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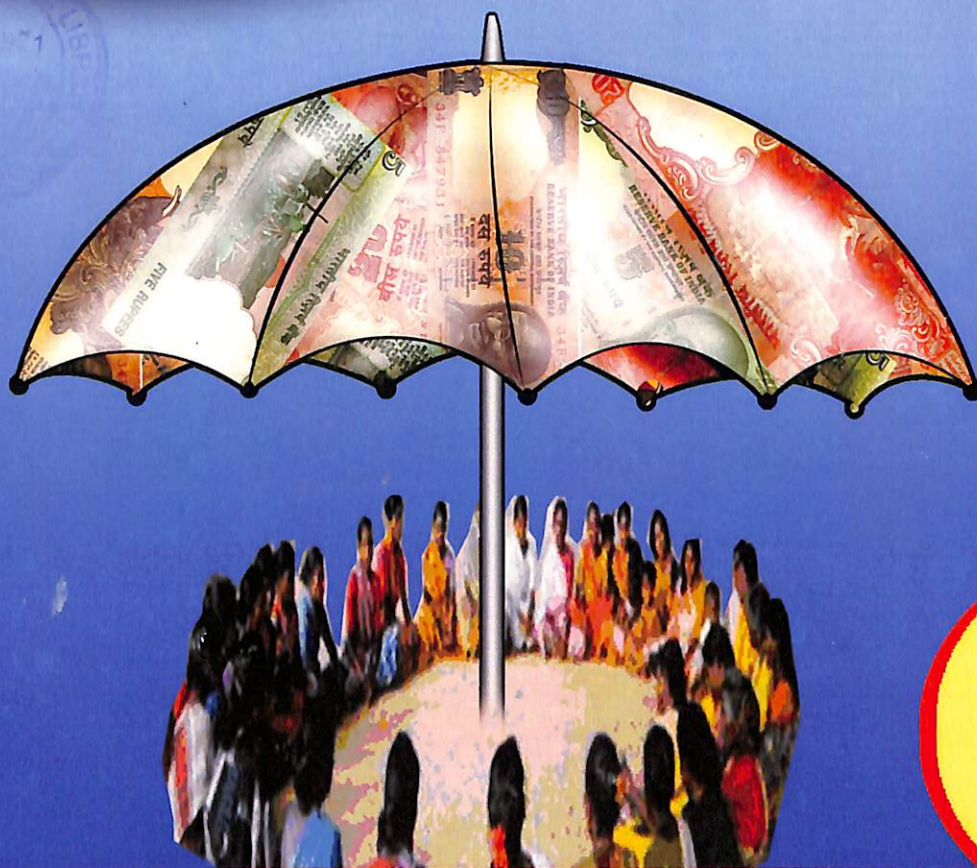
NATIONAL SEMINAR

ON

Micro Credit System

(17th & 18th November, 2014)

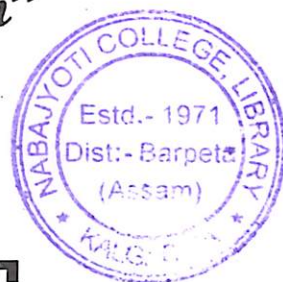
ABSTRACT



Organised by-
DEPARTMENT OF ECONOMICS
Nabajyoti College, Kalgachia

In collaboration with
B.B. COLLEGE, LANGLA

**UGC SPONSORED
NATIONAL SEMINAR**
ON
"Micro Credit System"



ABSTRACT

Organised by
Department of Economics
Nabajyoti College, Kalgachia.

In collaboration with
Barpeta Bongaigaon College, Langla.

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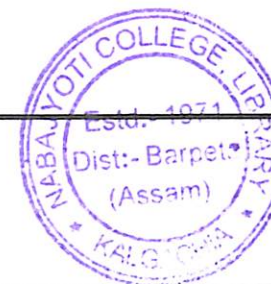
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NABAJYOTI COLLEGE : A BRIEF PROFILE

Years have passed since God desired to remove darkness to enlighten Kalgachia, the centre of greater West Barpeta and East Bongaigaon District, a remoter than the remotest area of Assam. He bestowed NABA (New) JYOTI (Light, Knowledge) upon Kalgachia. The idea of establishing a College at Kalgachia was first imbibed by Mr. Romez Uddin Ahmed M.A., a prominent educationist hailing from Hazipara (Howly) who celebrated a feast as a mark of Funeral Rituals (Kharach) in memory of his grand mother at Kalgachia wherein he disclosed his idea in a huge public gathering invited to the feast in 1966. Thus the people of Kalgachia particularly the dedicated social workers had the opportunity to dream 'a dream of a College, at Kalgachia'. And the worthy sons of the soil like Md. Mozammel Hussain M.A. L.L.B., Ex-Founder Secy & i/c. Principal, Late (Abdul Kader Babu, Abdul Kaddus Dewani, Iman Ali Mandal, Yasin Ali Mandal, Muzzaffar Ali Bhuyan, Kudrat Ullah Talukdar, Abdul Hamid Dewan, Alhaj Intaz Ali Choudhury, Alhaj Moslem Uddin Ahmed, Abdul Hamid Khan, Rajen Das, Alhaj Bahar Uddin Ahmed, Abdur Rezzaque, M.A., Basir Uddin Ahmed, Founder Principal, Nonee Gaonbura, Abdur Rashid Khan, Md. Toru Miah, Shahar Ali Akand, Mayez Uddin Ahmed, Shahab Uddin Sarkar, Sk. Abdul Hashem, B.A. B.T.), Abdus Sattar Ahmed, Ex. Principal, Sk. Asahaque Ali, Ex. M.L.A., Mahendra Chandra Adhikary, Abdul Kader, Ex-Councilor and many other educative Social Workers, Well Wishers jointly took a decision to launch a Mission of Establishing a college here at Kalgachia with an objective to arrange and ensure higher education for their prosperity. The 'Mission' gave birth a college in the year 1971; while Marhum Aatur Rahman the then local MLA a scholar and a Minister of Assam gave a meaningful name to it as 'NABAJYOTI COLLEGE, KALGACHIA.' The foundation stone of the college was laid down by **Marhum Fakar Uddin Ali Ahmed** the then Honourable PRESIDENT OF INDIA. Since its



