

Progress of SHG Bank Linkage Programme in Assam: An Analytical Study**Julkarnain Ahmed**

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Abstract

The Self Help Group Bank Linkage Programme (SBLP) has emerged as the largest microfinance programme in the world. SHG-Bank linkage has been considered one of the important instruments to uplift the marginalized section of people who have been living below poverty line. In view of the growing importance of SBLP as a tool of poverty reduction, the present study intends to shed light on the issues of outreach, sustainability, efficiency and fund disbursement of SHG bank linkage programme in Assam based on the available relevant secondary data. The results of the study show that the operation and popularity of SHG- Bank linkage programme has been predominant in certain districts of Assam and thus indicating spatial preferences. From the study it is observed that SHG- Bank Linkage Programme has made tremendous strides in Assam over the past few years and have taken many praise worthy initiatives to walk more with the poor and needy classes.

Keywords: Microfinance, SHG- Bank Linkage Programme, Financial Sustainability, Outreach.

JEL Classification: C01, C21, G41, M38.

1. Introduction

Microfinance has received considerable attention among researchers, policymakers and financial service providers. It has been considered as a powerful instrument for achieving the objectives of financial inclusion and poverty reduction, enabling the rural poor to increase their income opportunities and reduce economic vulnerability. The Self-Help Group (SHG)-Bank linkage programme, implemented by the National Bank for Agriculture and Rural Development (NABARD) since 1992, has become the dominant model of micro-finance in India in terms of both number of borrowers and bank loans disbursed.

The failure of formal institutions to serve the rural poor effectively has led to a review and look at the informal financial systems and lending groups. Over the past few decades several informal and innovative approaches in financing the poor in a sustainable manner have been experimented in many developing countries. The origin of SHG is the Brain

Child of Grameen Bank of Bangladesh, which was founded by Professor Mohammad Yunus of Chittagong University in the year 1975. This is exclusively established for the poor. The term microfinance refers to the means by which poor people convert small amount of money into a large one. Microfinance holds a big promise to generate income and employment and alleviate poverty in developing countries. This in turn, can have positive social effects at different levels starting from the national to regional, regional to community and ultimately at personal level. All microfinance institutions (MFIs) contribute at all levels and with the same strength. On the contrary, it is equally important to constantly monitor and also observes potential negative impacts, such as over-indebtedness of clients or risk of corruption and illegal use of credit. At the same time, it is to be understood that microfinance is not the solution to all problems in developing countries but it is the means for the solution of some problems in developing countries. It should focus on economically active poor who can afford to borrow and repay money as part of their normal budget and who are not living in an emergency situation.

SHG bank linkage (SBL) programme was started in India on the basis of recommendation of S.K.Kalia committee, (1992). NGO-MFIs have been playing significant roles in supporting and nurturing SHGs by not only extending credit or other financial services to SHGs but also in many ways.

The Self help groups (SHG)-Bank linkage programme has emerged as the largest micro credit programme in the world. Different phases of this programme are being implemented by the commercial banks, cooperatives, and regional rural banks. SHG-Bank linkage model was initiated with the prime objectives of developing supplementary credit facility to rural unreached poor.

2. Concept of SHG Bank Linkage Model

Self-Help Group Bank Linkage Programme (SBLP) is a step to bring the “unbanked” economically weaker sections into the formal banking system and to inculcate thrift and credit habits. Typically this segment of population belongs to lower income they used to meet their financial needs through limited informal sources such as money lenders, traders, relatives and friends, etc. In India Self-Help Group Bank linkage (SBLP) is a holistic programme launched by NABARD in the year 1992 as a pilot project and mainstreamed in 1996 to link unorganised in to formal financial sector. It is an important strategy by NABARD in promoting financial inclusion for inclusive growth and attacking poverty for rural poor in India. The programme is helpful in mainstreaming the poor specially women in educating the banking system in rural areas. Two major bodies has been playing vital role for the development and implementation of the SHG programme. The first one is SHG promoter called ‘Self Help Promoter Institutions’ (SHPIs), usually promoted by NGO’s who brings people together to form groups and work with it. The second one is the financial service provider, usually banks that ensures proper appraisal of SHG, provide a platform to access saving and credit facilities with proper monitoring. Under this programme SHGs are created through different models:

