



Research Article

## Micro-finance and functioning of women SHG in Jorhat district of Assam

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**SUMMARY :** The study was conducted in Jorhat district of Assam to find out the micro-finance and functioning of SHGs in Jorhat district of Assam. Fifty SHGs from Jorhat district were selected randomly for the study. Fund sources and utilization and problems faced by the group members was studied. The organizational profile revealed that majority were 3 years old. Most of the groups were of medium size having 12-14 members. All the SHGs maintained regularity in convening meeting. Group savings and utilization pattern showed that 32 SHGs followed a monthly saving pattern and rest weekly savings pattern and amount of contribution was upto Rs.50.00 for majority of the groups. Records were maintained by the secretary. Both farm based and non farm based activities were undertaken for income generation. All the SHGs followed their own constitution and source of fund was assistance from block followed by banks. Time for convening meeting emerged as the major problem followed by contacting different members.

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