



Towards Financial Inclusion in India

K G Karmakar, G D Banerjee, N P Mohapatra

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Towards Financial Inclusion in India is a treatise on inclusion of the Last, the Lost and the Least . It provides an in-depth analysis of the various pillars of financial inclusion such as micro-remittance, micro-savings, micro-credit and micro-insurance.

The book stresses on financial literacy and counseling, which are core to the achievement of financial inclusion. The authors dwell upon the difficulties faced by vulnerable groups like women, tribals, weavers and rural populace while trying to access financial services. The book also analyzes inclusion measures like ICT interventions, post office model and payment mechanisms.

Striking a balance between pragmatic policy-making and a genuine social security mechanism, the book emphasizes that financial services should be cost-effective and easily affordable to the vast majority of disadvantaged and low-income groups.

The road map for financial inclusion drawn by the authors, if adopted, will go a long way in addressing the needs and demands of last-mile clients, especially the vulnerable groups.

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