

Direct Stakeholders of Self Help Groups in North Eastern India: An Assessment



Commerce

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ABSTRACT

India now occupies a significant place and a niche in global microfinance through promotion of the Self Help Groups (henceforth SHGs) and the home grown SHG-Bank Linkage (SBLP) model. A rapid growth has been observed in the SBLP during the last decade and particularly in the last few years. While the numbers in the SHG movement is quite impressive, there is a lack of quality in the movement. Today, there are several agencies working for SHG promotion in the country. Several rating systems for SHGs have been developed in the past. It is observed that different stakeholders have promoted SHGs with different expectations and understanding, and have sorted different parameters of quality of SHGs. Further, it is necessary to identify a common ground and set appropriate benchmarks for SHGs operation. In this context Sa-Dhan published a discussion paper in 2003 wherein group of key stakeholders provides a common understanding about the quality assessment parameters for SHGs. The key objective of this paper is to review and identify the major key stakeholders (e.g. Donor, Promoters and Financial Institutions) of SHGs in North East India (NER) in general and Assam in particular. A modest effort is given to review the major stake holders of SHGs in North East India in general and Assam in Particular.

1. Introduction

To-day the Self Help Group has grown as a worldwide movement. SHG is an exciting discovery in the field of poverty and unemployment reduction. Generally SHGs are expected to be platforms for women to help themselves for their social and economic empowerment (Gladis, 2008 [4]; Minimol and Make-sh, 2012[5]). This suggests that SHGs basic philosophy lies in the principle of their self-management and self-regulation (AP-MAS, 2009[1]). The initial activities that groups generally perform include community education, information dissemination on health & hygiene, mutual support by way of inter/intra loaning, income generation activities, services and advocacy (Sajeev & Thangavel, 2011[8]). At present the movement is considered as a weapon to fight against poverty, empowerment and development. Thus, especially in the socio-political context of India, SHGs are not just needed but most required.

India's SHG movement has emerged as the world's largest and most successful network of Community Based Organisations. It is predominantly a women's movement though considered as a means of empowerment and financial model of development. The Saving Bank Linkage Programme (SBLP), which is the India's own innovation has proved to be one of the most effective poverty alleviation and women empowerment programmes.

During 1990's, the Government, NABARD and other funding agencies initiated several projects for the promotion of SHGs. *Indira Mahila Yojana, Swashakthi, Swayamsidha, Swawalam-ban, Deep* etc. are some of the Government projects to name in this context. Almost all these projects were implemented through Women Development Corporation, Department of Social Welfare and other Government Department, which in turn partnered with NGOs, NABARD and *Rastiya Mahila Kosh* (RMK) etc. and usually gave NGOs some promotional grants to form and nurture SHGs. Consequently, Self Help Promoting Institutions (SHPIs) spread increased in a tremendous way in different parts of the country. Considering the nature of support each SHPI gives, they can be grouped into three types of agencies. They are a) Promotional agencies; b) Technical Support/Resource Agencies; and c) Funding Agencies. As per NABARD's micro finance report by March 2012, 79.6 lakh SHGs, with an estimated membership of 9.7 crores, have savings accounts in the banks, with aggregate bank balance of Rs. 6,551 crores. Over 43.54 lakh SHGs have loan accounts with total loan outstanding of Rs. 36,340 crores (Table 1). However, there remain regional disparities in the growth of the SHG movement with limited progress in eastern and western regions (NABARD, 2012[6]).

Table 1. Overall Progress of SBLP in India

Particulars	2009-10	2010-11	2011-12
No. of SHGs Savings linked	69,53,250	74,61,946	79,60,349
Savings amount in SB Account (Rs. in Lakhs)	6,19,871	7,01,630	6,55,141
Bank loans disbursed to SHGs during the year	15,86,822	11,96,134	11,47,878
Amount disbursed during the year (Rs. in Lakhs)	14,45,330	14,54,773	16,53,477
No. of SHGs having loans outstanding	48,51,356	47,86,763	43,54,442
Amount of loan outstanding (Rs. in Lakhs)	28,03,828	31,22,117	36,34,000
Amount of Gross NPAs against SHGs	82,304	1,47,411	2,21,273

