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**ASSAM GOVERNMENT TO WAIVE MICRO-FINANCE LOAN TO POOR WOMEN  
BORROWERS THROUGH MICRO-FINANCE INCENTIVES AND RELIEF SCHEME  
(AMFIRS) 2021: A CASE STUDY**

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**Abstract:**

The micro-finance approach or tool has emerged as an important development in banking for chanelising for poverty alleviation directly and effectively. At present many women borrowers unable to repay their loan amount due to many reasons but specially in the period of Covid-19. In state, there are many social organizations raising voice against exploitation of micro-finance. After all, Assam government has passed a scheme to waive loan to poor women borrowers. The scheme is –Assam micro-finance incentives and relief scheme (AMFIRS) “2021. This paper is to explain the loan waiver scheme and its impacts on women borrower of rural area. So far this purpose, analyse the scheme through 50 nos. of S.H.G.s (Self help group) at Debitola development block under the Dhubri district in Assam and try to find out how much poor women borrower will benefited from this scheme and as well as offer suggestion for policy makers gleaned from the review were also included.

**Key words:** Women borrower, S.H.Groups, Loan waiver scheme, micro-finance

**Introduction:**

Assam government has introduce a scheme i.e. micro-finance incentives and relief scheme 2021, with the objectives of, to make balance long term view of ensuring continuity of Micro-finance for supporting economic activities of low income and poor households in the state and providing relief to the eligible borrowers for tiding over current stress in the Micro-finance sector due to various operational reasons.<sup>1</sup>

**Objectives of the Study:**

The objectives of the study are:

1. To explain about the loan waiver scheme i.e. AMFIRS
2. To attempt to examine the impact of AMFIRS towards borrowers (S.H.G)

**Methodology:**

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<sup>1</sup> [https:// m. economic times.com>policy, objectives of this scheme.](https://m.economic-times.com>policy, objectives of this scheme.)

In this study primary and secondary datas were used for the purposes of this analysis. The primary data was taken from direct interview of concerning women, field survey in different Blocks and Gaon Panchayats. The secondary data was collected from articles, journals, news papers, internet, Assam statistics hard book etc. which are related to different schemes regarding Micro-finance loan.

It is an attempt to explain the schemes and how much benefited from this scheme of poor borrower of Self Help Groups in the Debitola Development Block under the Dhubri district. Three steps sampling were determined from the collection of primary data. In the first step, one development block has been taken out of 9 (Nine) developments block i.e. Debitola Dev. Block under the Dhubri district. Secondly, one Gaon Panchayat has taken out of six Gaon Panchayat and 50 Nos. of S.H.Groups randomly chosen from the 8 (Eight) revenue villages.

**Tools:** Percentages were used to measure these data.

### **Importance of the Study:**

The role of women is very important in the countries growth. As per census of 2001, women workers participation is 25.7% compared with 11.6% in urban areas and comparatively greater at 31% in rural areas. The growth of women's entrepreneurship is regarded as a significant tool to fight poverty alleviation in India with unemployment and gender inequality.

The Government of India has dedicated a considerable time and money in financial inclusion of the rural masses through various plan and schemes. Such as Jandhan, P.M. Jeevanjyoti Bima Yojana, Stand up India, NRLM etc. for inclusion of financial literacy and wareness of financial transaction and training on loan amount.

Assam government also introduced many scheme for the poor women , namely, Arunodoi scheme, Atal Amrit Abhijan health insurance scheme, Sarothi, Swanirbhar nari Atmanirbhar scheme, Assam Kalpataru sceme and many scheme for the Tea labours and SC.ST. OBC people.

M.F loan will fulfill the two purposes of household property growth and women empowerment. It has been providing loan to the poor women through S.H.Gs. But large Nos. of S.H.Gs unable to repay loan due to many operational reasons. So, the borrowers want to waive loan. This study may focus on how loan borrowers benefited from this scheme. Because a significant number of rural women, S.H.Gs in Assam may benefit from this study.



### Limitation of the Study:

1. No similar studies have been conducted among poor women borrowers of Self Help Groups in rural areas in Assam.
2. The study is restricted to sample of 500 individuals i.e. members of Self Help Groups which includes 50 S.H.Gs.
3. The study is restricted in issuing loan authority.

