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"CHALLENGES & ISSUES OF MICROFINANCE:A STUDY"

A project report submitted to the Amguri College, Amguri in partial fulfillment
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CERTIFICATE

I have the great pleasure in certifying that Sri Wasim Khan (B.com 6th Semester) a student of Department of Commerce, Major in Marketing ,Amguri College,Amguri has prepared his project report entitled **“CHALLENGES & ISSUES OF MICROFINANCE : A STUDY”** under my guidance and supervision .

Neither the whole nor any part of this project has been submitted to any other college/ University related to a similar requirement.

I wish him all success in life.

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Place -Amguri

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PREFACE

Microfinance is the provision of loans and other financial services to the poor. The microfinance has evolved due to the efforts of committed individuals and financial agencies to promote self-employment and contribute to poverty alleviation and provision of social security. India has been able to develop its own model of microfinance organizations in the form of savings and credit groups known as the Self Help Group (SHGs), which are bank-linked. These SHGs are mainly formed and managed by women and this has become an instrument, which has led to women's empowerment and social change. Most of the microfinance institutions in India attempt to go beyond savings and credit groups to provide microfinance services in the form of savings and insurance.

This study discusses about the concept of Microfinance and focuses the challenges and suggestive measures for growth of microfinance in Indian context for a sustainable development.

Date: 12/4/17
Place: Amguri

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