

## **IMPACT ON SOCIAL STATUS OF THE HOUSEHOLDS DUE TOSHG-BANK LINKAGE PROGRAMME: A STUDY IN ASSAM, INDIA**

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### **Abstract**

One of the major objectives of the SHG-Bank Linkage Programme (SBLP) was the social empowerment of the women folk in general and the rural women in special. The SBLP, undertaken by the NABARD had been aimed to make the women members of the Self Help Groups to become more socially and economically empowered. The study had tried to know the level of social empowerment of the women SHG members through their participation and decision making in the various social events. The study was based on primary data collected from the women SHG members through questionnaire using the “before and after” approach to measure the impact. It had been found that the programme had been able to show a positive result in terms of making the women socially more empowered. The study had revealed that women were now considered as a major force while making decisions related from children’s education to participation in public affairs. But still the decisions were taken jointly by all the members of the family after consultations. It was highly desired that women do take an active role in the society and the biggest roadblock to achieve this goal had been the economic factor.

**Key words: SHG, SHPI, productive assets, households**

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## 1. Introduction

The concept of microfinance first came in to the picture in India in the 1970s as an engine to offer financial services to the poor and who were long considered as “unbankable”. The minimum financial services to the poor and rural people like small credit, savings facility, insurance and transfer services are provided under the umbrella of microfinance (SFP, 2004-05). Thus micro credit is a part of the whole microfinance concept and also the most important as well. Any credit below Rs.25000 sanctioned in India is considered as micro credit. A Task Force on Microfinance constituted in 1999 defines microfinance as, “Provision or thrift, credit and financial services and products of very small amounts to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve living standards” (Arora,2005). The agencies operating in the microfinance sector can be broadly grouped in two classes namely-

- i) The SHG bank linkage programme (SBLP) which is a saving led model.

- ii) The Microfinance Institutions which is a credit led model and includes Non banking financial corporation (NBFCs)-Micro finance institution (MFIs), trusts, societies, etc.

The micro credit through the policy of SHG-Bank Credit Linkage Programme (SBLP) has helped the banks to reach out the deprived rural poor and also it has proved to be a very cost effective credit delivery mechanism for the banks. The Self Help Group- Bank Linkage Programme (SBLP) was launched by the National Bank for Agriculture and Rural Development (NABARD) way back in 1991-92. The aim of the programme was to extend financial services to the unattended rural poor through the medium of Self Help Groups (SHGs). An SHG is a group of few individuals, mostly women, of five to twenty persons and usually from different families with similar economic and social backgrounds. These people generally pool their savings in to a common fund from which they can borrow small amounts as and when necessary. Such groups are linked with the banks under the SHG-Bank Linkage Programme where they maintain a group account. Gradually, the banks start to lend money to the SHGs without any collateral relying on self-monitoring and peer pressure within the group for repayment.

The state of Assam is a small state situated in the North East Region of India. The economy of the region is primarily agricultural and the process of urbanization is very slow. NABARD has

chosen Sonitpur district as a model district to spread SHG-Bank Credit Linkage Programme at a massive scale in Assam. But the SHG-Bank linkage programme has been slow in Assam compared to the rest of the country. The programme has gathered momentum in the state only from the year 2001-02 onwards. The number of SHGs and bank loans provided in 1998-99 are only 14 and Rs.2.07 lakh respectively in the state which have risen to 25215 and Rs.4821.71 lakh in 2005-06 (SLBC Report).

The public sector banks in the state are very actively involved in establishing linkages with the SHGs through deposits linkage and the credit linkage. The deposits linkage facilitates members of the SHGs to keep their money in the safe custody of banks encouraging the banking habits of the people. Again through the credit linkage banks provide micro credit to the rural and poor people through the SHGs. Here the risk factor associated with the credit of the banks is the minimum due to the SHG based lending. Banks do not hesitate to provide loans to the SHGs because credits given to the SHGs are considered as priority sector advances. Another important point is that though initially the RRBs are the leading bank group to involve in the programme but from 2004 the public sector commercial banks have become the leading bank group both in establishing credit linkage and deposit linkage.

## **2. Models of Linkage**

Three distinct linkage models of SHG-Bank Linkage are currently being followed in India.

### **Model I. SHGs formed and financed by banks.**

In this model, banks themselves take up the work of forming and nurturing the groups, opening their savings accounts and providing them bank loans. Up to March 2007, 19 per cent of the total numbers of SHGs financed were in this category.