- **Model I- Bank- SHG Association:** In this model, the banks play the dual role of promotion of SHGs and also provide credits to SHGs.
- **Model II- Bank- SHGs with active support of NGOs:** In this model banks directly provide loan to SHGs with recommendation of the NGO. Under this model, the NGOs and other agencies play the role of facilitator; NGOs and other agencies provide training to the clients for awareness building, entrepreneurship and skill development, introduce saving and internal lending, helps in maintenance account and linked them with the bank for credit requirement.
- **Model III- Bank-NGO and SHG Association:** In this model Bank gives loan to the NGOs for lending the SHGs. In this model NGOs are legally responsible for repayment and bear the risk of non-repayment. Moreover working as facilitator the NGOs also work as financial intermediary.

SHG Bank Linkage Programme has now become the largest community based microfinance initiative with 85.77 lakh SHGs as on 31 March 2017 covering more than a hundred million rural households. There was a net addition of 6.73 lakh savings linked SHGs during 2016-17, a major portion, viz., 70.4 per cent from priority states. It indicates the urge for connecting the poor households in less developed states with the development process through SHG-BLP. The domain of SHGs consists of 85.4 per cent women groups and is the mainstay programme for empowerment of the poor rural women in the country.

This backdrop motives us to undertake the present research. The *objective* of the study is twofold, initially an attempt has been made to study the financial scenario and coverage of microfinance programme in Assam and then the paper tries to assess inter district comparison of microfinance programme in Assam.

3. Review of related literatures

Microfinance helps the rural poor to improve their life standard and fulfill their credit needs. SHGs are new innovation in the field of rural economic development, to finance the rural marginalized sections of people and also to satisfy their credit needs. This in turn will help to transform the rural economy by way of improving the economic condition of each and every individual member of the SHG in the rural areas apart from providing scope for women empowerment. SHGs play a vital role in economic empowerment, micro- finance through bank linkages in collaboration with NGOs and contribute to the rural economy. . Pitt, and Khandker, (1998), Stated that formal credit institutions like commercial banks do not cater to the credit need of rural poor due to, inter alia, perceived high risk of default, high transaction costs associated with small loans and savings deposits, information asymmetry and the lack of proper collateral among the poor borrowers. Amboodiri and Shivani, (2001), analyse the potential role of SHGs in Gujrat in terms of its weakness, strength and threat. Anjuman and Alaghmoni, (2001), have undertaken a study in Madurai district of Tamil Nadu with the objective of assessing the economic, social and institutional impact of microfinance through SHGs.

The case study has early indicated that if the group formation is correct, there would then be positive impact on all these above aspects. Dasgupta, (2001), focuses on some of the benefits of these groups, viz., remarkable empowerment of poor women, access to the required amount of credit and savings mobilized by the poor, matching the demand and supply of credit structure and opening of new market for financial institutions. Sinha and Patole (2002), point out that the core feature of SHGs is the voluntary savings by the members which is initially used to finance credit requirements of members. Chakrabarti, (2004), in his study, describe how all decisions on group contributions, loan sanction, interest rates on loans, repayment schedules, etc., are made through unanimous resolution drawn at group meetings. He also refers to the important and crucial role of Self Help Promoting Institutions (SHPI) in formation and nurturing of SHG's. Satish (2005), in his study finds that the first official interest in informal group lending took shape during 1986-87 on the initiative of NABARD and Self Help Group (SHG) was considered as the most successful channel for delivering of microfinance. He states that SHGs are formed around the theme of saving and credit. Unlike in the case of Grameen Model, the SHG completely controls the use of its funds. It is left to the women to decide the rate of interest at which they lend to members. Nair (2005) in her study points out that SBLP is the most successful in the microfinance sector. NABARD (2005), in its study analyses the role of SHG in delivering micro-credit. These studies find out that SBLP has emerged as the largest microfinance outreach programme in the world. Thus SBLP has become the answer of the poor to the formal banking system in availing credit, in a sustainable and cost effective manner. Thus, the SHGs have become regular component of the Indian financial system since 1996. According to Rangarajan (2005) SHG is a savings and credit group with 10-20 numbers who belong to same savings to a common fund managed by the members themselves.

4. Data Source and Methodology

In this section, we are going to discuss the data sources of the present study and methodology utilized for analyzing the said objectives of the study.

4.1. Data Source

The present study is based on secondary data whose sources mainly include National Sample Survey Organization (NSSO) Reports, Census Reports, Annual Reports of Ministry of Rural Development of Government of Assam, and Annual Statistics on SHG-bank Linkage Programme by NABARD and various statistics on microfinance provided by different organizations. Beside this, some information are also collected from various published and unpublished data sources that are available in different journals and government reports. In order to study the basic economic features of Assam, various statistical information are collected from Census of India (2011), Economic Survey of Assam (various issues) and report of NSSO, (various rounds). The evaluation of progress of the SHGs credit programme in Assam is conducted by using the secondary data

compiled from the annual statistics given by NABARD on the progress of SHG -bank Linkage Programme in the country, 2016-17 and various issues of Statistical Hand Book of Assam. Above all, the present study also uses statistical information published in various journals, published and unpublished reports of government bodies and individuals.

4.2. Methodology

The descriptions and explanations concerning the growth and progress of the SHG Bank linkage schemes have been analyzed and portrayed in terms of simple tables and charts and standard tools like averages.

5. Empirical Results

In this section, we are going to discuss the results related to the said objectives.

5.1. Demographic and Economic Scenario of Assam

Assam the state of blue hills red river is the gateway of northeastern states has vast natural resources, rich in flora and fauna, rivers and wild life sanctuaries etc. Assam is located to the south of the eastern Himalayas. Assam comprises the Brahmaputra and the Borak river valleys and the Karbi Anglong and the North Cachar Hills. The average area of Assam is 78,438 square kilometers (30,285sq.mtr.). Assam is surrounded by Arunachal Pradesh, Nagaland, Manipur, Mizoram, Tripura and Meghalaya. Assam also shares international borders with Bhutan and Bangladesh. The state has 33 districts, 67 sub-divisions and 219 blocks. As per Census of India, (2011), the population of Assam is 3.12 crores of which 1.60 crores are males and 1.52 crores are females. The decadal (2001-2011), growth rate of population is 1.69. As per Census, (2011), population density is 397 populations per sq km. The rural and urban population is 85.9 per cent and 14.08 per cent respectively. Sex ratio is 954 female over per 1000 male population. The state is bordering with seven states, viz., Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and West Bengal and two foreign countries Bangladesh and Bhutan respectively.

Figure-1: Map of Assam

Source: Maps of India, Google Map

In the above map, different districts of Assam are shown. Hojai district is recently originated which is divided from the Nagaon district in the year 2015. Now the Hojai district is located in the taller portion of Nagaon district near Diphu, Karbianglong and Dima Hasao. Moreover primary survey ensures that almost in all the districts Swarnjayanti Gram Swarozgar Yojana (SGSY) scheme are available and the microfinance scheme is executed through Swarnjayanti Gram Swarozgar Yojana (SGSY). SGSY was launched on April, 1, 1999 to assist 'Swarozgaris' (Self employees). Total investment under the SGSY is in different districts of Assam Rs. 42,168,42 crore comprising of 28,824.53 crore as credit and subsidy (Ministry of Finance, 2013). SHG-Bank linkage programme through SGSY was highest in Morigaon district and was lowest in Hailakadi district.

Agriculture and allied activities in Assam have been overriding importance as the source of livelihood to its people. Agriculture contributes more than one fourth (26.19 per cent) to the State's Net Domestic Product (NSDP) and supports about 70 per cent of its population. The net cropped area of the state is 27.53 lakh hectares against gross cropped area of 39.57 lakh hectares. But the average operational agricultural holding is very small, viz., 1.14 hectares only. Industrial scenario of Assam is still backward having only four oil refinery and large industries are still totally absent. The average annual growth rate of the industrial sectors of last four years (2012-2016) was 4.39 per cent in Assam (Economic survey of Assam). The prospect of service sector in Assam is also not in appraised worthy position. Still the economy of Assam is predominantly dominated by

agriculture but its contribution to the State Domestic Product (SDP) is very poor. Agricultural sector of the state is largely depends upon monsoon and only 13.33 per cent of the gross cropped area has been irrigated.

As per the Economic Survey of Assam (2016-2017) the State Gross domestic Product GSDP at constant (2011-12) prices for the year 2015-16 is estimated at Rs. 179594.73 crore as against Rs.166708.85 crore for 2014-15 showing a growth of 7.73 per cent which is lower than the estimated growth of 7.88 per cent in 2014-15. The per capita income of Assam (2015-16) at constant (2011-12) prices is estimated at Rs. 48556.00 as against Rs. 45692.00 in 2014-15 reflecting a growth rate of 6.27 per cent and 6.26 per cent respectively. The sector-wise growth of GSDP of Assam is presented in table 1.

Table 1: Sector wise Growth of SDP for Assam, 2015-2016

Sector	Growth of GDP at constant (2011-20012) in (%)
Agriculture, Forestry and fishery	3.88
Industry	9.41
Service	8.21

Source: Economics Survey of Assam, 2016-2017

The table discloses that the share of agricultural sector is very poor in the state GDP as compared to industrial and service sector but large numbers of state's population is still depending upon agricultural.

5.2. Financial Scenario of Assam

A good economic scenario of a state can be realized by well equipped financial system. Bank has been playing prominent role in deposit and credit mobilizing. Banking outreach has been increased at substantial rate by opening up of new branches. The number of reporting bank offices of all scheduled commercial banks in Assam has been increased from 1262 as on March 2007 to 2177 as on March 2016. With the increase in the bank networking, the dependency rate on per bank in Assam has been decreased at considerable rate over the years and reduced from 62.15 Sq.km as on March 2007 to 36.03 Sq.km as on March 2016. As such average population covered per bank branch in Assam was calculated at 14.33 thousand (based on Population Census 2011) as on March, 2016 compared to all India average of 9.1 thousand during the same period. At the end of March, 2016, there were 2177 bank offices, of which, 48.0 per cent bank offices were located in rural, 29.0 per cent were in semi-urban and 23.0 per cent were in urban areas. The number of schedule commercial bank of Assam as well as India and the trend of deposits and credits over the period of last 10 years are shown with the help of table 2.

Table 2: Growth of scheduled commercial banks of Assam and India

Year	No. Of bank offices		Deposits (Rs. In Crores)		Credits (Rs. In Crores)	
	Assam	India	Assam	India	Assam	India
2007	1262	70711	25757	2598823	11154	1949567
2008	1317	74326	31666	3228817	13057	2394566
2009	1369	79058	39427	3937336	15115	168977
2010	1434	83997	49545	4601926	18311	3345619
2011	1504	89110	59010	5426510	21053	4076868
2012	1575	96059	67455	6174147	25171	4821527
2013	1682	104647	77730	7051332	28576	5506496
2014	1861	115822	85069	8028220	31713	6264290
2015	2047	125822	97378	8922111	35911	6878472
2016	2177	13257	1037921	9659968	42671	7520929

Source: Economic survey of Assam 2016-2017

The table-2 reveals that the number of bank office has increased in Assam at considerable manner during the time period 2007 to 2016. In the year 2007 it was 1262 only, but at end of the financial year 2016 it has increased to 2177, the growth is almost 72.50 per cent. On the other hand credit and deposit rate is also better over the years.

Bank group wise schedule commercial bank in Assam up to March 2016 is presented in table-3. The table reveals that the SBI and its associate banks are performing at a satisfactory rate in terms of both credit and deposit amount.