### Recommendation:

- i. There is a need to understand about N.P.A (Non Performing Assets) of Banks and impact of Borrowers.
- ii. Loan disbursement authority should study the financial transaction of borrowers before issuing loan.
- iii. Micro-financial institutions should also emphasis on developing financial education of the community by providing financial wareness.
- iv. Micro-financial institution should obey the rules of Assam Micro-finance institution's regulation & money lending Act, 2020 and RBI guidelines.
- v. Give relief and interest to the borrowers due to impact of Covid-19.

### Micro-finance and its Present Status of Assam:

It encompasses savings, Loans and Insurance for the vulnerable. Micro-finance is a large concept, it inter changeable use is made of the idea of Micro-Lending and Micro-credits. Micro-financing, however, involves no investments. Thus, Micro-financing is a safer term.<sup>2</sup> Micro-finance is a term used to provide Micro-schemes for disadvantaged people. Micro-finance is a revolutionary concept. It is an economy and helps to meet the basic financial need of the poor women and save them from various ricks. The purpose of the Micro-finance is to raise earnings of low class people and let them access to deposits and loans. The clients of Micro-finance may include women, farmers, pensioners and so on. "Micro-finance concept is not a new concept. Micro-finance movement was started in Bangladesh by the Dr. Mahammad Yunus with one aim to reduce poverty from the world. Dr. Yunus realised that a small loan can make big difference to a poor person. Because the main streem banks denied to sanction small loan to the poor people. He has developed many schemes to elevate the poor rural sector. Finally, he initiated the self-help scheme and was crucial in securing Loan for which he was recognized as the founder of self-help groups from Grameen Vikash Bank in Bangladesh in 1975".<sup>3</sup>

<sup>2</sup> Joseph E. Imhan Lahimi, (2010), "poverty alleviation through Micro-financing in Nigeria prospects and Challenges". Journal of financial management and analysis, No. 23(i)/January -pp.66-82

<sup>3</sup> Goetz, A.M, & Sen gupta. R(1996) "Who takes the credit? Gender, power and Control over Loan use in rural credit programs in Bangladesh" world development, 24 (i) 45-63

NABARD has introduced S.H.Gs Bank linkage programme later which greatly increased banking system outreach to otherwise unreacted people and initiated a change in the banks outlook towards poor people from beneficiaries to customers. This linkage programme was scaled up on a large scale by the NABARD in 1992 and given guidelines to banks for lending S.G.Hs through the Banking procedure. In the year of 1996 R.B.I has taken the scheme and includes as main stream activity of banks and consider as priority sector for lending to S.G.Hs. However, Micro-finance allows poor people to better service for their members. It helps to future investments. It serves those people who are overlooked in society. It gives people access credit. It can credit job and reduce stress. The government of Assam regime took a decision that people who have taken loans from micro-finance groups do not have to repay the loans. It emerged as a big political issue. People who have taken the loans started to spend the money lavishly when they come to know that they do not have to repay the loan. Consequently the economic conditions of the people remain the same.

The recent outbreak of the Covid-19 from the Wuhan region of China has brought the critical situation to human life around the world. Covid-19 affected more than 195 countries in the world and 84 countries were under lock down, so that economy of the world becomes devastated. The economic situation of Assam is not any exception with this "as per report of Assam government, the estimated loss around 32,167 crores in terms of potential contribution to the G.S.D.P-(Gross State Domestic Product)" nationally during Covid-19. G.D.P. rate gradually decrease up to 8.0% but in the year of 2018-2019 was 6.5%, 2019-2020 was 4.0% and capital formation reduce up to 12.9%.

NABARD have published a report in regard of the status of Micro-finance in India. The report said that the S.H. Groups of the state have to repay loan of Rs. 1,077.22 crores to commercial banks and R.R.B. Besides many of the S.H. Groups has failed to repay the installment taken as loan. Therefore, their outstanding loan of Rs. 90.37 crores has been recognized as N.P.A. Remarkably, 2,96,269 Nos. of S.H.Gs having as saving account in Assam Gramin Bikash Bank, 1,72,102 Nos. of S.H.Gs accounts in Central Bank and 26,499 Nos. of S.H.Gs saving accounts in co-operative Banks. It is clear that there are 4, 94,870 Nos. of S.H.Gs in Assam and Rs. 53, 912. 66 crores remained as deposits in banks.

