

ACKNOWLEDGEMENT

Inspite of Ubiquitous number of efforts being performed to tackle the problem of poverty, after the 60 years of independence, India is still a home for as many as 260 millions poor people, the largest number in any single country in the world. India emerging as one of the major world economic power would look disgracefull with pocketing itself largest number of lower income people in the world. Hence in recent two decades an effort are being seriously performed to implement renewed remedial policy measures for mitigating the problem of poverty and empowering lower income group families and velunerable masses. The sincer efforts in that direction were started by National Bank for Rural Development (NABARD) and Reserve Bank of India (RBI) by launching the limited scale pilot project in 1992, aimed at promoting and financing 500 Self-Help Group (SHGs) across the country which was entitled as "SHGs- Bank Linkage Strategy" for upliftment and empowerment of lower income group families belonging to Above Poverty Line(APL) and Below Poverty Line (BPL) families in all over the country.

Since then the SHGs movement has been capturing good deal of momentum in India. It's impact on APL and BPL families in urban and rural families is being observed positively. Hence for enlarging the SHGs-bank linkage programme for tapping inclusive growth perspectives has raised the need of studies in present functioning mechanism of SHGs. Bank linkage programme for its better achievements in Indian Economy. So the present minor research project was undertaken to look insight into and reveal the problems and prospects in SHGs – Bank linkage programme for upliftment of lower income group families in rural area in India. The proposal of it was sent to UGC New Delhi for financial assistance.

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