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India being the developing country is striving to develop the basic strata of the society which is not been reached due to its spread in vast geographical area and huge density of population. Supply of capital and seed money is always a problem for growing economies. There are many on-going researches on this line but context specific research is needed to identify the most appropriate model. With this in mind this paper tries to study various alternatives issues. The issues can broadly classify into three parts they are 1. Strategic issues, 2. Institutional issues and 3. Connectivity issues

1. Strategic issues like are there clearly visible pattern cross the country? Is there a clearly defined foundation building block such as organizing principles, gender preference and operational imperatives? What are methodological issues?

2. Institutional issues like is there a need for a new institution? Should it operate all India or in a state? Where should be located? Who can be leading an institution of this sort? Who will be its beneficiaries?

3. Connectivity issues like how should the corporate financial sectors are involved? What is the role of donor agencies? How should communities be involved? How to involved government policy issues? To the extent that microfinance institutions become financially viable, self sustaining, and integral to the communities in which they operate, they have the potential to attract more resources and expand services to clients. The tremendous impact on the social status of the poor rural women becoming bread earners of their households through the instrument of SHGs has been highly commended by many previous studies. The impressive performance under SHG-BLP prompted other developmental agencies like the Government Departments to depend heavily on such groups to take the development efforts forward. SHG-BLP was an attempt to bring the “unbanked” poor into the formal banking system and to inculcate among the poor the thrift and credit habits, a natural corollary is for the group members to graduate into seeking more and better livelihood opportunities with access to credit from formal financial institutions. The total savings of SHGs in banks was at Rs.7016.30 crores during 2010-12 which rose almost to Rs.8217 crores in the years 201-13, at the same time the amount disbursed to SHG’s was Rs. 14547.73 n the year 2010-11 and rose to Rs. 20585.36 crores during 2012-13. This paper try to study the issues associated with Microfinance in reaching all corners of the society where everyone will be brought under financial inclusion.

## Abstract

## Full Paper:

 Mirage of Micro finance- A conceptual Study.doc [6]

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[3] [https://www.mypadnow.com/biblio?f\[keyword\]=28](https://www.mypadnow.com/biblio?f[keyword]=28)

[4] [https://www.mypadnow.com/biblio?f\[keyword\]=26](https://www.mypadnow.com/biblio?f[keyword]=26)

[5] [https://www.mypadnow.com/biblio?f\[keyword\]=27](https://www.mypadnow.com/biblio?f[keyword]=27)

[6]

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