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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	EMPLOYEE ATTRITION IN IT SECTOR AND IT'S IMPACT: A LITERATURE REVIEW <i>M. K. INDUMATHI & Dr. R. AKILA</i>	1
2.	IMPACT OF COVID-19 PANDEMIC LOCKDOWN ON E-COMMERCE IN RURAL AREAS <i>FATHIMATHUL FASNAH T A & RAMYA K</i>	4
3.	A STUDY ON EFFECTIVENESS OF VIRTUAL CLASSES IN COVID19 <i>PRACHI JOSHI</i>	8
4.	FINANCIAL LITERACY: ROLE OF OECD IN INDIA <i>SHALINI SINGH</i>	12
5.	A STUDY ON PERFORMANCE OF DAY-NRLM PROMOTED SHGS IN NAGAON DISTRICT OF ASSAM <i>SANJIB GHIMIRE</i>	16
	REQUEST FOR FEEDBACK & DISCLAIMER	18

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A STUDY ON PERFORMANCE OF DAY-NRLM PROMOTED SHGS IN NAGAON DISTRICT OF ASSAM

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ABSTRACT

The implementation of the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) programme since June 2011 has resulted into promotion of a large base of Self Help Groups across India. In this paper, an attempt has been made to study the functioning and performance of DAY-NRLM promoted SHGs in Lawkhowa Community Development Block in Nagaon district of Assam. Analysis of sample data collected from 180 SHG members from 60 SHGs i.e. 3 members from each SHG through a structured interview schedule revealed that the DAY-NRLM's intervention has resulted in positive influence in functioning and performance of the SHGs, however certain issues affecting the SHGs need to be resolved.

KEYWORDS

DAY-NRLM, SHG members, rural development, self help groups.

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INTRODUCTION

The adoption of Self Help Group (SHG) approach in the rural development initiatives is steadily gaining popularity in India since the last few decades. In several initiatives by the Government and its agencies, NGOs, etc., the SHG approach have been assumed to reach out to the rural poor and deliver services for their socio-economic development. Consequently, a large network of Self Help Groups (SHGs) has been created across the nation. At present, the centrally sponsored DAY-NRLM (Deendayal Antyodaya Yojana-National Rural Livelihoods Mission) programme launched in June 2011, has the largest network of SHGs (6.3 million) promoted by mobilizing the rural female population of India. DAY-NRLM through its implementing agencies established in each state by the State Governments have provided much impetus to the SHG concept among the rural poor as it has been channelizing its resources, services, activities as well as assistance through the SHG route. The SHGs and their federations have gradually evolved as institutional platforms of the rural poor, hence becoming vital from several developmental perspectives across rural India. The functioning as well as the performance of these SHGs is expected to make a significant impact in the socio-economic condition of the rural population of India in the long run.

REVIEW OF LITERATURE

In several studies conducted across the globe, the effectiveness of SHG approach in socio-economic uplift of its members have been found to be very relevant and positive. In this regard, the role of SHG promoting institutions (SHPI) assumed by the NGOs and the Government and its agencies in providing institutional back up to the SHGs have been very vital in catalyzing the evolution, growth and development of the SHG approach (Engelhardt et. al, 2009). In India, the initiatives of NABARD in the form of SHG-Bank Linkage Programme (SBLP) started in 1992 and the promotion of Self Help Affinity Groups (SAGs) by MYRADA in 1984-85 led to the beginning of the SHG approach in India and since then it has rapidly progressed to become a vehicle of change for the poor and marginalized (Parwez, 2013; Paltasingh, 2014). A review of the SHG-Bank Linkage Programme (SBLP) revealed that due to its intervention, performance of SHGs has improved with better access to financial services among the rural poor and positive impact on their socio-economic conditions (Reddy & Malik, 2011; Puhazhendi & Badatya, 2002). In the realm of community and rural development, the growth and performance of these SHGs has become a concern of utmost priority (Tankha, 2012). Studies pertaining to performance and functioning of the SHGs in India during the last few decades have revealed that the phenomenon has not been uniform throughout India and the southern states of Andhra Pradesh, Kerala, Tamil Nadu, etc. have progressed well in comparison to other states of the nation (Reddy & Reddy, 2012; Tankha, 2012). Efforts to make the SHG approach a Pan-India process maintaining a uniformity in growth and performance of the SHGs led to the implementation of a centrally sponsored rural development programme called DAY-NRLM. The DAY-NRLM programme launched since June, 2011 is expected to boost up the SHG approach through promotion of a large base of SHGs across the nation and provide the much needed institutional support to the SHG network across India through its dedicated administrative structure established in each state. As such, a study with respect to functioning and performance of the DAY-NRLM promoted SHGs is areas of intervention across rural India has become a topic of relevance from several perspectives. The prioritization of rural female population under the DAY-NRLM programme, the promotion of multiple and sustainable livelihood practices among the SHG members, the emergence of SHG platform for addressing female-centric issues, etc. has made the functioning and performance of DAY-NRLM promoted SHGs an important topic for discussion and analysis. In this paper, an attempt has been made to study the functioning and performance of DAY-NRLM promoted SHGs in Nagaon district of Assam as systematic studies with respect to the same are found to be very limited.

AREA OF THE STUDY

The area of the study has been purposively selected and has been confined to Lawkhowa Community Development Block in Nagaon district of Assam. The justification behind selection of the Lawkhowa CD Block among the 13 CD Blocks in Nagaon, is the poor socio-economic profile of the CD Block in comparison to other CD Blocks in the district. As per the Census, 2011, the Lawkhowa CD Block has the lowest literacy rate at 62.45% and around 20% of its total population of 1,01,770 belong to ST category. Agriculture is the primary source of livelihood in the region and around 31.32% of its total working population are categorized as agricultural labourers, while 42.52% of the same are categorized as cultivators.

In Assam, the DAY-NRLM programme has been implemented by Assam State Rural Livelihoods Mission (ASRLM) established by the state government. ASRLM has implemented DAY-NRLM in Lawkhowa CD Block in 2012 and since then around 1553 SHGs have been promoted in the CD Block. In the present study, the functioning and performance of these SHGs have been studied.

OBJECTIVES OF THE STUDY

1. To study the promotion and functioning of SHGs under DAY-NRLM in Nagaon District of Assam.
2. To study the performance of SHGs promoted by DAY-NRLM in Nagaon District of Assam.

METHODOLOGY

The study is based on both primary and secondary sources of information. The primary data has been collected from SHG members of DAY-NRLM promoted SHGs in Lawkhowa CD Block with the help of a structured interview schedule. The collection of primary data has been done during the period from October 2019 to December 2019. The structured interview schedule has been designed to gather information from the SHG members with respect to functioning and performance of the SHGs. The sample SHGs have been selected adopting judgement sampling after discussion with ASRLM officials and representatives from the villages. Data

have been sought exclusively from SHGs which have been functioning for a minimum period of five years under DAY-NRLM. The sample size has been kept at 180 SHGs members from 60 SHGs i.e. three members from each SHG. The SHG group leaders i.e. President and Secretary and SHG Book-keeper have been interviewed for collecting primary data. The population size for the present study has been represented by SHG members having at least five years' experience in a DAY-NRLM promoted SHG. The secondary data have been sourced from DAY-NRLM website, reports, ASRLM annual reports, etc. The data collected for the present study have been analyzed using basic statistical tools, graphical presentations, tables, diagrams etc.

PROMOTION AND FUNCTIONING OF SHGS UNDER DAY-NRLM IN LAWKHOWA CD BLOCK

ASRLM implemented the DAY-NRLM programme in Lawkhowa CD Block in 2012. As on December 2019, around 1552 SHGs have been promoted by ASRLM mobilizing approximately 16,000 rural females i.e. 32% of the total female population of Lawkhowa CD Block. With respect to social category of SHG members, it has been found that around 66% constituted the minority category and 26% belonged to Scheduled caste category. A detailed summary of SHG promotion and functioning in Lawkhowa CD Block has been shown in Table 1.

