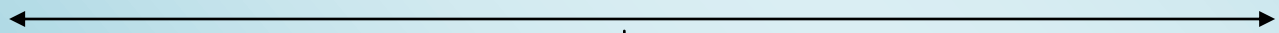


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**MICROFINANCE THROUGH SELF-HELP-GROUPS (SHGS)  
(A STUDY ON SHGS LINKED WITH COMMERCIAL BANKS AT LAKHIMPUR  
DISTRICT OF ASSAM)**

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**ABSTRACT:**

*Microfinance through Self-Help-Groups (SHGs) is a strategy through which small financial services is provided by the financial institutions to the poorer peoples for meeting their general financial needs of day to day life for emergency purposes. In this regard the Commercial banks are playing a vital role in financial inclusion particularly in the rural areas of Assam. Thus the present research paper is an attempt to study a few observations of Self-Help-Groups (SHGs) with special reference to SHGs linked with Commercial Banks (CBs) for the working and performance of SHG members living in the rural areas like Lakhimpur district of Assam. For collecting the primary data six development blocks and from each sample block 10 SHGs (Linked with CBs only) and from each sample SHGs 3 members have been randomly selected (6x10x3=180 respondents). The observation of the present study shows that the CBs have been playing a significant role for the upliftment of the rural people.*

**Key word:** *Commercial Banks, Micro finance and Self Help Group.*

**1. INTRODUCTION:**

Every developing country like India is facing the problem of poverty and is considered as a vital economical problem in the growth of any Nation. For alleviation of poverty, numbers of programmes and policies have been implemented by the Government of India in many times. On the other hand, researches also show that financial requirement is one of the basic needs of the poorer section of the society. Thus the implementation of these poverty alleviation programmes has been very much concentrated by the government now days. In spite of implementing the various developmental programmes by the government, yet the benefits of that programmes are not fully taken by some section of the poor particularly in economically backward district like Lakhimpur. In this regard the role of MFIs and Banks are vital which can provide a small financial help to the needy people in order to access of their socio-economic upliftment. Microfinance to SHGs is the only way for the upliftmen of the poor people living in the rural areas.

Microfinance through Self-Help-Groups (SHGs) is a strategy through which small financial services is provided by the financial institutions to the poorer peoples for meeting their general financial needs of day to day life for emergency purposes. In Assam particularly in Lakhimpur district Asomi, RGVN, and Bandhan are the major performing MFIs with their branch offices in the district. In Lakhimpur district, there are 14042 numbers of SHGs that have linked with Banks and out of which 7285 no.s that have passed Grade-I and 2320 no.s that have

passed Grade-II phase as on March 2012<sup>1</sup>. As per official records of the DRDA, Lakhimpur, 54.0 per cent of the accounts of the SHGs are operated by the Commercial Banks and nearly 63.0 per cent of credit has been disbursed by that Commercial Banks (CBs) in the district. United Bank of India (UBI) has playing the role of Lead Bank in Lakhimpur district as most of the SHGs in the district are linked with United Bank of India (UBI) in the district. Thus, the present research paper has made an attempt to study the performance of SHGs linked with the Commercial Banks (CBs) and also the socio-economic condition of the SHGs members living in the rural areas of Lakhimpur district of Assam.

## 2. REVIEW OF EXISTING LITERATURE:

A good number of studies have been done by researchers on microfinance, SHGs and their role in poverty alleviation and its effect on socio-economic development at different parts of the World. Whereas in Lakhimpur district discernible studies have been done on the impact of SHGs linked with Commercial Banks (CBs) on the socio-economic development of the SHG members.

Study done by *Abiola Babajide (2011)* on the impact of microfinance in access to credit for micro enterprises in Nigeria indicates that Micro Finance Banks (MFBs) have alleviated micro businesses' financing constraints.<sup>2</sup>

Study done by *Muhammad Anu (2009)* on the Grameen Bank (GB) model observed that the model created a good opportunity for expanding the market for finance capital, thereby ensuring GB's spectacular success. However, it failed as a tool for poverty alleviation and empowerment of women<sup>3</sup>.