Table 3: Bank group wise Schedule Commercial Bank in Assam (upto, March 2016)

Bank Group	No. Of Offices	Credits (Rs. In crores)	Deposits (Rs. In crores)
Nationalise Banks	401	47409	16769
State Bank of India and its Associates	344	39693	14754
Foreign Banks	2	168	107
Regional Rural Banks	465	7932	4446
Privet sector Banks	265	8592	6595
All Schedule Commercial Banks	2177	103794	42671

Source: Economic Survey of Assam 2016-2017

Amount of credits and deposits are higher in nationalised banks as compared to other banks such as foreign banks and privet commercial banks.

5.3. Microfinance in Assam

Since early 1990s, two microfinance models were initiated in Assam namely MFI and SHG. NABARD has been the pioneer in the working of microfinance in the state by providing various facilities. In Assam microfinance movement got its momentum in the late 1997 in true sense. The District Rural Development Agency (DRDA) is the major organ at the district level to promote and implement various rural development programmes in the state. NABARD has also provided helping hand to Regional Rural Banks (RRBs) and SBI to support NGOs, bank branches. SHG- Bank linkage programme got a big boost in Assam after the entry of DRDA in the promotion of SHG. National Rural Livelihood Mission (NRLM) which has come in to effect by restricting SGSY from 1st April, 2013 with the objective to promote women SHGs. During 2015-16, number of women SHG formed was 8540 against the target of 8014 SHGs and 6330 SHGs received revolving fund during the year against the target of 6419. Till the end of March 2016 total 541292 SHGs have been bank linked in the state out of which 224707 SHGs were credit linked. Cumulative scenario of bank linked SHGs are presented in the table 4.

Table 4: Self Help Groups Financed By Banks (Rupees in Lakh)

Year	Total Banked Linked SHGS		Deposit Linked		Credit Linked	
	Number	Amount	Number	Amount	Number	Amount
2006-2007	230902	58040.52	121474	5261.61	109428	52778.91
2007-2008	257863	57417.70	142147	60044.72	115716	51372.98
2008-2009	305132	77365.49	166740	7485.51	138392	69879.98
2009-2010	374745	92724.79	210892	9123.46	163855	83601.33
2010-2011	433954	118051.17	240032	11195.29	193922	106855.88
2011-2012	499183	139741.00	272822	10928.00	226361	128813.00
2012-2013	540566	164138.86	281018	12228.9	259548	151909.96
2013-2014	589268	175686.05	319417	15092.27	269851	160593.78
2014-2015	568225	157395.13	319423	13487.17	248802	143907.76
2015-2016	541292	131002.38	316585	10254.68	224707	120747.70

Source: Economic Survey of Assam, 2015-2016

The table reveals that the total number of SHG has increased from 230902 lakh in 2006-2007 to 541292 lakh at the end of the March, 2016. Increase in deposit linked was tremendous over the years which are Rs. 10254.68 lakh in 2015-2016 from 5261.61 lakh in 2006-2007. On the other hand credit linked has also increased from Rs. 52778.91 in 2006-2007 to Rs. 120747.70 lakh at the end of the March, 2016

Swarnajayanti Gram Swarajgar Yojana (SGSY) has been playing a significant role in the progress of SHG- Bank linkage programme in Assam. SGSY is the mother programme of all most all the poverty alleviation programme in Assam. Up to the end of March 2016, about 2.25 lakh SHGs have been covered under the realm of bank credit in the state out

of which 1.13 lakh SHGs have been covered under SGSY programme. Cumulative progress of SHG-Bank linkage programme under SGSY shown in the table 5.

