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Micro Credit, Self-help Groups (SHGs) and Women Empowerment

By Neeta Tapan

New Century Publications, New Delhi, 2010. Hardcover. Book Condition: New. First. 14 cms. 264pp. Since Independence in 1947, the Government of India and the Reserve Bank of India (RBI) 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, the disadvantaged sections of society including women continue to depend on informal sources of credit. Regular institutions have faced difficulties in dealing with a large number of small borrowers, whose credit needs are small and frequent and their ability to offer collaterals is limited. Besides, cumbersome procedures and risk perceptions of the banks leave a gap in serving the credit needs of the poor. It is in this context that micro credit has emerged as the most suitable and practical alternative to the conventional banking in reaching the hitherto unreached poor population. Micro credit enables the poor people to be thrifty and helps them in availing the credit and other financial services for improving their income and living standards. The Self-help Group (SHG)-Bank Linkage Programme was formally launched in the year 1992 and aptly supported by the RBI through its policy support....



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