Source: Status of Microfinance in India, 2009-10, 2010-11; 2011-12 & NABARD's Publication Status of Microfinance in India 2011-12

Today, there are several agencies working for SHG promotion in the country. However, almost all these agencies are neither having proper collaborations with other agencies nor having an umbrella structure or a mentor to give a direction to their actions. APMA (Andhra Pradesh Mahila Abhivruddhi Society), Sa-Dhan (Association of Community Development Finance Institutions), CGAP (Consultative Group to Assist the Poor) and MYRDA (Mysore Resettlement and Development Agency) etc. and so like technical and managerial support organisation has come forward for extending its strategic support and mentoring services to SHPIs in different states. Sir Dorabji Tata Trust (SDTT), ACCESS (ACCESS Microfinance Alliance), RGVN (Rashtriya Gramin Vikas Nidhi) etc., under its Assam programme, came forward to provide a long-term strategic support to NGOs/VOs etc. for the strengthening of SHG movement in Assam in recent years (State of the Sector Report, 2006 [12]).

Now the policy makers had also played an important role in promoting SHGs in the country. A new poverty reduction programme known as National Rural Livelihoods Mission (NRLM) is being brought in with support from the World Bank [7]. But for the sustainability, maintaining quality of groups and enrichment of SHGs and even for graduating members of the SHG, there is no direction from the government (except a few), sponsoring NGOs or Banks as to the next stage of their economic development. Here in this paper efforts are given to analyse the involvement and functioning of different stakeholders in SHGs

promotion in North Eastern Region in general and Assam in particular.

2. Objective of the Study

The study is pursued keeping in view the following main objectives

- To review the major stakeholders of SHGs in North-east India in general and Assam in particular.
- To forward conclusion based on the findings of the study

3. Self Help Group Movements in North East India

Micro finance has evolved over the past quarter century across India into various operating models i.e. SBLP, MF linkage model, Grameen model and so on. The degree of success of the movement is also varied from region to region. There is no definitive date that determined for the actual conception and propagation of SHGs in the NER, however the practice of small groups of rural and urban people banding together to form a savings and credit organisation is well established in India and in the region too.

Researcher believed that the SHG movement started late in the region and is confounded by many regional complexities. The state of the SHG movement varies from state to state, and within states from one district to another. The SHG movement is yet to take off in any major way in Arunachal Pradesh. In Manipur too, it is not significant however, many traditional systems of organising savings and lending still holds way. Sharma, 2008[9] outlines some of the traditional systems of savings and lending prevalent in the states in the region. For instance, Manipur has a wide network of 'marups' started by the Meitei community. In Arunachal, the lack adequate number of formal financial institutions and the thin spread of population make the SHG model irrelevant except a few. In Mizoram, the number of SHGs linked to banks was also very limited. Meghalaya has been the most proactive in the formation of SHGs. This was also the first state in which banks directly started SHGs. In Tripura and Assam the SHG movement is very successful in terms of quantity. However, the micro finance movement in the NER, as in the rest of the country, has been dominated by SBLP which was initiated by NABARD.

3.1 Self Help Group under SBLP in North East India

In the NER, the SBLP began only around 1998-99, but began to take off only from 2003-04 onwards. As can be seen from the Table 2, the number of SHGs credit linked and the amount disbursed had increased substantially in NER. It has been consistently higher than the all-India figures. In terms of spread, it is found that most of the growth has been skewed and concentrated in the two states of Assam and Tripura (Sharma, 2010[10]). These two states account for the bulk of the SHGs credit linkage in the region (more than 85% [11]) as on 31st March, 2010. The strong concentration of SHGs in Assam has persisted over time. In fact, some of the states like Manipur, Meghalaya and Arunachal Pradesh which showed initial promise failed to live up to expectations and have shown disappointing performances in subsequent years.

