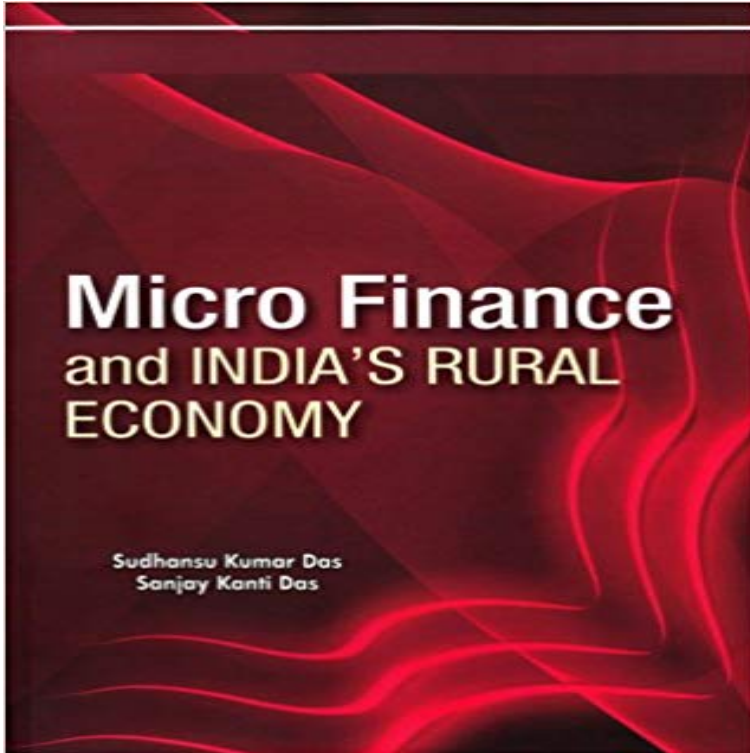


## Micro Finance and Indias Rural Economy



After achieving independence in 1947, the government of India and the Reserve Bank of India have made concerted efforts to provide the poor with access to credit. Despite the phenomenal increase in the physical outreach of formal credit institutions in the past several decades, Indias rural poor continue to depend on informal sources of credit. Institutions have also faced difficulties in dealing effectively with a large number of small borrowers, whose credit needs are small and frequent, and their ability to offer collaterals is limited. Cumbersome procedures and risk perceptions of the banks leave a gap in serving the credit needs of the rural poor. It is in this context that micro credit has emerged as the most suitable and practical alternative to the conventional banking in reaching Indias hitherto unreached poor population. Micro credit enables poor people to be thrifty, and it helps them in availing the credit and other financial services for improving their income and living standards. Indias Self-Help Group (SHG)-Bank Linkage Program was formally launched in 1992. The Program envisages the organization of the rural poor into SHGs for building their capacities to manage their own finances and then negotiate bank credit on commercial terms. This book contains well-researched papers which provide analytical information on various aspects of the micro finance and its impact on rural economy of India.

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