*Mahajan (2005)* opined that the financial need of the poor people have not fulfilled by the SHG-programme upto their expectation. In this regard, Livelihood Finance is the comprehensive approach to promote sustainable livelihood for the poor, which includes services like savings, credit, insurance service, investment in human capital, provision of infrastructure, risk mitigation, linkage of marketing, forming of various organisations like SHGs etc. According to him the term microfinance should be replaced by the term 'Livelihood Finance'<sup>4</sup>.

*Mansuri (2010)* reported that the SHG-Bank Linkage from NABARD has considered as the best poverty alleviation alternative to reach the poor. He has also reported that the SHG-Bank Linkage Programme of NABARD has the largest micro-financing programme in the world and it has been moving towards the right direction for empowering women<sup>5</sup>.

*Roy (2011)* has reported that the Tripura Grameen Banks in Tripura, Regional Rural Banks in Nagaland, Mizoram and Arunachal Pradesh, United Bank India in Manipur, State Bank of India in Meghalaya,

<sup>1</sup> Records from the Project Director, DRDA, Lakhimpur, Assam.

<sup>2</sup> Abiola Babajide, (2011), "Impact analysis of Microfinance in Nigeria", International Journal of Economics and Finance Vol. 3, No. 4; September, pp. 217-225.

<sup>3</sup> Muhammad Anu, "Grameen and Microcredit- a tale of Corporate Success", Economic & Political weekly, A sameeksha Trust Publication, vol. XLIV, no. 35, August 2009, pp. 35-42.

<sup>4</sup> Mahajan Vijay (2005), "From Micro Credit to Livelihood Finance", Economic and Political Weekly, Vol. XL, No. 41, October 8, pp. 4416-4419.

<sup>5</sup> Mansuri, B.B. (2010), "Microfinancing through Self Help Groups- A case study of Bank Linkage programme of NABARD", APJRB, Sri Krishna International Research & Educational Consortium, Vol. 1, No. 3, December, pp. 141-150.

and Assam Grameen Vikash Bank in Assam have the leading Public Sector Banks which would provided better performance of microfinance as compared to the other public sector banks in the NER<sup>6</sup>.

*Bhuyan (2013)* observes that the SHGs in Lakhimpur district have dominated by the women beneficiaries and most of them are interested only in receiving the subsidy rather than implementing the SGSY scheme. It also observes that weaving activity generated highest number of mandays per beneficiary and thereby increases the income generation as compared to the other activities in the district<sup>7</sup>.

Another study that has been done by *Hazarika (2013)* revealed that SHGs have significant impact on social, economic and political life of the members in Lakhimpur district of Assam.<sup>8</sup>

The above literatures indicate about a few microfinance impact studies done particularly in Lakhimpur district of Assam. Most of the studies done in Assam are hardly made on the SHG-Bank Linkage.

### 3. OBJECTIVES OF THE STUDY:

The major objectives of the present study are:

- 3.1 To look at the scenario of SHGs linked with Commercial Banks (CBS) in the district under study.
- 3.2 To look at the socio-economic scenario of the SHG members before and after formation of the SHGs in the district under study.

### 4. METHODOLOGY:

The primary and secondary data both have been used for the purpose of the present study in order to fulfill the main objectives. The primary data have been collected through field survey and by preparing a well structured questionnaire on the socio-economic issues of the respondents. The primary data have also be supplemented by the data collected from secondary sources like District Rural Development Agency (DRDA), District National Informatics Centre (DNIC), Office of the Block Development, records of Banks, SHGs etc. The secondary data were collected through various books, journals, magazines, relevant documents, reports and newspapers. Six development blocks have been purposively selected for collecting the primary data namely Bihpuria, Baginodi, Karunabari, Nowboicha, Narayanpur and Dhakuakhana development block. By using a simple random sampling method 10 SHGs from each sample development block and from each sample SHGs 3 members have been randomly selected for the purpose of the study. Thus, the total respondents of the study were 180 (6x10x3=180). For analyzing the data simple average method and percentage analysis have been used.