Table 2. Trend of SHGs linked to Banks under SBLP in India & NER

Year	Number of SHGs		Amount of bank loan outstanding (in Rs. Lakh)	
	India	NER	India	NER
March'98	5719	5	1192.30	1.40
March'99	18678	49	3330.10	13.40
March'00	61650	96	13591.10	13.00
March'01	140198	349	28788.60	89.80
March'02	461478	1490	102633.90	254.00
March'03	717360	4069	204867.70	603.20
March'04	1079091	12278	390420.80	2021.40
March'05	1618456	34238	689846.00	10196.10

Year	Number of SHGs		Amount of bank loan outstanding (in Rs. Lakh)	
	India	NER	India	NER
March'06	2238565	62517	1139754.30	16570.10
March'07	2924973	91754	1227770.00	26389.00
March'08	3625941	103424	1699990.00	35563.10
March'09	4224338	117812	2267984.30	46930.53
March'10	4851356	133783	2803828.00	67345.45
March'11	4786763	123425	3122117.00	71213.42
March'12	4354442	112365	3634000.00	73452.56

Source: NABARD Annual Reports

3.2 SGSY Programme in North East India

The poverty alleviation programme i.e. Swarnajayanti Gram Swarajgar Yojana (SGSY) started almost simultaneously with the SBLP in the NER in the late 90s. It is reported in many studies that the growth of SHGs under the SGSY in the NER was too rapid as compared to the SBLP which resulted clear domination of SGSY in the SHG movement of the region. Table 3 clearly shows the domination of SGSY- SHGs as compared to the SHGs in SBLP in the NER in last three years and in turn with all-India figures which is quite high. Sharma (2011[11]) reported that "in some states like Arunachal Pradesh and Nagaland the entire portfolio is almost under SGSY. Even in the state of Assam, where the SBLP movement had taken stronger roots, SHGs under SGSY are still more than those under the SBLP movement. The clear domination and lead taken by the SGSY has been primarily due to the government patronage and support which provided the funds for its growth and also ensured its subsequent linkages with the banks". This meant that the SHG movement in the region was dominated by the philosophy and processes of the SGSY programme rather than by the SBLP programme.

Table 3. Share of SGSY- SHGs in the Total Outstanding

State	SHGs in the Total Outstanding (No. of SHGs)		
	2008	2009	2010
Assam	57	58.5	27.5*
Meghalaya	41	59	38
Nagaland	48.4	39.8	68.1
Tripura	31.4	39.6	49.2
Arunachal	70.8	80.4	90.9
Mizoram	26.9	57.4	34.6
Manipur	23.2	26.8	6.8
NER (except Sikkim)	52	55.3	32.9*
INDIA	25.8	23.3	25.8

Note: * Information of the largest bank in Assam, AGVB – an RRB and the Co-operative Bank is not available for 2010.

Source: NABARD Annual Reports

3.3 Other Programmes in SHG Movement in NER

Besides the above two programmes, there are other programmes which had been taken up by the North Eastern Council called the North Eastern Region Community Resource Management Project (NERCORMP) where SHGs amongst others were promoted across six hill districts in three states of Manipur, Assam and Meghalaya. This has been followed up by another project called the Meghalaya Rural Development Support (MRDS) programme implemented in the state of Meghalaya through SHGs. This programme focused solely on building up institutional capacities of SHGs, unlike the SGSY programme. However, this programme provided large grant support to the SHGs in order to build up their corpus fund and hence suffered the problems of adverse selection and moral hazard as the SGSY- SHGs. In Tripura, the Government of Tripura had announced a programme called the Tripura Support Scheme (TSS) to be implemented by the DRDA- an agency of the government by promotion of SHGs. It also followed the similar structure of the SGSY

with a state focus and suffered similar problems. In Assam, the state government announced different schemes like Chief Minister's Jiban Jyoti Swaniyojan Yojana for the promotion of SHG movement in the state besides Government departments like agriculture, Animal husbandry etc. However, in all the cases, the numbers of SHGs promoted were not as high as those promoted under the SGSY and SBLP and hence did not have much impact in the SHG movement.