It is worthy to mention that not a single self help group has been subsidies with loan by the Bandhan Bank. Contrary the Bandhan Bank has opened a new groups with ten women members and issuing loan with the high interest rates and the same loan which being conferred upon women are being tried to weave the loan amount imposing a few conditions fixed by the Assam government. DATA said that there have been many S.H.Gs which have to repay the loan of Rs. 386.48 crores as an outstanding amount to bank. As the Self help groups failed to repay the loan to the respective banks and financial institutions, therefore, the fund valued of Rs. 73.59 crores as non performing assets. The S.H.Gs have yet to repay the loan of Rs. 679.41 crores to



ASSAM GRAMIN BIKASH BANK as an outstanding amount. Besides an amount of Rs. 154.44 crores have been considered as N.P.A. In Private Sector Banks, there are 113.13 crores of loans yet to be repaid i.e. outstanding loan and N.P.A of Rs. 1.32 crores.<sup>4</sup>

In Assam, there are 4,94,780 Nos. of S.H.Gs are working in various sectors. The government of India and Assam has taking many steps to provide loan with subsidy to the poor and backward people in order to make them self sufficient through the NRLM (national rural livelihood mission), SJSRY (swarna jyanti shahari rozgar yojana), SGSY (swarnjayanti gram swarozgar yojana), NULM (national urban livelihood mission), AKS (anam kalpaturue scheme), SNA (swanirbhar nari scheme) etc.

#### **Brief History of Loan Waiver Scheme in Assam:**

In relation to Assam Micro-finance incentives & relief scheme, 24<sup>th</sup> August/2021, the government of Assam has passed a loan waiver scheme i.e. "AMIRS" on 24<sup>th</sup> August, 2021 with the objectives of to make balance long term view of ensuring continuity of Micro-finance for supporting economic activities of low income and poor households in the state and providing relief to eligible women borrowers for tiding over current stress in the Micro-finance sector due to various operational reason.<sup>5</sup>

Before signing the scheme "The Govt. of Assam was formed a committee with the 5 (five) members under the chairmanship of Mr. Ashok Singhal, minister of housing and urban affairs on 11<sup>th</sup> may 2021 and after two months the committee had submit the report".<sup>6</sup>

As per report of the committee, near about 26<sup>th</sup> lakhs women borrowers have taken Micro-finance loan from altogether 40 lenders as on 31<sup>st</sup> March, 2021 and total outstanding amount of loan is 12,500 crores. Altogethers 26<sup>th</sup> lakhs women have 45<sup>th</sup> lakhs Bank accounts. Out of the total outstanding amount 53% loan has taken from the Banks, 26% loan taken from the small finance Bank, 22% loan taken from the non-banking financial companies and M.F.I.S and 16% loan from the N.B.F.Cs.

Table-1 shows that how much loan amount have taken by women borrowers and remained to paid as outstanding loan:

<sup>4</sup> Status of Micro-finance in India-2020-21, (NABARD)

<sup>5</sup> <https://m.economic times.com>policy>, objectives of this scheme.

<sup>6</sup> Cabinet forms panels to prepare road map—staff reporter—Assam Tribune—12<sup>th</sup> may 2021, p.1

Sl. Nos.	Nos. of Borrowers (Women)	Loan amount	Outstanding loan
1	10,82,000	Rs 0---Rs.25,000.00	Rs. 1,334.00 crores
2	6,89,000	Rs.25,001.00-- Rs.50,000.00	Rs.2,456.00 crores
3	5,58,000	Rs.50,001.00 -- Rs.1,00,000.00	Rs.3,987.00 crores
4	1,02,000	Rs.1,00,001.00— Rs.1,25,000.00	Rs.1,398.00 crores
5	1,69,000	More than Rs.1,25,000.00	Rs.3,358.00 crores
	Rs.26,00,000.00 ( Total Nos. of borrowers)		Rs. 12,533.00 crores @ Rs. 12,500.00 crores (Rounded off) (Total outstanding amount)

Source: Panel to follow RBI norms in waiving of Micro-finance loan, Assam Tribune (Daily news paper).<sup>7</sup>

Table-2 shows that how many borrowers have taken loan from how many lenders:

Sl. Nos.	Nos. of Borrowers	Lenders
1	19,01,000	One Lenders
2	5,08,000	Two Lenders
3	1,54,000	Three Lenders
4	60,000	Four Lenders

Source: Assam Tribune (Daily news paper) 12<sup>th</sup> June, 2021, P.1

The main aim of this scheme is to give one time relief to as many women borrowers as possible. The committee would consider only the loans sanctioned before 31<sup>st</sup> March, 2020. In this scheme, the women borrowers divided into three categories as follows:

#### **The Women Borrower Should Be A Member of Self Help Groups:**

**1<sup>st</sup> Categories:** The borrowers, who are repaying loan amount duly, those borrowers able to enjoy one time incentives from the government.