<sup>6</sup> Roy, Arup, (2011), "Microfinance Performance of Public Sector Banks in the NER of India", BIZ n BYTES - a quarterly published Journal of Applied Management & Computer Science , Volume 4, November, pp. 1-18.

<sup>7</sup> Bhuyan, Sunit Kr. (2013), "Employment generation through SGSY: An evaluation in Lakhimpur district". In G.N. Sharma (Ed.), Microfinance and Sustainable Development in North East India, pp. 195-204, New Delhi: Commonwealth Publishers.

<sup>8</sup> Hazarika, Ritu (2013), "Self-Help-Groups and microfinance: A study in Lakhimpur district, Assam". In G.N. Sharma (Ed.), Microfinance and Sustainable Development in North East India, pp. 82-99, New Delhi: Commonwealth Publishers.

## 5. POSITION OF SHGS LINKED WITH COMMERCIAL BANKS (CBs) IN LAKHIMPUR:

An attempt has been made by the researcher to look forward the position of the performance of individual banks among the commercial banks for SHG-Bank Linkage in the district under study. The position of SHGs that have been linked with the commercial banks in the district is depicted in **Table 1** below:

**Table 1. Position of SHGs Linked with Commercial Banks in Lakhimpur District (As on March 2012)**

Sl. No.	Name of Banks	No. of SHGs having SB A/C	Percentage
1	State Bank of India (SBI)	1483	31.73
2	United Bank of India (UBI)	2196	46.98
3	Allahabad Bank	785	16.80
4	Bank of Boroda	69	1.48
5	Indian Bank	42	0.90
6	UCO Bank	99	2.12
	<b>Total</b>	<b>4674</b>	<b>100.00</b>

**Source:** Official records of the Project Director, DRDA, Lakhimpur.

It is observed from the **Table 1** that there are six major commercial banks engaged in linking the SHGs with bank in the district under study namely the SBI, UBI, Allahabad Banks, Bank of Baroda, UCO Bank and the Indian Bank. Amongst the six commercial banks the highest number of SHGs that have linked with bank in the district is the United Bank of India (UBI) as observed in the above table. 46.98 per cent of the SHGs are opened their accounts with the UBI which is much higher than any other commercial banks in Lakhimpur district. It is because of thus the UBI is working as the lead bank in the study district. 31.73 per cent of the SHGs are opened their accounts with State Bank of India (SBI), 16.80 per cent with Allahabad Banks, 2.12 per cent and 1.48 per cent with UCO bank and Bank of Baroda and only 0.90 per cent of SHGs have opened their accounts with Indian Bank that has been reported by the Project Director, DRDA, Lakhimpur as on 31<sup>st</sup> March 2012.

## 6. BLOCK WISE POSITION OF SHGS LINKED WITH COMMERCIAL BANKS (CBS) IN LAKHIMPUR DISTRICT:

The SHGs that have been registered under all the development blocks in the district are linked with different banks. As per official records of DRDA, there are as many as 8756 women SHGs that have an account with the banks in the study district. It is also observed that the performance of commercial banks in regards to linking the SHGs to the banking system in the district is satisfactory. More than 50 per cent of the SHGs are having a Savings Bank (SB) Accounts with commercial banks as reported by the DRDA, Lakhimpur, which is followed by Assam Grameen Vikash Bank with 34.80 per cent and only 11.82 per cent SHGs are having a SB Accounts with Co-operative Banks in the district under study. It clearly indicates that the Commercial banks are leading in the district Lakhimpur so far as SHG-bank linkage is concerned.