The concept of SHGs initiated by voluntary agencies, state government (especially Department of Panchayat and Rural Development) has taken a lead in Assam. Major stakeholders in SHGs are therefore includes all SHPI i.e. Promoter, Donor, Financier and the SHGs itself. In Assam, the major stakeholders in SHG formation include Department of Women and Child Development, Department of Rural Development- SGSY, NABARD, Voluntary Organisations- NGOs, MFI- with support from Donor agencies and government programmes. It is worthwhile to mention that Department of Rural Development (SGSY), Government of Assam is the largest promoter of SHG in the state of Assam (Economic Survey, 2011-12[2]).

4. Key Stakeholders in SHG in North East India

The region has a number and variety of Self Help Promoting Agencies (SHPAs). Traditionally NGOs have been in the forefront in the promotion. After the entry of DRDA in 1999 in SHG promotion, it emerged as the major player. Formal financial institutions are also involved in the SHG promotion. A few farmers clubs are also entering in SHG promotion in recent years in the state. One of the interesting features in the region is that communities themselves have promoted a sizeable number of SHGs. In fact, self promotion is on significant scale in the region. A brief analysis on different stakeholders on SHGs functioning in North-east India in general and Assam in particular are forwarded as below.

4.1 District Rural Development Agency (DRDA): DRDA is the main organ at the District level to oversee the implementation of various rural developmental programmes. It is responsible for planning and coordinating with various agencies - Governmental, non-Governmental, technical and financial for successful programme implementation. SGSY is a centrally sponsored programme for the rural poor, launched in April, 1999 by replacing many of the earlier self-employment and allied programmes like IRDP, TRYSEM, DWCRA etc. which is also run by the DRDA. SGSY has taken into account all the strengths and weaknesses of these programmes and designed itself as a credit-cum-subsidy programme that covers all aspects of self-employment, such as organisation of poor into SHGs, training, credit technology, infrastructure and marketing. SGSY aims at providing sustainable income to the rural poor and establishing a large number of micro-enterprises in the rural areas. SGSY is also attempting to promote Entrepreneur Development Programmes by setting up of 'Rural Development & Self Employment Training Institutes (RUDESETI)' in different districts of the country.

4.2 Centre for Microfinance & Livelihood (CML): CML is a recently formed umbrella organisation for capacity building, research, collaborative interventions and policy advocacy in the social sector. CML was established in 2008, under the active support of Tata Social Welfare Trust (TSWT), an affiliate of Sir Dorabji Tata Trust, Mumbai. CML is centrally located in Guwahati, Assam. CML has been formed to provide a platform for resource and capacity building support to social sector in Northeast India.

4.3 Rashtriya Grameen Vikas Nidhi (RGVN): RGVN is non-profit organisation founded in April, 1990 having its head quarters at Guwahati. RGVN operates in 14 states of the country but its focus is on Northeastern India and most of the programmes are operating in North-eastern region. RGVN also has a separate microfinance programme of its own called RGVN-Credit and Savings Programme (RGVN-CSP). Apart from other social activities, in microfinance RGVN has supported several smaller organisations through its NGO Support Programme (NGO-SP) and NGO Microfinance Programme (NGO-MF).

4.4 Asomi, Guwahati: Asomi is a leading microfinance institution (MFI), currently operating in the state of Assam. With over 53 branches and 235 employees Asomi has, just within a space of 9 years, established itself as one of Assam's leading NGO engaged in social transformation. Supported by leading governmental and private finance institutions, such as NABARD, Central Bank of India, Assam Grameen Vikash Bank, IDBI, State Bank of India etc.

4.5 Nedan Foundation, Kokrajhar: Nedan Foundation is an NGO working in the villages of the Northeast India particularly in the Bodoland Territorial Council of Assam. It is trying to strengthen existing livelihoods opportunities in this region through forming groups of weavers in Kokrajhar district of Assam. The NGO is working in the Northeast region particularly at Bodo Territorial Council for alternative livelihoods promotion in weaving sector and helping weavers to get loans from MFIs.

4.6 Manab Sewa Sangha, Guwahati: An NGO working in Northeast India, providing microfinance services to the poor organised into groups. A development organisation involved in microfinance activities, is presently working in three districts of Assam- Kamrup, Nalbari and Barpeta. Following the 'group methodology', it is organising poor women into SHGs and Joint Liability Groups.