### **Model II. SHGs formed by formal agencies other than Banks, NGOs and others but directly financed by Banks.**

This model continues to have a lion share with 74 per cent of SHGs financed upto March 2007 falling under this category. Here, NGOs and formal agencies in the field of Micro Finance act

only as facilitators. They facilitate organizing forming and nurturing of groups and train them in thrift and credit management. Banks give loans directly to these SHGs.

**Model III. SHGs financed by Banks using NGOs and other agencies as financial intermediaries.**

This is the model where in the NGOs take on the additional role of financial intermediaries. In areas where the formal banking system faces constraints, the NGOs are encouraged to approach a suitable bank for bulk loan assistance. This in turn is used by the NGOs for lending to the SHGs.

**3. Present Status of the Programme**

The SHG-Bank Credit Linkage Programme has been implemented in all the district of Assam by NABARD simultaneously. All total 10 commercial banks, viz., Bank of Baroda, UCO Bank, SBI, Canara Bank, Union Bank, UBI, CBI, PNB, IOB, Allahabad Bank, all the RRBs of the state and The Assam Co-operative Apex Bank Limited (AAB) are engaged in implementation of the programme (SFS, 2013-014). The most important point here is that none of the private sector banks operating in the state is involved in the SHG-Bank Credit Linkage Programme. According to the September 2014 SLBC Report, Assam, out of the seven domestic private sector banks operating in the state none have been able to achieve any deposit linkage or any credit linkage with any SHG. Two banks viz., Federal Bank and ICICI Bank have set deposit linkage targets of 47 and 5 respectively but the report does not show anything regarding their achievements.

The progress made by the North Eastern states in terms of success of linking SHGs with the banks have not been satisfactory. But among the NE states Assam has been placed in the first place both in terms of no. of SHGs promoted and no. of SHGs saving and credit linked with banks (Table 1).

Table 1: State wise Grant support sanctioned to the NGOs and SHPIs of the NE Region by NABARD as on March, 2017

(Rupees in lakh)

Name of the state	No. of beneficiary NGOs	No. of Proposals	No. of SHGs to be promoted/ credit linked	Grant sanctioned	Grant released	No. of SHGs promoted	No. of SHGs saving linked	No. of SHGs credit linked
Arunachal Pradesh	23	35	1524	100.04	23.17	741	705	30
Assam	123	134	17919	546.44	302.02	14041	13798	11293
Manipur	4	4	270	24.90	1.87	60	60	10
Meghalaya	19	22	2374	143.72	28.93	1280	1108	222
Mizoram	7	7	650	43.50	11.06	444	387	83
Nagaland	14	14	1870	97.00	42.93	1554	1011	719
Sikkim	7	7	360	18	5.50	198	182	70
Tripura	13	13	1050	30.73	11.63	893	893	555
Sub total	210	236	26017	1004.70	427.11	19211	18144	12982

Source: Status of Micro Finance, 2016-17, NABARD

Though the programme has achieved a good success in recent years but the growth has not been equal across the districts of the state. A study of district-wise progress of the scheme shows wide variations among the different districts of Assam. Some district like Sonitpur and Marigaon are putting a very impressive picture while others like Karimganj, Hailakandi, etc. are having a very dismal scenario (Table 2).

**Table 2: District-Wise Cumulative Position of SHG-Bank Credit Linked**

(Credit in Rs. lakh)

District	2001-02		2002-03		2003-04		2004-05	
	No. of SHG	Bank credit	No. of SHG	Bank credit	No. of SHG	Bank credit	No. of SHG	Bank credit
Barpeta	21	4.71	275	19.53	424	30.82	1187	102.97
Bongaigaon	3	0.30	80	8.05	89	10.6	226	36.76
Cachar	105	11.89	217	22.85	217	22.85	628	50.47
Darrang	34	3.23	193	14.65	390	29.39	1433	113.87
Dhamaji	30	5.02	39	6.44	68	9.78	174	20.79
Dhuburi	11	1.73	39	4.89	49	5.14	242	20.25
Dibrugarh	-	-	12	1.27	48	7.84	110	15.97
Goalpara	5	0.83	55	5.18	56	6.26	291	50.32
Golaghat	25	1.56	105	9.82	240	36.6	361	73.86
Hailakandi	1	0.20	-	-	3	0.32	19	8.79
Jorhat	24	3.25	97	13.05	253	29.88	469	74.19
<b>Kamrup</b>	<b>14</b>	<b>2.00</b>	<b>71</b>	<b>6.72</b>	<b>72</b>	<b>6.97</b>	<b>506</b>	<b>404.04</b>
KarbiAnglong	28	5.03	60	14.23	111	22.88	180	36.14
Karimganj	2	0.20	2	0.20	2	0.20	16	0.20
Kokrajhar	-	-	102	19.34	206	24.88	291	61.72
<b>Marigaon</b>	<b>188</b>	<b>31.06</b>	<b>624</b>	<b>124.45</b>	<b>960</b>	<b>187.65</b>	<b>1595</b>	<b>340.59</b>
N.C. Hills	-	-	-	-	-	-	104	95.00
Nagaon	96	14.73	282	44.29	707	119.6	1189	285.88
Nalbari	11	1.59	41	6.85	43	6.85	360	53.10
North Lakhimpur	38	11.74	36	4.52	72	8.83	373	99.75
Sibsagar	2	0.06	120	16.34	172	21.94	668	104.03
<b>Sonitpur</b>	<b>87</b>	<b>9.00</b>	<b>133</b>	<b>14.96</b>	<b>736</b>	<b>117.12</b>	<b>4902</b>	<b>446.67</b>
Tinsukia	-	-	-	-	3	0.26	4	0.40
<b>Total</b>	<b>725</b>	<b>108.14</b>	<b>2583</b>	<b>357.65</b>	<b>4921</b>	<b>706.68</b>	<b>15358</b>	<b>2495.49</b>

Source: State Focus Paper, Assam, NABARD, various issues

But overall there has been a healthy and impressive growth of financing SHGs by banks in Assam in recent years. The rise in the volume of micro finance has enabled the rural people to feel the benefit of savings and also they can take small amount of money as credit at a very low rate of interest when required. This will help to reduce the rural indebtedness of the people and specially will save them from the grip of rural mahajans and moneylenders.

**Table 3: Savings of SHGs with Banks in Assam**

Year (As on 31 <sup>st</sup> March)	No. of SHG	% of growth	Amount of savings (in lakhs)	% of growth
2007	121474	-	5261.61	
2008	149719	23.25	5800.06	10.23
2009	180996	20.89	6296.92	8.56
2010	218352	20.63	7359.94	16.88
2011	245120	12.26	8169.60	11.00
2012	276565	12.83	9845.98	20.52
2013	271072	1.99	10750.76	9.18
CAGR (2006-07 to 2012-13)		12.15		10.75

Source: Status of Micro Finance, NABARD, Various issues

#### 4. Review of literature

National Council of Applied Economic Research (2008) has assessed the impact and sustainability of SHG bank linkage on the socio-economic conditions of the individual members and their households in the pre-SHG and post-SHG scenarios. The study was conducted for India as a whole covering six states (Andhra Pradesh, Karnataka, Maharashtra, Orissa, Uttar Pradesh and Assam) from five different regions, namely the south, west, east, central and north-east. The two district included in the sample from Assam were Morigaon and Cachar. The overall findings of the study suggest that SBLP has significantly improved the access to financial services of the rural poor and had considerable positive impact on the socio-economic conditions and the reduction of poverty of SHG members and their households. It has also reportedly empowered

women members substantially and contributed to increased self-confidence and positive behavioural changes in the post-SHG period as compared to the pre-SHG period.

Puhazhendi and Badatya (2002) have attempted to assess the impact of micro finance channelised through SHG Bank Linkage programme implemented by NABARD since 1992 in Eastern areas (Orissa, Jharkhand & Chattisgarh) of the country. The study is based on primary data collected from 115 members in 60 SHGs. The socio-economic conditions of the members were compared between pre and post SHG situations to quantify the impact. The reference period of the study was 2001-02. The study findings concluded that SHG Bank Linkage Programme has made significant contribution to social and economic improvement of the member households of SHGs.

Mishra (2006) has discussed the factors and theoretical position associated with evolution of microfinance and its global acclaim based on it being a Win-Win proposition for both Micro Finance Institutions (MFIs) and Clients. The paper brings out the missing link of impact assessment in the Indian context, which is a precondition for poverty reduction on account of the influence of new paradigm of Institutional viability under commercial microfinance. The paper argues for mainstreaming impact assessment in evaluation of programmes for realizing the full potential of microfinance in achievement of Millennium Development Goals (MDGs).

