

## **Abstract**

The main objective of microcrediting in rural areas is to alleviate rural poverty in order to finance the farm and investments in non farm activities, the raise of the rural incomes, raise of the economic activity efficiency in rural areas. All these are leading to rural economic growth and raising the rural employment by businesses sustained with investment capital by the financial sector whose presence is becoming more pregnant. Another problem is the lack of finance on long term and the lack of the financing capacity of the microfinance institutions. The authorities must to develop an efficient system of warrant receipts, to strengthen the outreach, the efficiency and sustainability of the non financial institutions and helping the small entrepreneurs and small farmers in loan application and business plans. There is necessary the strengthening of the financial institution capabilities to serve the small clients, the expanding of the network in remote rural areas, financing in order to rise the rural sustainable activities, but also the growth of the efficiency and the attractiveness for foreign investors for new opportunities for all the financial institutions, and to assure the finance for economic activities on long term in competitive terms.

**Key words:** finance, credit, rural, employment