4.7 Youth Volunteers Union, Manipur: A Microfinance organisation imparting microfinance services to the poor based in north-east India. They are providing microfinance services to rural and urban poor in the six districts. Recently they expand their microfinance operations in urban areas of Guwahati city in Assam.

4.8 Bandhan, Kolkata: Bandhan is a Micro Finance Institutions working with the poor women through community participation initiatives. Presently, it is working in 29 districts of five states. After looking at the demand potential of Microfinance in Northeast India, it has now expanded its operations to Tripura, Assam and Meghalaya. Bandhan was set up to address the dual objective of poverty alleviation and women empowerment.

4.9 North Eastern Region Community Resource Management Project (NERCORMP): The NERCORMP which was established in 1998 is a rural development project working in three states of Northeast India with the overall objective of improving the livelihood of vulnerable groups in a sustainable manner through improved management of resources. The project is a joint effort between North Eastern Council, Union Ministry of Development of North Eastern Region (DoNER) and IFAD. NERCORMP activities are funded by various stakeholders. The majority of the funds given to NERCORMP are by Government of India and IFAD, and rest comes from banks and contributions made by SHG/NaRMG members.

4.10 NABARD: NABARD being an apex development financial institution with mandate for microfinance and the originator of SHG-Bank Linkage Programme in the country is a key stakeholder for provision of microfinance in Northeast India. NABARD has its regional offices in each of the eight states in North-east India.

4.11 SIDBI: SIDBI being an apex financial institution with significant presence in the Northeast India and being an agency which spurred the growth of microfinance at national level becomes a natural stakeholder for catalysing growth of microfinance in Northeast India. SIDBI Foundation for Micro Credit (SFMC) provides bulk loans and technical support to Microfinance Institutions in the Northeast region of India including Assam.

4.12 Industrial Credit and Investment Centre of India (ICICI Bank): Bank is providing market loans and capacity building support to NGO-MFIs from North-East India and is developing a strategy to expand operations in North East. ICICI funded SIDBI Foundation for Micro Credit (SFMC) which provides bulk loans and technical support to Microfinance Institutions in the North-

east region of India including Assam.

4.13 North Eastern Development Finance Corporation (NEDFi): NEDFi was established on August 9, 1995 with its registered office at Guwahati, Assam. NEDFi has been jointly promoted by several financial institutions and after the creation of DoNER, NEDFi has come under the administrative control of this Ministry. NEDFi has been playing a proactive role by financing MFIs and also organising capacity building programmes for them. NEDFi aims to continue its support to microfinance, which makes it one of the stakeholders.

4.14 Friends of Women's World Banking - India (FWWB-I): FWWB-I was promoted in 1982 by SEWA Bank, as an affiliate of Women's World Banking, a global network created to focus on the need for women's direct access to financial services. FWWB-I's mission is to provide financial and capacity building services to organisations promoting livelihoods and self-reliance of poor women. FWWB provides the services like institution building, capacity building, monitoring and assessment services for MFIs, community based organisations and partner organisations.

4.15 Assam Financial Corporation: Micro finance, which has added a new dimension in the economy recording exponential growth in credit delivery through SHG and JLG, has been recognised as an effective means of empowering the rural and economically backward section of the society. The Corporation is implementing the Chief Minister's Micro Finance Scheme (CMMF) for which the Govt. of Assam has provided a low cost loan to the needy borrowers.

4.16 Commercial Banks and RRBs: There are several public sector banks, cooperative societies and regional rural banks operating in Northeast India. State Bank of India is the biggest bank in outreach in the region. Nationalised Commercial Bank and other Private sector banks are also now expanding in Northeast. Apart from these banks, RRBs and Cooperative Societies are also key stakeholders in SHG promotion and financing.

4.17 Donors and Financer: As the microfinance industry is in its infancy in Northeast India, support will be imperative during this early phase. Since there is a massive need for capacity building and creating infrastructure for the MFIs, donors can play an important role in providing that initial support. Donors therefore become stakeholders in supporting MFIs on one hand and also in investing in creating an enabling environment in the region for microfinance to flourish over the long-term. The following Table 4 depicts the major MFI fund providers in Assam. Besides these some international funding and donor institutions are also engaged in funding to the MFIs, NGOs and Livelihood projects that are operating in Assam and NER.