establishment the college Nabajyoti has been tirelessly spreading its 'JYOTI' (Knowledge in higher Education) among the students of different categories of the said area as well as other parts of Assam. The Performances of the college in imparting Higher Education, Extension Services it offered towards the society through NSS, NCC, BSG and Students Union, awareness to Health & Hygiene, Controlling of Pollution of Environment it created among the masses, Efficiencies of teachers in imparting Quality Education and Performance of the students in the Final Examinations conducted by the Assam Higher Secondary Education Council and Gauhati University etc. etc. all have been inspected, assessed and accredited 'Grade -B' to the college by the NAAC (National Assessment and Accreditation Council) in the year 2003. Starting with 35 students in 1971 the college is now having more than 1500 students and turning to be a bigger 'Workshop of Human Resource Development' in the state of Assam.

To day with the change of time, Advancement of Human Civilization, Science and Technology, Outlook of the nation, Mission of Quality Education of UGC, Aims and objectives of Higher Education, Nabajyoti College, Kalgachia has resolved to leave no stone unturned to impart quality education among its students of both Arts and Science Streams and to make them qualified and competent to cope with the challenges and also to conduct a healthy life in this modern Scientific world and also to make all worthy citizens of the Nation.

*Let's join Nabajyoti & Develop our resources
To achieve success and serve the Nation.*

WELCOME ADDRESS

by

The Principal cum Chairman, Organizing Committee of National Seminar

On

"Micro Credit System"

Hon'ble Chairperson, respected Resource Persons, esteemed Keynote addressee, learned Participants, respected Guests, my dear colleagues, Students, ladies and gentlemen.

It gives me immense pleasure to have the opportunity to welcome all of you to this UGC sponsored National Seminar on "Micro Credit System" organized by the Department of Economics, Nabajyoti College, Kalgachia in collaboration with Barpeta Bongaigaon College, Langla. I feel proud and fortunate enough to welcome all of you to this auspicious occasion.

Nabajyoti College had its humble beginning in 1971 in this agro-based rural area with the aim to impart quality based higher education. Now the College has fully grown into a centre of excellence enriched with multi disciplinary approaches to higher study in both Arts and Science streams at UG level under Gauhati University and PG levels under IDOL, Gauhati University and KK Handiqui State Open University, Assam with expansion of support system and research activities.

Micro Credit refers to small loans to eradicate poverty of low income groups and uplift the entire community by financial extension services mostly empowering weaker sections especially women. Women empowerment is a continuous efforts of empowering all the denied aspects of life of woman, like dignity, freedom to take decision, self confidence etc. As we know, about 30 per cent of our population is still living below the poverty line. A number of institutions like NABARD, KVIC and NGOs are rendering their services in the field of micro financing and generate self employment opportunities which are found

insufficient to alleviate poverty from our nation. We have to do enough more. It must be needed a collective efforts to eradicate poverty from India and to empower the women of our society. Our this mission is to provide practical steps to chalk out the problems and to take the appropriate policy measures in this field.

I hope, this Seminar held at Nabajyoti College, Kalgachia through the intelligent perception, the Resource Personals of National repute and the esteemed participants of different Universities and Colleges of the country shall take into account of the problem of poverty and will develop a mechanism of micro credit system for easy access to capital for lower income households.

In the conclusion I regret for inconveniences you have taken to reach our college at Kalgachia and for poor infrastructure and accommodation facilities. With these few words, once again I extend my sincere thanks and gratitude to all the dignitaries who grace their presence here in the Seminar.

Thanking You

Yours Sincerely
Dr. Shahjahan Ali Ahmed
Principal
Nabajyoti College, Kalgachia
& Chairman
Seminar Organising Committee

ADDRESS OF THE CO-ORDINATOR

Hon'ble Chairperson of the Inaugural Session, respected Inaugurator of the National Seminar, esteemed Key note addressee, distinguished Resource Persons, hon'ble Principal, Nabajyoti College, respected Guests, learned Participants, respected colleagues, and my dear students.

First of all I would like to express my sincere gratitude to all of you for your gracious presence and participation in the Seminar. At the same time I must convey my cordial gratitude to the University Grants Commission for sponsoring the National Seminar on "Micro Credit System" which is being held in collaboration with Barpeta Bongaigaon College, