**Preface**

Poverty is the socio-economic phenomenon in a section of people who are unable to fulfill their basic minimum needs. Poverty is a curse that stagnates the economic growth of a country. Though India is a fast developing country and who has occupied a significant place among the developing country, the country is not relieved from the incidence of mass poverty. As per the Planning Commission of India, there were 26.93 crore of people live below the poverty line in 2011-12. The magnitude of poverty is more pronounced in rural areas. About 25.7 percent of the entire rural population lived below the poverty line. Since independence, concrete efforts have been made by the government to mitigate the incidence of poverty. During the plan period many schemes have been introduced by the government to relieve from this social disease. Besides launching various poverty alleviation schemes, the formal banking system had been strengthened to channelize soft loan to the small borrowers to remove themselves from the grip of the moneylenders. But the performance of the formal banking system particularly in lending to the poor was not satisfactory. As a result of this inaccessibility of formal banking system, the door for micro-credit system was opened in India.

Today micro finance has emerged as the most effective mechanism for promoting faster growth, alleviating poverty and achieving the developmental goal. Under micro finance the poor are bankable and poverty alleviation is possible without subsidy. In micro finance Self Help Group is more effective to improve the living conditions of the poor.
In India the development of micro finance sector was taken place, when the National Bank for Agriculture and Rural Development (NABARD) was established for providing refinance to the formal banking institutions for on lending to agriculture and rural development. In order to facilitate meaningful banking with the poor, SHG-Bank Linkage Programme was launched by the NABARD in 1992 as a pilot project by linking SHGs with the banks. The Programme aims to organize the rural poor especially vulnerable section including women, Scheduled Caste and Scheduled Tribes in to SHGs, building capacity to manage their own finance and negotiate bank credit on commercial terms.

The present study is an attempt to study the impact of the SHG-Bank Linkage Programme on credit deployment, savings mobilization, income and employment generation, asset creation and living conditions of the SHG members in the Nagaon district. It is noteworthy to mention that the impact of SHG-Bank Linkage Programme is positive and significant in changing the economic and non-economic life of the SHG members. The group approach of the Programme has changed the behavioral aspect and improved the self confidence of the SHG members. The study has found out some problems faced by the SHG members and suggested measures to overcome such problems. The study has concluded that the SHG-Bank Linkage Programme is a holistic programme, which needs only proper implementation, active participation of the target groups and absence of corruption free environment.

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