Table 4: Major MFIs Fund providers in Assam

Sl. No.	Name of MFIs	MFIs Fund providers*
1	RGVN-CSP	FWWB, Opportunity International, IDBI, NABARD, SIDBI, NEDFI, HDFC and ICICI
2	ASOMI Finance Pvt. Ltd	Loan from Nationalised banks and loancofin of Belgium
3	NEDFi	IDBI, ICICI, IFCI, SIDBI, Insurance Companies -LIC, GI, UTI bank and SBI.
4	PROCHESTA	Loans from Nationalised banks, NABARD, AGVN, SIDBI, Gyan Vigyan Samiti Assam, State Recourse Centre Assam, FWWB and IIBM.
5	NCS	Nationalised banks, NEDFI, RGVN and SIDBI.
6	NERFSPL	Nationalised banks, NEDFI, RGVN and SIDBI
7	CHAI	All India tea association, Tazo Tea and Mercy Corps.

*Informal institutions collect money from the depositors and disbursed the same to the creditors.
Source: NABARD Office, Guwahati

4.18 International Fund for Agricultural Development (IFAD): IFAD is providing funding support to Government of India and NGOs for promotion of microfinance and livelihoods programmes in the Northeast (Fernandez, 2006[3]). It ran an eight-year Women's Development project (January, 1990 -December, 1998). The project was implemented in six districts in India with the poor women as target group.

4.19 Agricultural and Processed Food Products Export Development Authority, New Delhi: New Delhi based organisation also act as a donor in SHG movement in Northeast India. They develop agricultural commodities and promote their exports in the Northeast region with financial assistance for market, infrastructure and quality development. It extends financial assistance through the group model.

4.20 Ministry of Development of North Eastern Region (DoNER): DoNER has implemented the NERLP in four North Eastern States of Mizoram, Nagaland, Sikkim and Tripura. The aim of NERLP are to create sustainable community institutions for women SHGs, youth groups of men and women and community development groups, build capacity of community institutions for self governance, bottom up planning, democratic functioning with transparency and accountability, develop partnership of community institutions for natural resource management, microfinance, market linkages and sectoral economic services. Further, the Ministry of DoNER's Plan Scheme of Capacity building and technical assistance aim to provide funding for skill development, enhancing of employability and competencies and promotion of self-employment and entrepreneurship amongst youth.

4.21 Department for International Development (DFID): DFID is the largest bilateral donor of development-focused research. DFID supports poverty alleviation and capacity development and will continue to focus on inclusive growth through microfinance, livelihood improvements, and urban reforms over the period 2012-2016 in selected states, including Bihar, Madhya Pradesh, and West Bengal. DFID also supports the urban basic services component of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), which is executed by the Ministry of Housing and Poverty Alleviation. ADB collaborates with DFID in support of capacity development in Kolkata and Madhya Pradesh, with similar collaboration proposed in Assam.

4.22 State Government: The major government programme promoting SHGs and channeling large funds for poverty reduction is the SGSY programme. Other state and central government programmes too have promoted SHGs in large numbers viz. Ministry of Development of North Eastern Region's North East Rural Livelihood Project, Chief Minister's Microfinance Scheme, North Eastern Region Community Resource Management Project, Chief Minister's Assam Bikash Yojana etc. Both the state and central government will play a critical role in designing a conducive framework. The national and statutory authorities can really help create a favourable system that welcomes donor funding, minimises interference, and creates a facilitating regulatory environment.