Gopal and Prasadarao (2010) have found that the SBLP scheme is successful in most places with several studies reporting an increase in women's income and good repayment of loans taken by them from the banks. This is resulted into affecting the social life of the individuals and group. The paper attempts to examine this trend by focusing on Dwarli village in Kalyantaluka in Maharashtra that has witnessed the SHG programme for some years. As social activists, researchers and social welfare officers are acting like counselors, women now not only helping their family financially, sharing economic responsibilities subsequently changing the social dynamics.

Kumar and Golait (2009) have studied the outreach of SBLP in the backdrop of growing banking and socio-economic divide between regions in India. They have commented that banks need to



be encouraged as facilitators in extending the SHG movement in the poorer regions, perhaps by introducing a scheme of performance-linked incentive. Specific funds may be created to address the regional imbalances in the SBLP. SHGs need to be formed around activities of rural infrastructure such as construction and renovation of minor irrigation tanks, feeder channels, rural roads, *etc.* This will generate significant external economies for agricultural yields and overall rural development. Enhanced efforts should be made towards embedding livelihood activities, micro-insurance and grain banks in the SHG model.

Gurumoorthy (2000) reported that the SHGs are being linked with banks for the internal credit under the projects of rural development. The appraisal consists of bank managers, rural development officers, NGOs; project implementation units visit the groups for providing financial assistance to the respective entrepreneurial activities.

Kala (2004) reported that the linkage of the Self Help Groups (SHG's) with formal rural banking started after the launching of the pilot scheme by NABARD in February

1992 and linkage of SHGs is possible only if the SHGs have successfully collected savings, made loans and recovered them for six months.

Pankaj Kumar and Ramesh Golait (2009) stated that, In order to reduce the regional imbalances in the spread of the SHG-Bank linkage programme, NABARD identified 13 States – Assam, Bihar, Chhattisgarh, Gujarat, Himachal Pradesh, Jharkhand, Maharashtra, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh, Uttarakhand and West Bengal, which have a large population of the poor, for focused attention. Due to the intensified efforts in these states, their share in the total SHGs credit linked increased from 31 per cent in March 2002 to 47 per cent in March 2007. Based on a mapping of SHG spread and poverty ratio, it is suggested that Bihar, Jharkhand, Madhya Pradesh and Uttar Pradesh need priority attention.

## **5. Objectives of the study**

The objective of the study is to know the changes in the social status of the member households due to their association with the SHGs.

## 6. Methodology

A multistage random sampling method will be used to select the sample units. In the first stage one subdivision out of three having the maximum number of SHGs linked with the banks in Sonitpur district will be selected purposively. In the second stage some SHGs, in proportion to the number of SHGs, will be selected at random from the chosen subdivision of the district. Only those SHGs will be selected that have completed at least one year of linkage with bank so that the effects of the linkage are fairly stabilized. In the final stage, some members of the selected SHGs in the proportion of 3 members per SHG will be included in the sample. In order to assess the social impact of the SBLP over SHGs of different ages, the sample SHGs are to be post-stratified into three categories, i.e., (i) up to 2 years, (ii) 3 to 4 years and (iii) 5 years and above. The study will be based on primary data collected using the direct personal interview method through structured questionnaires. The “before and after” approach will be used to measure the impact of the programme. Different methods like verifying the consistency of the data collected from the primary sources using repeated questions and assessing the validity of the information with the field workers or the NGOs will be attempted to get reliable pre-SHG situation information. Data on various social aspects such as improvements in self-confidence, communication skills, behavioural changes, etc., will be collected to assess the impact of the programme. Impact will be measured as the difference in the magnitude of a given parameter between pre and post SHG situations.

## 7. Discussions and Findings

### 7.1 Social empowerment

The major objective of the SBLP has been to enhance the social empowerment of the members of the SHGs in general and that of women members in particular. It has been done by developing self confidence among the women members through training organized by the Self Help Promoting Institutions (SHPI). It is very important that the women folk are socially empowered along with raising the levels of economic empowerment. The study has tried to measure the change in the social empowerment after the linkage of SHGs with banks on the following counts-

- Self-confidence of female members
- Abilities to face problems

- Control over use of money
- Decision making
- Participation in public affairs
- Ownership of productive and consumer assets

The study has asked the female members to put their choice against the question whether the SBLP has able to increase social empowerment among them in general (Table 4). It is very encouraging to see that 90.7 percent respondents have chosen that the programme has in fact increases the social empowerment levels. Only 7.6 percent has said that there has not been any change in that front even after the linkage.