The block wise position of SHGs that have been linked with the commercial banks in the district is shown in **Table 2** below:

**Table 2. Block wise and Bank wise Position of SHGs Linked with Commercial Banks in Lakhimpur District (As on March 2012)**

Sl. No.	Name of Banks	Narayan pur	Bihpuria	Nowboicha	Karunabari	Telahi	Lakhimpur	Baginodi	Dhakuakhana	Ghilamora	Total
1	State Bank of India (SBI)	0 (0.00)	121 (22.45)	185 (20.02)	932 (57.94)	95 (12.84)	113 (18.52)	25 (3.12)	12 (1.13)	0 (0.00)	1483 (16.94)
2	United Bank of India (UBI)	126 (8.34)	48 (8.91)	240 (25.97)	81 (5.07)	162 (21.89)	116 (19.02)	556 (69.33)	335 (31.60)	532 (55.30)	2196 (25.08)
3	Allahabad Bank	246 (16.28)	99 (18.37)	0 (0.00)	92 (5.74)	0 (0.00)	73 (11.97)	0 (0.00)	13 (1.23)	262 (27.23)	785 (8.97)
4	Bank of Boroda	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	69 (9.32)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	69 (0.79)
5	Indian Bank	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	42 (6.89)	0 (0.00)	0 (0.00)	0 (0.00)	42 (0.48)
6	UCO Bank	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	60 (9.84)	39 (4.86)	0 (0.00)	0 (0.00)	99 (1.13)
7	Assam Grameen Vikash Bank (AGVB)	962 (63.67)	73 (13.54)	359 (38.85)	386 (23.99)	312 (42.16)	165 (27.05)	141 (17.58)	505 (47.64)	144 (14.97)	3047 (34.80)
8	Assam Co-operative Apex Bank	177 (11.71)	198 (36.73)	140 (15.15)	117 (7.26)	102 (13.78)	41 (6.72)	41 (5.11)	195 (18.40)	24 (2.49)	1035 (11.82)
	<b>Total</b>	<b>1511 (100.00)</b>	<b>539 (100.00)</b>	<b>924 (100.00)</b>	<b>1608 (100.00)</b>	<b>740 (100.00)</b>	<b>610 (100.00)</b>	<b>802 (100.00)</b>	<b>1060 (100.00)</b>	<b>962 (100.00)</b>	<b>8756 (100.00)</b>

Source: Official records of the Project Director, DRDA, Lakhimpur district.

Note: ( ) represents the percentage share of the total.

It is observed from the **Table 2** that the highest percentage of SHGs, that is, 69.33 per cent SHGs that have opened their bank accounts with UBI in Baginodi Development Block which is followed by Narayanpur Block with 63.67 per cent linked with AGVB, Karunabari Block with 57.94 per cent SHGs linked with SBI. The table further reveals that among the different banks the commercial banks are playing a vital role linking the SHGs particularly the women SHGs with banks for providing credit. The AGVB has ranked 2<sup>nd</sup> followed by the Co-operative Banks in the district. The performance of Indian Bank and the Bank of Baroda are quite low as compared to the other Banks for providing the bank loan to the SHGs in the district.

## 7. SOCIO-ECONOMIC CONDITION OF THE SHG MEMBERS AT THE LAKHIMPUR DISTRICT OF ASSAM:

### 7.1 Live Stock Position of the Household of the Respondents:

The improvement in the economic condition of the respondents has been measured in terms of livestock position during the course of study. The relevant data relating to the livestock holding position of the household of the respondents is presented in **Table 3**.

**Table 3. Distribution of the Respondents' Household according to Livestock Position**

Sl. No.	Type of Livestock	No. of respondents' household	
		Pre- SHG Period	Post-SHG Period
1	No livestock	144(72.0)	0(0.0)
2	Boar (Pig)	16(08.0)	90(45.0)
3	Cows/Buffalo	24(12.0)	122(61.0)
4	Poultry (Hens)	8(4.0)	26(13.0)
5	Duck	6(3.0)	40(20.0)
6	Goats	6(3.0)	20(10.0)
7	Others	0(0.0)	10(5.0)
	<b>Total</b>	<b>55(27.5)</b>	<b>*308(154.0)</b>

*Source: Compiled from field survey.*

*Note: The figures given in parentheses indicate percentages of no. of sample SHG Members.*

*\* Total no. of respondents is differing due to one or more responses received from the respondents.*

It reveals from the above table that most of the respondents who joined SHGs in the district are from small farmer family and mostly depend on traditional agriculture for livelihood. In their households, as observed, the rate of cow and buffalo rearing is much higher than other livestock. Along with the cow and buffalo the respondents also involved in piggery activities, where 90 respondents, as revealed, have purchased boar in their households for increasing their incomes which was only 16 before the formation of SHG. The livestock holding position in regard to duckery, poultry and goatary has also increased from 3.0 to 20.0 per cent, 4.0 to 13.0 per cent and 3.0 to 10.0 per cent households respectively at the time of survey. It is also observed that there is not a single responding household without livestock holding in the district under study after joining the groups.