Thus, SHPIs- whether NGOs, banks or State Governments, have been playing a vital role in promoting, nurturing and sustaining the SHG programmes under SBLP. SHPIs and MFIs are the channels to provide the financial services. SHPIs groom SHGs which ultimately deliver financial services. The quality of SHGs being nurtured depends on the SHPIs and their own capacity. These SHPIs are several NGOs operating in all the states of Northeast India and are key stakeholders in one of the streams of microfinance. Some of the major MFIs operating in North-east India include: Arohan Financial Services, RGVN-CSP, ASOMI, IIRM, Bandhan, Prochesta, YVU, VVD, NEREFs and UNNACO etc. The CML data base is published in February 2010 focusing the sector overview of NGOs, NGO-MFIs and MFIs of Assam reported that there are 84 NGO-MFIs, 7 MFIs and 121 NGOs operating in Assam. A few NGOs that are engaged in SHG promotion in Assam includes Asomi-MFI, Bosco Reach Out, North Eastern Region Community Resource Management Project, RGVN, NEI-

CORD, NERCORMP, ASOMI, IIRM, RGVN- CSP, Prochesta, Grameen Sahara etc. The major SHPIs that are operating in Assam are listed as below (Table 5).

Table 5: Major SHG Promoting Institutions (SHPI) in Assam

Sl. No.	SHPIs	Scheme/ Project	Remarks
1.	Department of Women and Child Development	SGSY, Chief Minister’s Assam Bikash Yojona, Chief Minister’s Micro Finance Scheme.	Groups are organised by Anganwadi workers, Women societies, and NamGhar.
2.	Department of Rural Development	SGSY, Chief Minister’s Assam Bikash Yojona, Chief Minister’s Micro Finance Scheme.	BPL groups- mostly promoted in collaboration with NGOs
3.	Panchayat & RD Department/ Department of Social Welfare/ Assam State Govt.	SGSY, Chief Minister’s Swa-Niyojan Yojana (CMSY), Chief Minister’s Micro Finance Scheme.	BPL groups- mostly promoted in collaboration with NGOs
4.	Agriculture Dept/MSME/ State Institute of Rural development (SIRD)/ DICC/ Assam Industrial Development Corporation (AIDC)	SGSY, DICC schemes, Chief Minister’s Assam Bikash Yojona, Chief Minister Self Employment (CMSS), Chief Minister’s Swa-Niyojan Yojana (CMSY)	APL/BPL groups- mostly promoted in collaboration with NGOs/ Banks
5.	NABARD and Banks including Cooperatives	SHG-Bank Linkage, Individual Rural Volunteers (IRV), Chief Minister’s Micro Finance Scheme	Through NGOs, commercial banks, RRBs and Cooperatives
6.	Farmers Club/ Assam Small Farmers Agri-Business Consortium/ Department of Fishery	SGSY, <i>Matsya Mitras</i> , Chief Minister’s Assam Bikash Yojona	Through NGOs, commercial banks, RRBs and Cooperatives
7.	Voluntary Organisations/ NGOs	With support from Donor agencies and government programmes	Groups promoted by NGOs under Government sponsored programmes are often reported by both (NGOs and Government)
8.	Others	All Assam Small Tea Growers Association, Chief Minister’s Assam Bikash Yojona, Chief Minister’s Micro Finance Scheme.	Groups promoted by Tea Garden workers/ NGOs under Government sponsored programmes

Source: Author

3. Conclusion

The North-eastern region of India has a number and variety of Self Help Promoting Agencies (SHPAs). Traditionally NGOs have been in the forefront in the promotion. After the entry of DRDA in 1999 in SHG promotion, it emerged as the major player. Formal and informal financial institutions are also involved in the SHG promotion. A few farmers clubs, Government departments and all India and international bodies are also engaged in SHGs promotion either directly or indirectly in recent years.

SHPIs, whether NGOs, banks or State governments, have been playing a vital role in promoting, nurturing and sustaining the SHG programmes under SBLP. SHPIs and MFIs are the channels to provide the financial services. SHPIs groom SHGs which

ultimately deliver financial services. The quality of SHGs being nurtured depends on the SHPIs and their own capacity. SHGs are an important financial services delivery channel and hence SHPIs gain a lot of importance. These SHPIs are several NGOs operating in all the states of Northeast and are key stakeholders in one of the streams of microfinance. It is worthwhile to mention that Department of Rural Development (SGSY), Government of Assam is the largest promoter of SHG in the state of Assam. But for the sustainability, maintaining quality of groups and enrichment of SHG and even for graduating members of the SHG movement there is no direction from direct stakeholders i.e. from government (except a few), sponsoring NGOs or Banks etc. as to the next stage of their economic development.

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