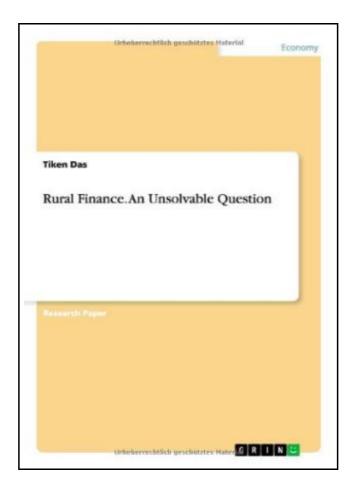
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RURAL FINANCE. AN UNSOLVABLE QUESTION



GRIN Verlag. Paperback. Book Condition: New. Paperback. 16 pages. Dimensions: 10.0in. x 7.0in. x 0.0in.Research Paper from the year 2013 in the subject Business economics - Investment and Finance, grade: -, North Eastern Social Research Centre, language: English, abstract: Access to financial markets is important for poor people. Like all economic agents, low-income households and microenterprise can benefit from credit, saving and insurance services. But financial markets, because of their special features, often serve poor people badly, since poor people often have insufficient traditional forms of collateral such as physical assets to offer. Thus the poor generally excluded from the formal financial institutions and have to depend on informal sector. In India, since the early national plans, successive governments have emphasized the link between improving access to finance and reducing poverty. But the vast majority of Indias rural poor still do not have access to either formal finance or microfinance. It was found that credit cooperatives, commercial banks, and other formal financial sector programs in rural areas have not displaced informal sources of credit, altogether. It is assessed that the share of rural informal credit in total outstanding debt has been certainly decreasing over the period from 1950 to 2002 with various financial initiatives of the RBI and legislation of the various state government to regulate moneylenders. However, about two-fifth of the rural households dependence on informal credit, even today, indicates further scope for financial inclusion in rural areas. According to author financial awareness has to be spread amongst the excluded masses that are illiterate and poor. Financial inclusion and financial literacy are two sides of the equation. Financial inclusion acts from supply side by providing financial marketsservices that people demand whereas financial literacy stimulates the demand side by making people aware of what they can demand. This item ships...

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