Table 5: SHG-Bank Linkage under SGSY

Year	Total credit linked SHG		Credit linked under SGSY	
	Number	Amount	Number	Amount
2006-2007	109428	5277.91	54735	36549.70
2007-2008	115716	51372.98	54790	31006.57
2008-2009	138392	69879.98	69144	45898.88
2009-2010	163855	83601.33	84678	55161.36
2010-2011	193922	106855.88	69144	74784.46
2012-2013	226361	128813.00	102166	94423.50
2103-2014	259548	151909.96	123478	106687.46
2014-2015	269851	160593.78	134107	105503.75
2015-2016	248802	143907.96	139340	92746.31
2106-2107	224707	120747.70	123055	78666.13

Source: Economic survey of Assam, 2016-2017.

From the table-5 it is clear that the number of Credit linked SHGs under SGSY reduced to 224707 during the year 2016-2017 at same time total credit amount has also been reduced by 120747.70 crore.

5.4. District wise working SHGs in Assam

The coverage of microfinance programme can be realised with the number of working SHGs in the state. The total numbers of working SHGs are presented with the help of table-6. The table includes both intensive and non-intensive blocks. After the initiative of National Rural Livelihood Mission number of working SHGs have increased at a considerable extent. NRLM has taken initiative with SRLM to revive existing working SHGs which are under vulnerable condition. The table shown that NRLM has been working as a pioneer in reviving the SHGs and even NRLM has been providing helping hand in forming new SHGs.

Table 6: District level working SHGs

S.N	District Name	SHGs Type				Total Members
		New	Revive d	Pre- NRL M	Sub Total	
1	BAKSA	2046	5251	2277	9574	106510
2	BARPETA	2623	5976	1328	9927	106767

3	BISWANATH	2694	3608	1243	7545	79275
4	BONGAIGAON	2673	2925	394	5992	66055
5	CACHAR	2826	3282	781	6889	71790
6	CHARAIDEO	1638	2246	734	4618	48063
7	CHIRANG	2637	1632	60	4329	47744
8	DARRANG	4077	3155	1390	8622	93614
9	DHEMAJI	2829	3535	443	6807	70726
10	DHUBRI	2453	6910	981	10344	112835
11	DIBRUGARH	1913	5228	430	7571	78981
12	DIMA HASAO NORTH CACHAR HILLS	821	537	137	1495	15718
13	GOALPARA	3426	3159	357	6942	73059
14	GOLAGHAT	3087	4709	1415	9211	94981
15	HAILAKANDI	3016	1189	46	4251	43895
16	HOJAI	2549	3214	341	6104	66092
17	JORHAT	2487	4294	939	7720	80747
18	KAMRUP	3064	10063	1594	14721	162634
19	KAMRUP-METRO	1511	1032	103	2646	27310
20	KARBI ANGLONG	1820	3279	1069	6168	65442
21	KARIMGANJ	2636	3443	354	6433	68346
22	KOKRAJHAR	3571	3133	146	6850	74577
23	LAKHIMPUR	1348	3924	2419	7691	79434
24	MAJULI	740	1225	493	2458	26996
25	MORIGAON	2165	3422	2112	7699	78896
26	NAGAON	6531	7227	2110	15868	164957
27	NALBARI	1719	5130	1549	8398	86738
28	SIVASAGAR	1080	4090	1165	6335	68065
29	SONITPUR	3414	3673	1806	8893	91371
30	SOUTH SALMARA-MANKACHAR	1163	1571	894	3628	37485
31	TINSUKIA	3968	3125	748	7841	82305
32	UDALGURI	3843	3746	2200	9789	111521
33	WEST KARBI ANGLONG	1518	1140	135	2793	30870
	TOTAL	83886	120073	32193	236152	2513799

Source: <https://nrlm.gov.in>

From the table-6 it is clear that among 2513799 working SHGs in Assam the share of Nagaon is the highest, that is, 1,64,957 followed by Kamrup(Rural) 1,62,634, Udalguri 1,11,521 respectively. Dima Hasao North Cachar hills has the lowest number of working SHGs, viz., 15,728.

Table-7: District Level Fund Disbursement of SHG in Assam (From 01-04-2016 to 01-01-2018).

