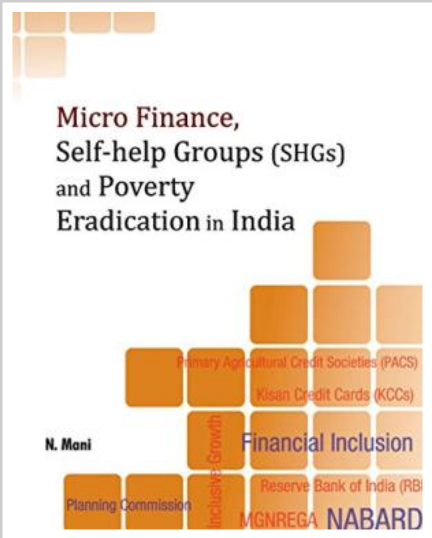

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Micro Finance, Self-help Groups (SHGs) and Poverty Eradication in India

By N. Mani

New Century Publications, New Delhi, 2014. Hardcover. Book Condition: New. First. 19 cms. 294pp. Micro finance is the provision of a diverse range of financial services and products including small loans (micro credit), saving accounts, insurance, pensions and money transfers. These are designed to assist people living in poverty who are not able to access financial services in the mainstream banking sector, because they have no collateral, formal identification or steady income. Micro finance is a movement whose objective is a world in which as many poor and near-poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance, and fund transfers. Many of those who promote micro finance believe that such access will help poor people get out of poverty. For others, micro finance is a way to promote economic development, employment and growth through the support of micro entrepreneurs and small businesses. The term micro credit, as a part of micro finance, did not exist before the 1970s. Now, it has become a buzzword among the development practitioners. In the process, the term has been imputed to mean everything to everybody. It includes agricultural/rural credit,...

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