**2<sup>nd</sup> Categories:** The borrowers, who are repaying loan amount duly. But they stopped to pay their loan installment after the formation of new Government in Assam in 2021 (i.e. B.J.P Govt.) by following their declaration at the time of assembly election campaign 2021. Because, the B.J.P leader announced at the time of election that if B.J.P government will be formed in Assam then all Micro-finance loan will be redeemed and also give incentives to the poor women borrower.

<sup>7</sup> Assam Tribune( Daily News Paper), 12<sup>th</sup> June, 2021, P.1,

**3<sup>rd</sup> Categories:** There are some borrowers who completely failed to pay their loan installment after getting loan from Micro-finance institutions. The government will take initiative to pay their loan installment as per R.B.I guideline and then the concern borrowers automatically include in N.P.A. i.e. the account holders (borrowers) never be sanctioned any further loan from financial institutions owing to their failure to pay loan installment.

The government has also declared that the following borrowers are not eligible to enjoy this scheme:

- i. Income tax payer
- ii. Whose annual income more than one lakh
- iii. Owner of the four wheeler
- iv. Two members in one family have taken loan
- v. If the borrowers do not maintain the R.B.I guideline or Assam Micro-finance rule Act 2020 at the time of issuing loan by the M.F.Is then they are not countable under this scheme.
- vi. If the borrowers have taken loan from more than two financial institutions then their loan is not countable under this scheme.
- vii. If a borrower has taken membership from two or more Self help groups than that loan is not countable under this scheme.
- viii. No individual women borrowers<sup>\*</sup> eligible under this scheme.
- ix. No house wives of Government employee, semi Government employee are eligible under this scheme.<sup>8</sup>

However, the Finance department of Assam has signed a memorandum of understanding on 24<sup>th</sup> August, 2021 with M.F.Is to implement the Assam Micro-finance incentives and relief scheme (AMFIRS) 2021. This scheme will remain enforce till 31<sup>st</sup> March, 2023. Altogether 38 M.F.Is and Banks has signed the MOU with the state government.

Followings are the renowned M.F.Is and Banks that signed the MOU included Micro-finance institution network:

1. N.E. Small Finance Bank
2. Association of Small Finance Bank of India
3. Nightingale Finvest
4. Grameen Development and Finance
5. N.E. Micro-finance Association
6. R.R.B (Assam Gramin Bikash Bank)
7. Bandhan Bank

<sup>\*</sup> Assam Tribune ( Daily News Paper), 19<sup>th</sup> June, 2021, Staff reporter, EMI prayers entitled to a one time financial incentive, P.p.1-2



8. Commercial Bank
9. Arohan Financial Service
10. H.D.F.C Banks
11. Fusion Micro-finance etc.<sup>9</sup>

The following conditions are imposed under this memorandum:

- i. Borrowers who have been repaying loan duly, up to 31st March, 2021, the government will make one time financial incentives of Rs. 25,000.00 each borrower under this memorandum.
- ii. There are some borrowers who paid their loan installment but not fully. Some of their loan installments are yet to pay to the bank or F.Is i.e. overdue loan payment and their accounts do not enter in N.P.A list. The Government of Assam will pay their overdue amount, but this amount should not be more than Rs. 25,000.00.
- iii. There are some borrowers who completely failed to pay their loan installment and their loan account have listed in N.P.A. Assam Government has taken decision to repay their loan amount to each borrowers up to 25,000.00.
- iv. If any banks or F.Is has given loan more than Rs.1, 25,000.00 or borrowers get loan from more than two financial institutions or Banks. In this regard, F.Is violates the rule regarding Micro-finance i.e. RBI guideline or Assam Micro-finance institutions Acts 2020. This type of loan is not countable in this scheme. It will be beared by lenders but the state government will give financial help partially to the lenders.<sup>10</sup>

