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## Rural Finance. an Unsolvable Question

By Tiken Das

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...



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