TABLE 1: PROMOTION AND FUNCTIONING OF SHGS UNDER DAY-NRLM IN LAWKHOWA CD BLOCK

Sl. No.	Particulars	Overall progress
1.	Number of SHGs provided training on basic modules	1552
2.	Number of SHGs in which standard book-keeping practices introduced	1532
3.	Number of trained SHG bookkeepers deployed	1552
4.	Number of SHG members having own savings account	7846
5.	Members covered under Life insurance schemes	4782
6.	Number of SHGs that have prepared Micro Investment Plan(MIP)/Micro Credit Plan(MCP)	1457
7.	Number of SHGs provided with Revolving Fund	1552

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

From the Table 1, it has been observed that under the DAY-NRLM programme SHGs have been provided with institutional support in the form of training as well as financial assistance such that their functioning and performance is taken care off.

DATA ANALYSIS AND MAJOR FINDINGS

- i) Out of the 60 SHGs, 38 SHGs (63.33%) were more than 7 years old and 22 SHGs (33.33%) were between 5 to 7 years of age.
- ii) Around 91% of the SHGs were having members in the range of 10 to 12 members and the remaining 9% of the SHGs had 13 to 15 members.
- iii) The 'Proceeding Book' maintained by the sample SHGs revealed that around 51.67% of the SHGs conducted more than 90% of the weekly SHG meetings during the last 12 months, while 41% of the sample SHGs organized 75% to 90% of the weekly meetings during the same period.
- iv) The attendance of members at the weekly meetings as recorded in the 'Proceeding Book' during the last 12 months were as follows: 61% of the SHGs reported attendance of members above 90%, 25% of the SHGs reported member's attendance in the range of 90% to 75%.
- v) With respect to subscription of savings, 100% of the sample SHGs reported regular contributions in the weekly savings by the SHG members.
- vi) Regarding the internal lending of funds by the SHG members, SHG records revealed that members of 100% of the samples SHGs availed internal loans from SHG fund.
- vii) With respect to maintenance of SHG records, it has been found that only 5% of the sample SHGs have maintained their SHG records (Proceeding Book, Cash Book, Loan Ledger, Savings Register, General Ledger and Member's Pass Book) up to date.
- viii) Out of the 60 SHGs, only 30% reported to be engaged in livelihood activities as a group.
- ix) Around 35% of the SHGs reported that leadership rotation has not been done in their SHGs since the date of their formation.
- x) A 100% of the SHGs reported to have opened a bank account and maintain the SHG funds through their bank account.
- xi) Out of the 60 SHGs, only 48.33% SHGs have availed credit facilities from the bank.
- xii) Regarding issues in management and functioning of SHGs, 93.33% of the SHG members reported difficulties in maintenance of SHG records as per guidelines set for the same. Other major issues reported by them were: difficulties in banking operations; access to credit facilities from bank; inability to engage in livelihood activities; inadequate training for livelihood activities.

CONCLUSION

The Self Help Groups constitute an important position in the hierarchy of SHG approach adopted by DAY-NRLM for fostering rural development. As such, the functioning and performance of these SHGs has got much importance in achieving the desired objectives of the DAY-NRLM programme. DAY-NRLM has drafted a set of guidelines to ensure proper functioning of the SHGs and has designed an administrative structure to provide institutional support to them. In this paper, the functioning and performance of SHGs in Lawkhowa CD Block in Nagaon district of Assam has been studied on the basis of primary data collected from sample SHGs with the help of a structured interview schedule as well as from secondary data collected for the study. The analysis of the data revealed that despite DAY-NRLM's intervention in providing institutional support to the SHGs, certain issues affected their smooth functioning and management. Addressing these issues is likely to be a daunting task going by the fact that a large base of SHGs have been promoted in each CD Block and several external factors viz. geographical backwardness, poor socio-economic profile of the SHG members, etc. do affect these SHGs.

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