## 7.2 Other Economic Condition of the Household of the Respondents:

**Table 4** reveals the picture of holding other physical assets by the respondents. It helps the researcher to understand the other changes incorporated in the economic condition of the respondents' households particularly after joining the SHGs, which has significantly influenced the life style of the respondents in the district under study.

**Table 4. Distribution of the Respondent's Household according to Availability of other Physical Assets/Domestic Appliances**

Sl. No.	Physical Assets/Domestic Appliances	No. of respondent's household	
		Pre-SHG Stage	Post-SHG Stage
1	Pucca House	18(9.0)	66(33.0)
2	Pucca Sanitation	6(3.0)	70(35.0)
3	Bicycle	4(2.0)	32(16.0)
4	Vehicle	0(0.0)	2(1.0)
5	T.V./Video	6(3.0)	60(30.0)
6	Radio	20(10.0)	6(3.0)
7	Sewing Machine	2(1.0)	4(2.0)
8	Satellite dish (Dish T.V., Tata Sky etc.)	2(1.0)	62(31.0)
9	Music System	12(6.0)	34(17.0)
10	Utensil	24(12.0)	68(34.0)
11	Refrigerator	0(0.0)	2(1.0)
12	Mixer/Filter	0(0.0)	30(15.0)
13	Cell-phone	4(2.0)	130(65.0)
14	Fan	6(3.0)	90(45.0)

*Source: Compiled from field survey.*

*Note: The figures given in parentheses indicate percentages of no. of sample SHG Members.*

*\* Total no. of respondents is differing due to one or more responses received from the respondents.*

It is inferred from the **Table 4** that at the time of formation of the SHGs only 9.0 per cent and 3.0 per cent respondents have pucca house and sanitation facilities. But after joining the SHGs it has increased to 33.0 and 35.0 per cent respectively. As far as the other assets were concerned, 40.0 per cent respondents were having physical assets and domestic appliances in their households before joining the groups. But after joining it is increased 260.0 per cent. Infact, the use of radio has decreased from 10.0 per cent to 3.0 per cent, it is because of use of increase of television sets (T.V.s) in their households. Among the different assets, the most used asset is the cell-phone which has increased from only 2.0 per cent to 65.0 per cent at the time of formation. It is followed by fan, utensils, T.V. & satellite dish, music system, bicycle, mixer, filter, radio, sewing machine etc. After joining the SHGs and with the increased income 1.0 per cent household of the respondents have purchased two-wheeler for their domestic purposes.

### 7.3 Improvement in Social Factors of the Respondents:

The socio condition of the SHG members at the study district is understood with the help of the members' improvement in their socio status after joining the group. The relevant data are depicted in **Table 5** as below:

**Table 5. Improvement in Social Factors of the Respondents (Multiple Responses)**

Sl. No.	Social Impact	Pre-SHG stage	Post-SHG stage
1	Better improvement in living standard	61(30.5)	139(69.5)
2	Better improvement in Self dependence	63(31.5)	113(56.5)
3	Equal participation in family decisions with the husbands	59(29.5)	96(48.0)
4	Well recognition in the household	48(24.0)	122(61.0)
5	Better schooling of the children	55(27.5)	122(61.0)
6	Actively participated in social services	22(11.0)	60(30.0)
7	Awareness about various Govt. schemes	40(20.0)	177(88.5)
8	Improve in Literacy (e.g. able to read, sign etc.)	42(21.0)	191(95.5)
9	Building higher confidence level	39(19.5)	140(70.0)
10	Improvement in inter-personal relationships	74(37.0)	125(62.5)
11	Reduction in class biases	20(10.0)	25(12.5)
12	Well recognition in the community	20(10.0)	165(82.5)
13	Reduction in gender inequalities	33(16.5)	46(23.0)
14	Improvement in communication skill	50(25.0)	168(84.0)

