A Region-Wise Analysis of Microfinance Program in India

By Tiken Das

LAP Lambert Academic Publishing Sep 2012, 2012. Taschenbuch. Book Condition: Neu. 220x150x10 mm. This item is printed on demand - Print on Demand Neuware - Microfinance is gathering impetus to become a significant strength in India. In spite of being successful, there are still disparities in the program in its level of progress across different parts of the country,including the north east India.The paper analyzed the problem of uneven spread of microfinance program in India, particularly between north eastern and southern region of India. The study is made by using the SHG-BL Model, based on percentage method and by determining growth rate. The study took five variables namely- (a) savings of SHGs with banks, (b) bank loans disbursed to SHGs, (c) bank loans outstanding against SHGs, (d) non-performing assets of bank loans to SHGs, and (e) recovery performance of bank loans to SHGs. Apart from that, this paper examined some of the factors responsible for backwardness of microfinance program in north eastern region of India. According to study, the acceptability of the program was relatively higher in southern India. The study found that, thin spread of bank branches, several diverse traditional system, lack of adequate human resources etc are some...

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