#### Result from the Study:

##### (a) Benefits derived from this scheme:

Loan amount are classified under the following heads:

Table No.3

Sl. Nos.	Loan Amount	Nos. of Borrowers taken Loan	Percentage (%)	Nos. of S.H.G	Remarks
1	0--Rs.25,000.00	80	16%	8	One self help group = 10 members 10 x 50 = 500
2	Rs.25,001.00 -- Rs. 50,000.00	Nil	Nil	Nil	
3	Rs. 50,001.00 -- Rs.75,000.00	Nil	Nil	Nil	

<sup>9</sup> [https:// www.india today.in>story](https://www.india today.in>story); Assam govt. inks MOU with 38 M.F.Is Banks to waive Micro-finance...

<sup>10</sup> Assam Tribune ( Daily news paper), 12<sup>th</sup> June-2021, staff reporter, ghy, P. p. 1-2 & Protidin (daily news paper), 21<sup>st</sup> July 2021

4	Rs. 75,001.00 Rs. 1,00,000.00	240	48%	24	Women members
5	Rs. 1,00,001.00 ---- Rs. 1,25,000.	180	36%	18	
Total=		500	100%	50 Nos.	

Table-3 shows that total 50 Nos. of Self Help Groups which consist of 10 women members respectively i.e.  $10 \times 50 = 500$  (women members). Among them, the members of 8 (eight) S.H.Gs are newly registered and they have taken loan of Rs. 25,000.00 which average 16%. No members of S.H.Gs have taken loan of Rs. 25,001.00 to Rs. 50,000.00 and Rs. 50,001.00 to Rs. 75,000.00, 24 Nos of S.H.Gs had taken loan Rs. 75,001.00 to Rs. 1,00,000.00 which average of 48% and 18 Nos of S.H.Gs have taken loan Rs. 1,00,001.00 to Rs. 1,25,000. which shows in the rows 1,4 & 5.

Table-4 analyses the data with the terms and conditions of this scheme:

Sl. Nos.	Terms & Conditions	Nos. of Borrowers	Percentage (%)
1	Income tax payers	10	2%
2	Annual income more than one lakh	12	2.4%
3	Owner of four wheeler	5	1%
4	Two members have taken loan from one family	7	1.4%
5	Taken loan from more than two F.Is	15	3%
6	Taken membership from two S.H.Gs	10	2%
7	Members whose husband occupation is Govt. service, Semi Govt. etc.	13	2.6%
Total=		72	

Table-4 shows that 72 Nos. of borrowers cannot enjoy this scheme as per terms and conditions, as average 14.4% women borrowers will not include in this scheme.

Table-5 shows that how many borrowers not repay the loan amount till 31<sup>st</sup> March, 2020.

Sl. Nos.	Loan amount	Nos of Borrowers not pay loan yet	Percentage (%)	As per table -3
1	0—Rs.25,000.00	35	42.75%	80
2	Rs. 25,001.00 --- Rs.50,000.00	Nil	Nil	Nil
3	Rs. 50,001.00 – Rs.75,000.00	Nil	Nil	Nil

4	Rs. 75,001.00— Rs.1,00,000.00	86	34.58%	240
5	Rs. 1,00,001.00 -- Rs 1,25,000.00	74	41.11%	180
Total=		195		500

Table-5 shows that only 35 (42.75%) Nos. of borrowers out of 80 do not pay loan installment up to 31<sup>st</sup> March, 2020. Most of the Self Help Groups have paid their loan installment. Because they are newly registered Self Help Groups and have got Rs. 25,000.00. No members of S.H.Gs have taken loan upto Rs. 25,001.00 to Rs.50,000.00 and Rs. 50,001.00 to Rs.75,000.00. 86 Nos. of members have taken loan Rs. 75,001.00 to Rs. 1, 00,000.00 i.e. 34.58% out of 240 members. 74 Nos. of borrowers out of 180 have taken 1, 00,001.00 to Rs.1, 25,000.00 as loan i.e. 41.11%, but they cannot repay their loan installment duly.