*Source: Compiled from field survey.*

*Note: The figures given in parentheses indicate percentages of no. of SHG members.*

It is observed that a good number of members, that is, 95.5 per cent respondents have improved their literacy position after joining the group. With that increased knowledge they are now able to provide better schooling facilities to their children. 88.5 per cent respondents also aware about the new developmental schemes introduced by the government. 48.0 per cent of the respondents felt that they are now equally taken important decisions and issues connecting with their families including husbands. 56.5 per cent and 62.5 per cent of the respondents now feel good with regard to self dependency and improvement in their inter-personal relationship respectively. The standard of living of the respondents in all respects is also increased after joining the group. The class biasness in the society is also reduced in the district as 12.5 per cent respondents are opined in this regard. The respondents have also improved their communication skill, and started active participation in different social activities particularly after joining the SHGs in the district under study.

### 7.4 Improvement in Economic Factors of the Respondents:

Another effort has been made by the researcher to study the impact of SHG activities on the economic status of the respondents through microfinance in the study district of Lakhimpur. The relevant data in this regard is presented in **Table 6**.

**Table 6. Improvement in Economic Factors of the Respondents (Multiple Responses)**

Sl. No.	Economic impact	Pre-SHG stage	Post-SHG stage
1	Increase in savings	38(19.0)	199(99.5)
2	Repayment of bank loan (instalments) in time	20(10.0)	192(96.0)
3	Economically independent	26(13.0)	80(40.0)
4	Control over financial resources of the households	36(18.0)	118(59.0)
5	Own premises/land to run the business	11(5.5)	26(13.0)
6	Better access to the credit facility	24(12.0)	138(69.0)
7	Improvement in food consumption pattern	49(24.5)	179(89.5)
8	Better access to health services	24(12.0)	179(89.5)
9	Asset creation	29(14.5)	96(48.0)
10	Family dependence to money lenders	196(98.0)	24(12.0)
11	Better access to modern technologies	7(3.5)	22(11.0)
12	Better expansion of the business	36(18.0)	158(79.0)

*Source: Compiled from field survey.*

*Note: The figures given in parentheses indicate percentages of no. of SHG members.*

It is observed from the above **Table 6** that 99.5 per cent respondents have opined about their increased in saving behaviour and thus have repaid their bank loan in time to the bank. 69.0 per cent of are opined about better access to the credit facilities after joining the group, where 59.0 per cent of the respondents have control on their financial resources and households which was only 18.0 per cent before joining the groups. On the other hand 89.5 per cent of the respondents have changed their food consumption pattern and are able to improve their food, health & hygiene care habits in their family. It also reveals from the table that, around 88 per cent respondents have minimized their family dependence on moneylenders and are able to be economically independent after joining the groups. The study also noticed that instead of having own premises to run their activity to 13.0 per cent respondents in the district, 79.0 per cent of the total respondents are able to expand their business in the district. In regards to introduction of the modern technologies 11.0 per cent respondents have opined about better access to new technologies. Thus the study reveals that the respondents have economically benefited after joining the SHGs in the district under study.

## 8. CONCLUSION:

The analysis of the study reveals that the SHG members are good recognized not only in the household but also in the community. They have shown improvement in literacy, awareness on governmental schemes, improvement in communication skills, participation in different social activities, better schooling to children, reduction in gender inequalities, improvement in self-dependence, inter-personal relationship, reduction in class biasness and equal participation in the decisions with their husbands in the families which have ultimately provided better standard of living with family recognition in the district under study. It is thus the paper concludes

that the Commercial Banks are performing well in order to fulfill the small financial needs of the rural people through SHGs in the district under study.

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