

ASSEESING MICROFINANCE: OBSTACLES IN BRAHMAPUTRA VALLEY ZONE

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ABSTRACT

Microfinance plays a vital role in upgrading the livelihood of rural people in the world. Assam is not lagging behind. SHG –Bank linkage programme is found fruitful in helping people to access Microfinance. Assam Gramin Vikash Bank in Assam has been disbursing microfinance to Self Help Group since 2005. But it is observed that there are many problems in assessing and utilizing microfinance. The present study concentrated in the problems encountered by women microfinance beneficiaries of Assam Gramin Vikash Bank in Brahmaputra Valley Zone of Assam. The study revealed that conflict among the members was major (Garrett score 94) obstacle.

KEYWORDS: Microfinance, SHG-Bank Linkage, Problems