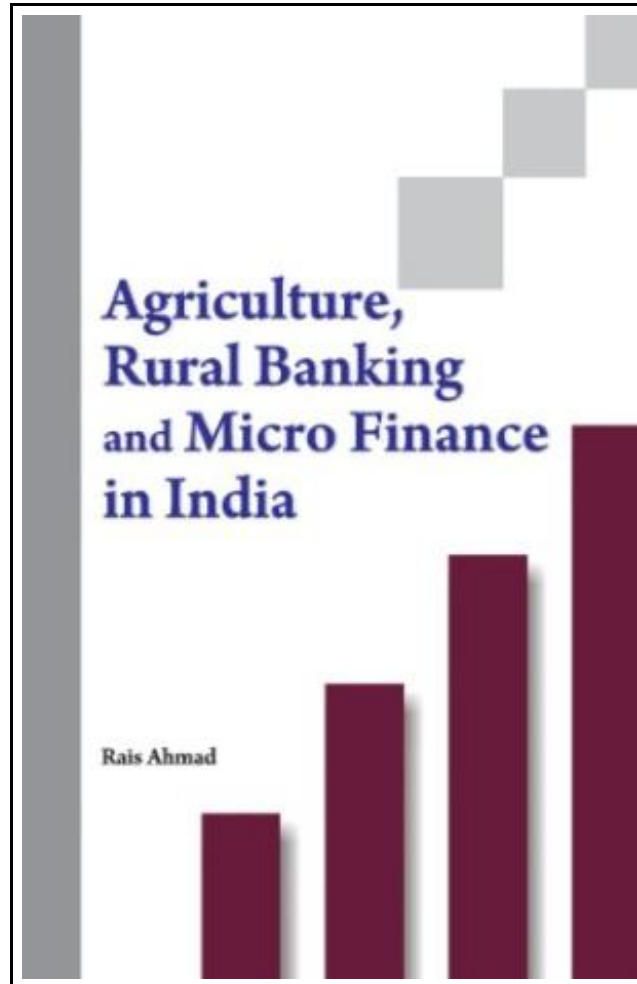


Agriculture, Rural Banking and Micro Finance in India



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(Dr. Kayden Gerlach)

AGRICULTURE, RURAL BANKING AND MICRO FINANCE IN INDIA



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New Century Publications, New Delhi, 2012. Hardcover. Book Condition: New. First. 14 cms. 256pp. Agricultural sector occupies a key position in the Indian economy. It provides employment to about 65 percent of the working population of India. It is but natural that the problems of farmers are addressed with a sense of urgency. Agriculture being a State subject, the bulk of public investment in agriculture takes place at the level of States and the Central Government supports the States as a catalyst. Being the backbone of the Indian economy, agriculture has all along been treated as a priority sector for the allocation of institutional credit. The low growth rate of agriculture in the past few years has further strengthened the channels of credit flow to this sector. 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. Micro finance is routed through self-help groups (SHGs). Over the years, SHG?Bank Linkage Programme?which includes commercial banks, regional rural banks and co-operative banks?has emerged as the major micro finance programme in the country. This volume contains 12 well-researched papers, authored by experts in the field of agricultural finance, which provide an in-depth analysis of current state of agricultural/rural finance in India, emergence of micro finance, financial inclusion efforts and related matters.



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