S.N	DISTRICTS	Total SHG	RF		CIF	
			No	Amount (in Lk)	No	Amount (in Lk)
1	BAKSA	9682	747	108.55	210	87.91
2	BARPETA	9970	764	113.2	463	235
3	BISWANATH	7550	811	85.85	935	469.87
4	BONGAIGAON	5995	729	97.75	537	268.5
5	CACHAR	6900	370	50.6	225	112.5
6	CHARAIDEO	4620	395	44.1	450	224.65
7	CHIRANG	4332	1531	212.85	905	450.19
8	DARRANG	8643	885	120.75	342	170.7
9	DHEMAJI	6834	1217	154.55	962	481.02
10	DHUBRI	9918	256	38	303	152.37
11	DIBRUGARH	7583	1062	144.8	531	269.9
12	DIMA HASAO	1493	248	30.8	153	77.2
13	GOALPARA	6947	629	87.35	357	176.41
14	GOLAGHAT	9241	2108	250.5	905	452.5
15	HAILAKANDI	4258	604	88.7	289	206.83
16	HOJAI	6115	480	64.6	273	136.5
17	JORHAT	7723	1788	194	785	391.6
18	KAMRUP	14741	1180	141.25	1278	638.1
19	KAMRUP-METRO	2650	898	119.6	562	279.95
20	KARBI ANGLONG	6187	1124	160.2	461	227.67
21	KARIMGANJ	6423	471	65.55	374	186.9
22	KOKRAJHAR	6870	1454	208.3	620	304.51
23	LAKHIMPUR	7690	1150	137.1	796	398
24	MAJULI	2458	187	25.15	137	68.5
25	MORIGAON	7714	729	105.25	624	311.55
26	NAGAON	15915	3047	424.55	2195	1097.3
27	NALBARI	8415	1541	212.5	679	348.49
28	SIVASAGAR	6336	832	98.2	122	61
29	SONITPUR	8908	1050	135.9	738	364.86
30	SOUTH SALMARA-MANKACHAR	3633	469	58.05	52	26
31	TINSUKIA	7846	1897	235.3	793	359.64
32	UDALGURI	9802	2089	290.15	665	332.5
33	WEST KARBI ANGLONG	2793	867	129.85	227	113.5
	TOTAL	236185	33609	4433.85	18948	9482.12

Source: <https://nrlm.gov.in>

The table-7 shows that disbursement of fund among the SHGs in different districts of Assam from 01-04-2016 to 01-01-2018. The total numbers of SHGs in this period are 236185. The total amounts of Revolving fund (RF) and Community Investment Fund (CIF) are 4433.85 and 9482.12 respectively among 33609 and 18948 SHGs. The Revolving Fund (RF) works as corpus to meet the SHG member's credit need directly and as catalytic capital for leveraging repeat bank finance. On the other hand, the Community Investment Fund works as seed capital at cluster level to meet the credit needs of the members of through the SHGs/ Village organizations and to meet their working capital needs for the collective activities at various levels.

6. Conclusion

Microfinance has been emerged as a vital approach to meet the heterogeneous needs of the unreached poor. In India, microfinance in the formal sector has assumed the form of SHG-bank linkage program. Through SHG-bank linkage programme various government financial institutions and Non- Governmental Organizations tried to improve the existing relationship between the poor and the bankers. The SHG bank linkage program in India is rapidly expanding its outreach under the pioneering initiative of NABARD, the monitoring and supervision of RBI, and the promotional policies of the government of India. The SHG- Bank linkage programme since its beginning has been predominant in certain districts of Assam, showing spatial preferences. The key objective of SHG-Bank linkage is to provide credit support to very poor people who do not have access to formal financial institutions/ banking systems. Hence, it is expected that only the very poor should form the SHG group can reap the benefits. The approach also contributes to a social empowerment of the women. Thus our study tries to present the contemporary picture of SHG- Bank Linkage Programme (SBLP) in Assam. To evaluate the progress of the programme, we have analysed various relevant secondary data and have found that the programme may give high yield to the society in near future if it is implemented properly.

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Conflict of Interest

The authors declared that they have no conflict of interest.

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