

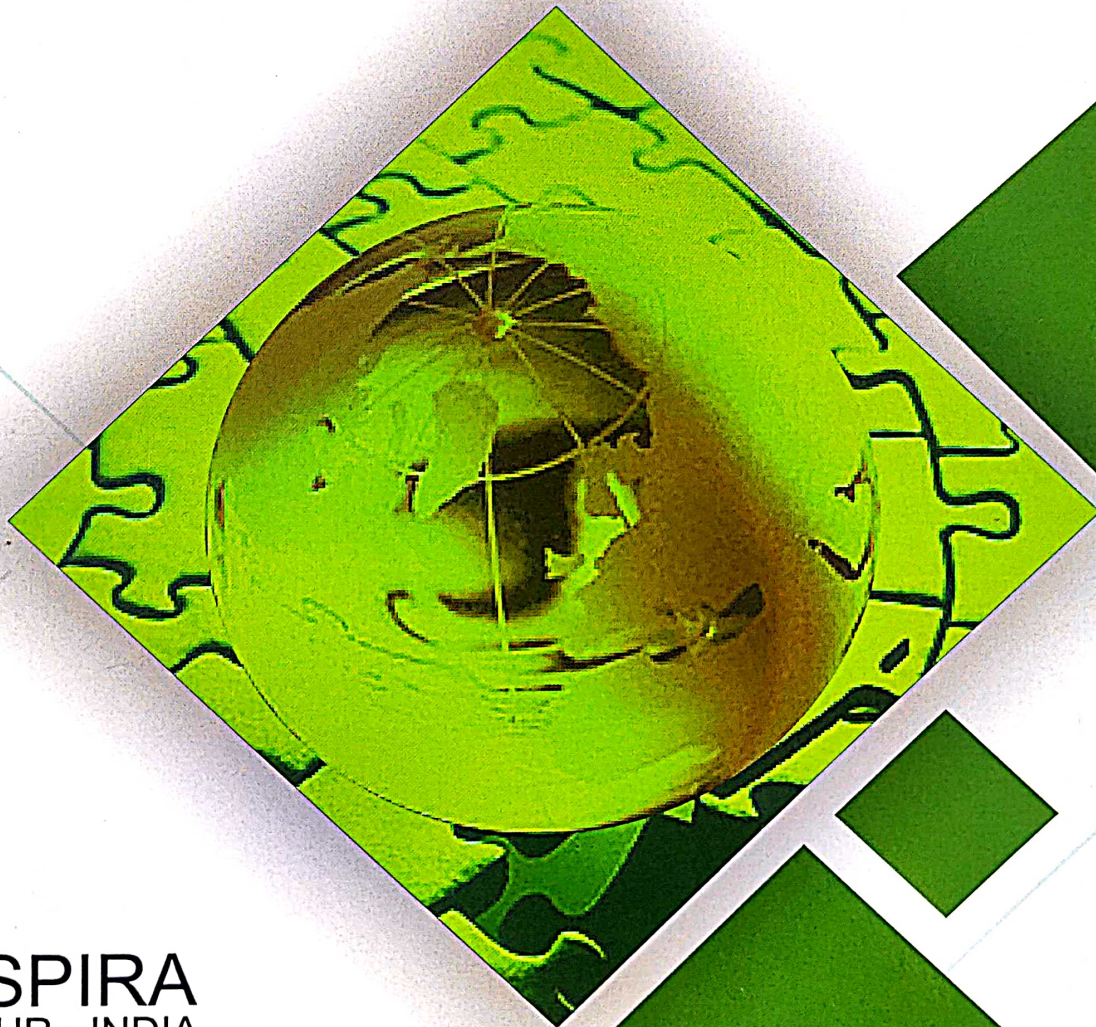
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SHG-BANK LINKAGE PROGRAMME-A BLESSING FOR THE WEAKER SECTION: A CASE STUDY OF WEST SINGHBHUM DISTRICT OF JHARKHAND

Dr. Md. Moazzam Nazri*

ABSTRACT

The findings of the present study show that SHGs have the potential to tackle poverty and can be an important weapon for poverty alleviation in West Singhbhum district of Jharkhand. SHG-Bank Linkage Program is making head way in its efforts to reduce poverty and empowering the underprivileged tribes especially in the study area. Microfinance through the networks of cooperatives, commercials, regional rural banks, NABARD and NGOs has also been largely supply-driven and credit approach-oriented. Microfinance institutions other than banks are engaged in the provision of financial services to the poor. The impact of Self-Help Groups Banking Linkage Programme has been effective in making positive social changes to the members irrespective of the direct borrowers of the micro credit institutions. SHG-BLP provides considerable social protection and income in maximizing social and financial returns. The promotion of micro generation activities for poor tribes are perceived as a powerful medium to resolve several socio-economic problems such as reduction in poverty, provision of goods and services appropriate to local needs, assets creation, redistribution of income and opportunities in the community etc.

Keywords: Microfinance, SHGs, NGOs, SHG-BLP, Poverty Alleviation.

Introduction

Microfinance through Self Help Groups is an alternative system of credit delivery for the poorest of the poor groups. The experiment of micro finance in India through the conduit of SHGs has demonstrated considerable democratic functioning and group dynamism. Their adroitness in assessing and appraising the credit needs of members , their business like functioning and efficiency in recycling the funds often with repayment rates nearing cent per cent have proved that this is among the best alternatives in improving the credit delivery to the poor. Recognizing their importance, both the Reserve Bank and NABARD have been spearheading the promotion and linkage of SHGs to the banking system through refinance support and initiating other proactive policies and systems. The programme of micro finance has made rapid strides in India.

It would help in improving the quality of life of tribal. The government of India and the state government can play a vital role in encouraging SHGs. In order to solve the problems relating to marketing of SHGs, the state level organizations and NGOs should come forward and extend facilities specially in empowering tribal women by providing education, motivation, training, financial help so on and so forth. SHGs bring unity and integrity among their members. It improves general welfare of family and community. SHGs assist the women to perform traditional roles better and to take up micro entrepreneurship. With a view to evolve supplementary credit strategies for reaching the unreached tribal poor in the tribal areas, micro finance innovations are yielding results and giving hope to the millions of the poor by providing credit. There is need to evolve an informal credit system with assistance from formal financial institution. Though the size of credit is very small for target areas i.e. micro entrepreneurs and low income households to utilize the fund for income generation and enterprise development but its mission and vision are future-oriented. So that we can set tangible results with the help of SHG and supporting banks.