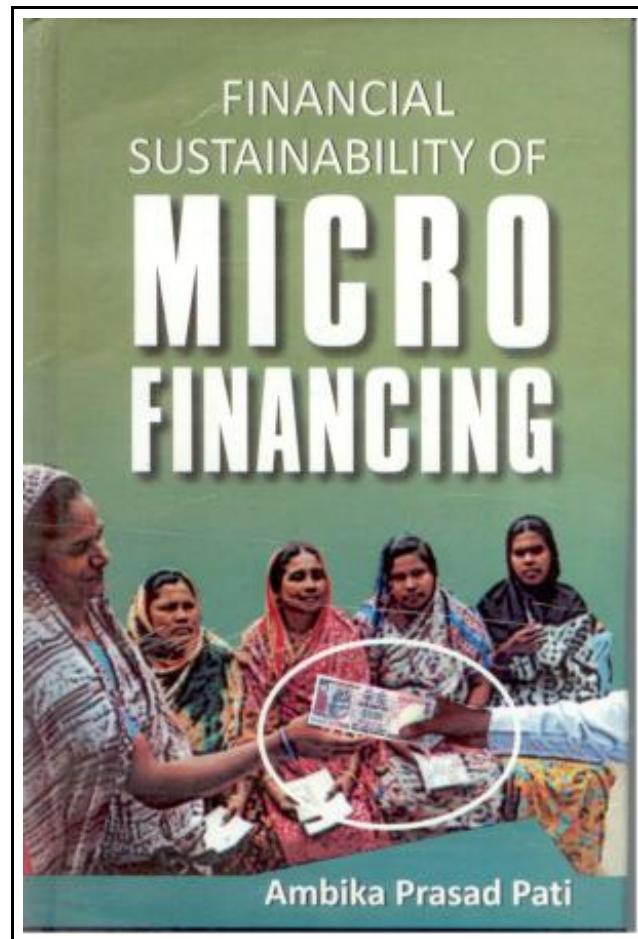


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FINANCIAL SUSTAINABILITY OF MICRO FINANCING

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2010. Hardcover. Book Condition: New. 290 s a tool of economic development of the poor people living below poverty line, micro finance has been a tremendous success in recent years. In developing economies including India this is in vogue for quite some time. Its success is vindicated by the conferment of Noble Prize on the pioneer, Dr. Mohammad Yunus and has ignited serious thinking by academicians, researchers, practitioners and policy makers. Recent years have seen a plethora of research works on this subject - its effectiveness, outreach, sustainability, impact, regulation etc. Most importantly the sustainability aspect is highly emphasised as the outreach has reached a sizeable number of households, particularly in India. This book precisely delves into the aspect of sustainability of Self Help Groups (SHGs) and of the most acclaimed programme of micro financing, i.e., SHG-Bank Linkage Programme (SBLP) launched by NABARD in early nineties. The primary data base for this work is from a most micro finance deserving states of North East India, i.e., Meghalaya where more than 80 percent of population lives in rural areas and more than one-third lives below poverty line. From a survey of credit linked SHGs sustainability variables of SHGs, its linked banks and of the SBLP have been identified and finally an index has been prepared to scale the sustainability of the programme as a whole. This type of work particularly on grassroots organisations like SHGs is very scanty. In North East this is the first of its kind which provides a detailed picture about the financial conditions of SHGs and their long-term prospects. This work is a supplement to further research work as the SBLP programme About The Author:- Ambika Prasad Pati (b. 1969) is a Post Graduate in Commerce from Utkal University. Also completed his M.Phil., LLB and Ph.D. from...

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