**Table 4: Impact on social empowerment of women**

(In percent)

Increase	No change	Decrease	Non response
90.7	7.6	0.4	1.3

Source: Author

## 7.2 Changes in self-confidence of women

The first thing that the study has tried to find out is whether self-confidence of the women members has changed or not. The issue has been captured through four indicators viz., traveling alone to nearest places for official visits, traveling alone for medical treatment for self/family member, handling of money and addressing a forum.

**Table 5: Distribution of female members by self confidence in different activities**

Type of activities	Level of confidence (In percent)			
	Significantly improved	Improved	No change	Non response
Traveling alone to nearest places for official visits	34.8	28.9	20.8	15.5
Traveling alone for medical treatment for self/family	38.2	40.1	18.6	3.1

member				
Handling of money	30.4	46.8	9.6	13.2
Addressing a forum	20.8	26.5	49.3	3.4

Source: Author

Almost 40 percent of the respondents have indicated that their level of confidence has improved while traveling alone for medical treatment for self or family members whereas 38.2 percent said that it has improved significantly (Table 5). Further, majority of the women with 34.8 percent have chosen that their level of confidence have significantly improved in case of visiting nearest places for official purposes. Whereas 28.9 percent has said that it has improved and 20.8 percent has opined that there has not been any change in that count. Similarly, 46.8 percent has maintained that level of confidence has only improved in handling money and only 30.4 percent said that it has significantly improved. Again only 20.8 percent people have indicated that situation has significantly improved while addressing a public forum. It is also important to note that almost 50 percent of the respondents have expressed that there is no impact upon the confidence level in case addressing a meeting.

### 7.3 Changes in abilities to face problems

It is also sought that the SBLP improves the capacity of the women to face the household problems with greater confidence and authority. In this case three problems, viz., related to health of the family members, financial crisis in the household and disputes among the family members are considered. A majority of 53.7 percent (Table 6) has expressed that their confidence have improved while tackling any medical related problem in the house. This high percentage may be the outcome of the rising economic empowerment that raises the capacity to spend in case of such eventuality. A similar picture may also be seen in case of facing a financial problem in the household. But in case of handling any mater related to family disputes majority of 38.5 percent has chosen no change in their status. This has reflected that in matters of family disputes that may lead to any controversy, women are kept away or they do not have much say in the decision making process.

**Table 6: Distribution of women members in ability to face problems**

Type of problems	Level of improvement (In percent)			
	Significantly improved	Improved	No change	Non response
Health related problems	34.6	53.7	10.4	1.3
Financial crisis	25.8	44.4	27.6	2.2
Family disputes	24.7	35.7	38.5	1.1

Source: Author

#### 7.4 Changes in control over the use of money by female members

It has been amply clear time and again that the SBLP has able to generate income for the women members of the SHGs. Equally, it is also important to know whether these women have the control over the money they have earned in case of use of the same. The women members are asked to indicate whether their control over the use of money has improved over time. Information is collected in regards to the following categories-

- Buying consumer durables
- Buying physical assets
- Expenditure on family/social function
- Expenditure on children's education

The study has revealed that 48.0 percent (Table 7) women has indicated that their control over money has improved in case of expenditure on family or social functions. This is followed by control over expenditure on children's education with 45.8 percent. With growing financial power women members can now able to take decision regarding the issue of education of their children.

**Table 7: Distribution of women reporting control over use of money**

Type of use	Level of improvement (In percent)			
	Significantly improved	Improved	No change	Non response
Buying consumer durables	19.3	42.5	27.4	12.8
Buying physical assets	19.4	32.3	35.1	13.2
Expenditure on family/social function	18.8	48.0	21.1	12.1
Expenditure on children's education	25.5	45.8	14.5	14.2

Source: Author

### 7.5 Changes in household decision making by women members

While studying the decision making authority of the women members, we have tried to compare the situation in the pre-SHG situation with the post-SHG situation. It has been enquired whether women participation in the day to day decision making in the households has improved over the time since joining the SHG. The respondents are asked to put their choices over the following categories (Table 8)-

