra

Sonal Kadam- Research Officer, kadamsonal02@gmail.com, Vaikunth Mehta National Institute of Cooperative Management, Pune, Maharashtra

Abstract-

The Annapurna Mahila Co-op Credit Society, founded in 1986, plays a vital role in reducing poverty, aligning with the 2030 Agenda and SDGs. It focuses on financial inclusion, particularly for women, and aims for universal access. This study adopted the management case study method. This case study inspires to deliberate on how Annapurna Pariwar should strategically grow and expand its operations. One key question is whether it should transform into a Sahkari Bank.

The case study delves into Annapurna's business model, showcasing its diverse services for customers. It also highlights how Annapurna Society manages risk. You'll gain insights into the structure of the Annapurna Pariwar umbrella and learn how joint liability groups effectively function in slum areas of Pune and Mumbai. This case study is a rich source of knowledge, shedding light on a microfinance institution's remarkable efforts in poverty alleviation and financial inclusion, especially for women, within the urban slums.

Keywords: - Co-operative Credit Society, Microfinance, Joint liability group (JLG), Women Society, Empowerment