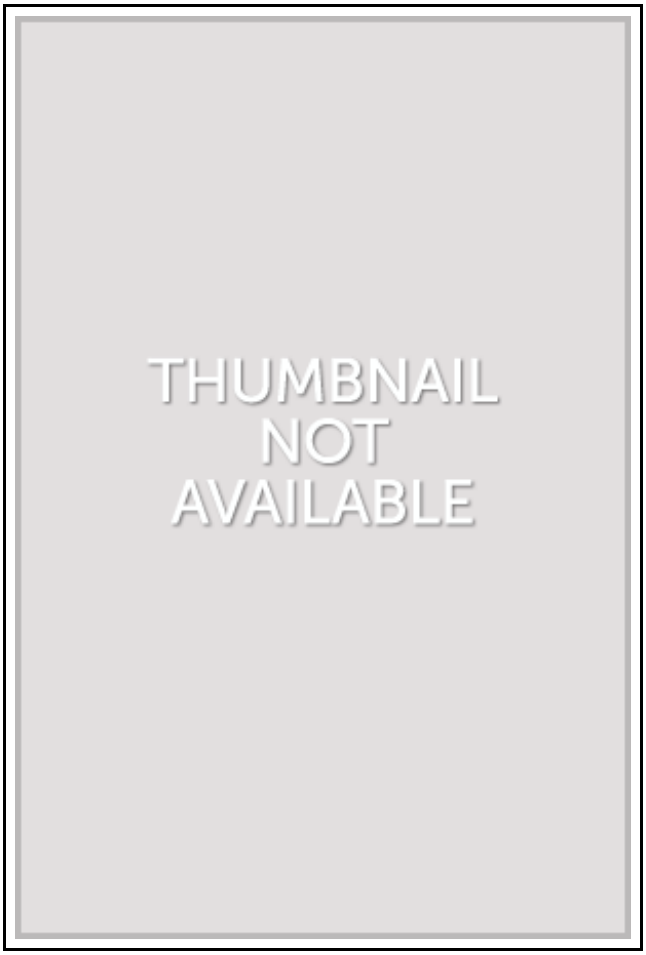
Micro Finance and Micro Enterprises in India



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New Century Publications, New Delhi, 2013. Hardcover. Book Condition: New. First. 14 cms. 278pp. Most people living in rural areas of India draw their livelihood from agriculture and allied sectors. However, the growth and balanced development of other sectors such as industry and services is also necessary to sustain the growth of Indian economy in an inclusive manner. Micro credit has emerged as a visible credit channel to the poor as their access to conventional credit channels is constrained by the requirement of collateral and high transaction cost. The target groups, therefore, broadly comprise small and marginal farmers, agricultural and non-agricultural labourers, artisans and craftsmen and other poor engaged in small businesses. Micro enterprises in India provide livelihood, check rural-urban migration, generate export earnings and touch upon the lives of the remotest and most marginalized people. The needs, problems and potential of these enterprises differ not just with the nature of activity (weaving, knitting, wood-carving etc.), but also with the size, geographical location and organizational structure. Not only do micro enterprises generate the highest employment per capita investment, they also go a long way in checking rural urban migration by providing villagers and people living in isolated areas with a sustainable source of employment.

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