Table-6 shows data analysis as per table-1, 2,3,4,5

Loan amount	Total Nos. of Borrowers	Not eligible	Eligible	Borrowers loan (each)	Borrowers not pay loan installment	Loan amount	Get one time incentives of Rs. 25,000 .00	Get relief	Deposit to Bank as incentives or get relief	NP A
0-- Rs.25,000.00	80	8	80- 8=72	2500x7 2= 1,80,00 0	35	35x2 500 = Rs. 87,00 0.00	72- 35=37 37x25 00=Rs. 92,500 .00	35x 250 0=8 7,5 00x 12 % (2 yr.)	Rs.1,0 8,500. 00	35
Rs.25,001.00 -- Rs. 50,000.00	240	42	240- 42= 198	10,000 x198=1 9,80,00 0	86	86x1 0,000 = Rs. 8,60, 000.0 0	198- 120 =112 112x2 500=R s. 2,80,0 00.00	86x 10, 000 =8, 60, 000 x12 % (2	Rs.10, 66,400 .00	86



								yr)		
Rs. 50,001.00 -- Rs. 75,000.00	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	
Rs. 75,001.00 -- Rs. 1,00,000.00	180	22	180-22=158	12500x158=19,75,000	74	74x12,500=Rs. 9,25,000.00	158-74=84 84x2500=2,10,000.00	74x12,500=9,25,000.00 x24% (2 yr)	Rs. 11,47,000.00	74
Rs. 1,00,000.00 to Rs. 1,25,000.00 and more	---	--	---	---	---	--	---	--	--	--
		72 (14.5 %)			195 (39%)		233 Total amount =5,82,500.00 (46.6 %)	195	Rs. 23,21,500.00	195

Table-6 shows that total 72 (Seventy two) members are not eligible in the scheme, viz. 14.5% of borrowers would not include in this scheme. Total 233 Nos. of borrowers get incentives of Rs. 92,500.00+ Rs. 2,80,000.00+ Rs. 2,10,000.00=Rs. 5,82,500.00 i.e. 46.6% and total 195 Nos. of borrowers get relief i.e. Rs. 23,21,500.00 approximately bearing 39%.

As per data from Annual report of NABARD 2020-2021, total Nos. of Self Help Groups are 4,94,870. Government has sanctioned amount not more than Rs. 25,000.00 each borrowers i.e. 4,94,870 x 25,000=1237,1750,000.00 crores @ 12500 crores (Rounded off). Loan repayment period is 24<sup>th</sup> months.

Each borrowers means one Self Help Group i.e. One S.H.G=10 members. Their loan amount is distributed among the members of the S.H.Gs in the following way:

Loan sanctioned	Distribution among members
Rs. 25,000.00	Rs. 25,000.00 was sanctioned in one S.H.G and this amount is divided into 10 members i.e. $\text{Rs. } 25,000.00 \div 10 = \text{Rs. } 2,500.00$ (Rs. 2,500.00 gets each members)
Rs. 1,00,000.00	Rs. 1,00,000.00 was sanctioned in one S.H.G and this amount is divided into 10 members i.e. $\text{Rs. } 1,00,000.00 \div 10 = \text{Rs. } 10,000.00$ (Rs. 10,000.00 gets each members)
Rs. 1,25,000.00	$\text{Rs. } 1,25,000 \div 10 = 12,500$ (each members)

### Conclusion:

Micro-finance is an efficient and effective planning of existing poverty among the poor women in the rural areas. Women in rural areas felt that women's life is more important than men, because women insecurity in society is very high. So in the first step for poor women on the path of poverty cycle is to provide social and economic security, as such reasonable saving, insurance and loans for emergency expenditures can contribute significantly to such security. Large numbers of S.H.Gs have success in business and able to repay the loan properly and increase their life style. But due to present operational crisis some Self Help Groups are fallen their business and unable to repay the loan. So the Assam Government has taken a successful scheme to help the poor women borrowers through one time incentives and relief from the present stress.

One time incentives and relief is not given the permanent solution to borrowers. It is a one kind of subsidy. Subsidy itself is a questionable remark in fund investment and planning. So, the Government of Assam will take initiative on investment of loan amount, market, manufacture of demandable products. Training on Loan repayment procedure, interest rates, etc. are law related to Micro-finance. However, Micro-finance and S.H.Gs is playing an important role for poverty reduction in rural poor women in Assam.

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