

**Course No. 404**  
**Marks: 80**

**MICRO FINANCE (MIFI XVI)**

**Hours: 40**

**Objective:** The objective of this paper is to give basic introduction about the Micro Finance and various institutions providing micro finance services.

**Course Contents:**

- Unit I:** Micro Finance Concept, nature, scope, evolution; concept of livelihood and microfinance, financial literacy. 20 : 10 hrs
- Unit II:** Role of NABARD as regulator of Microfinance system, importance of the regulatory framework, RBI's role for facilitating the micro finance services, refinance facility by NABARD. 20 : 10 hrs
- Unit III:** Micro Finance model- SHGs bank linkage model, financial inclusion, inclusive growth, SHGs and women empowerment. 20 : 10 hrs
- Unit IV:** Micro Finance institutions, Need of Micro Finance Institutions, Role of NGO in Micro Finance, Commercial bank and micro finance, Self employed Women's Association (SEWA), Cooperatives. Micro Insurance. 20 : 10 hrs

**Text and Reference Books:**

1. Das S.K. , Micro Finance and Rural Development in India, DVS Publishers, New Delhi.
2. Ghate, Prabhu, Indian Micro Finance: The challenges of Rapid Growth, Sage Publication India Pvt. Ltd., New Delhi.
3. Karmakar, K.G.; Rural Credit and SHGs, Micro Finance Needs and concepts in India. Sage Publications, New Delhi.