- Children's education
- Purchase of assets
- Taking loan
- Use of loan

**Table 8: Decision making by members in pre-SHG and post-SHG period**

		Decision taken by (In percent)			
Activities		Women members	Spouse	Jointly	Others
Children's education	Pre-SHG	9.1	35.5	45.1	2.3
	Post-SHG	21.4	16.4	51.6	2.6
Purchase of assets	Pre-SHG	7.5	39.8	46.3	4.3
	Post-SHG	18.8	22.7	54.7	2.1
Taking loan	Pre-SHG	10.3	41.6	39.0	6.7
	Post-SHG	27.9	18.6	47.8	3.9
Use of loan	Pre-SHG	11.6	39.6	42.7	3.5
	Post-SHG	22.7	25.0	49.1	1.6

Source: Author

It is clear that in all the variables the women participation in the issue has shown sufficient increase. But majority of the women members have indicated that they take the household decisions jointly with their spouses. Therefore, it is evident that though their participation has increased but still they do not take decisions of their own but like to have a jointly taken one. Almost 50 percent of the respondents have prefer to take a joint decision in place of unilateral decision.

### 7.6 Changes in participation in public affairs

It has been the untiring efforts of all concerned that the women should take a greater participation in the public affairs issues both in political and economical. It has been come to light during the study that the situation has improved significantly in the post-SHG period than the pre-SHG time. Around 56 percent (Table 9) women members have attended public meetings compare to only 19.2 percent in the pre-SHG situation. Similarly, a good and significant improvement can be seen in case of approaching the government officials by the women

members. However, improvement has been much lower in case of becoming members in different committees by the female members.

**Table 9: Changes in participation on public affairs**

(In percent)

Indicators of change	Pre-SHG	Post-SHG
Approaching govt. officials	18.8	55.4
Attended village meetings	19.2	56.7
Member in different committees	9.3	29.4

Source: Author

### 7.7 Changes in ownership on productive and consumer assets

Information is collected from the households on their opinions whether the SHG membership has helped them to acquire more productive assets and household assets. Productive assets include livestock, land holdings, commercial property, etc. On the other hand, household assets refer to the goods and articles used in consumption purposes. As high as 84.6 percent and 68.3 percent (Table 10) households have said that their ownership has increased over productive and household consumer assets respectively. But importantly 27.5 percent households have opined that their ownership has not increased even after becoming members of the SHGs. But the figure for the consumer assets has been smaller at 13.0 percent only.

**Table 10: Changes in household ownership of productive and consumer assets**

Type of use	Distribution of households (In percent)			
	Increase	No change	Decrease	No response
Productive assets	68.3	27.5	1.4	2.8
Households assets	84.6	13.0	1.6	0.8



## 8. Conclusions

The details and extensive analysis of the primary data have enabled us to achieve the objective of the study at hand. The study on the impact of Self Help Group and Bank Linkage Programme in Sonitpur district of Assam has brought in to light many important issues related with it. Empowering the women socially has been the biggest objective of the programme in India. The government wants to create more active participations for women in the society breaking the traditional concept of Indian village women who always keep themselves behind the curtains. The different indicators used to measure the social empowerment of the women after their SHGs are linked with banks under the SBLP have indicated that some progress in that direction has been achieved. Women with their growing economic power can now take part in the various activities within the household and outside. The study has revealed that women are now considered as a major force in decision making in the issues ranging from children's education to expenditure to be incurred on household or social functions. It is very encouraging to see that around 90 percent respondents have expressed that SBLP has able to increase the social empowerment levels. It is also revealed that the SBLP has positive impact upon the self-confidence of women members, their abilities to face problems, control over the use of money by female members, role in decision making by women members, participation in public affairs and ownership on productive and consumer assets. But in spite of that it is also true that most of the household decisions are taken jointly in consultations with the spouse and other family members. Another very important objective of the SBLP has been to increase the employment opportunities for the rural people in general and for the women in particular. The study has suggested that the scheme has able to enhance the possibility for gainful employment for both men women members of the SHGs. But it is seen that more opportunities have been created for the women which obvious as the main target group of the scheme is the women folk. But overall the employment scenario for the SHG members in the rural areas of the district has improved in the post-SHG situation compared to pre-SHG situation.

A good and healthy rate of growth is seen in case of employment generation for the household members in the post-SHG situation compared to pre-SHG time. More employment opportunities have been created for female members compared to male. Though we may notice many positive impacts of the scheme but still it is far away from the ideal situation that everybody likes to see.

The volume of income, employment and access to other minimum requirements has not increased to a satisfactory level. People residing in those areas are still living without the basic minimum needs. It is hoped that the SBLP scheme will help them to access to those services and facilities which they deserve and we has to go a long way before we able to achieve that.

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