

A VIEW ON WOMEN MICROFINANCE BENEFICIARIES OF ASSAM

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ABSTRACT

Microfinance represents as a means for economic empowerment. SHG Bank linkage programme is a good support for upholding microfinance benefits by the women folk. Microfinance broadly refers to a movement that envisages the world in which low income households have permanent access to a range of financial services for income producing activities, build assets and stabilize consumption. The present study concerns about socio-economic and socio-personal characteristics of two hundred and forty women microfinance beneficiaries of Assam Gramin Vikash Bank of a part of Brahmaputra Valley Zone constituting Sivasagar, Jorhat and Golaghat district of Assam. Majority of the respondent were found young (56.25%), educated up to Higher secondary level (31.67%), had nuclear family (69.16%), and 86.67% of respondents preferred Bank as their saving source.

KEYWORDS: Microfinance Beneficiaries, Socio-Economic, Socio-Personal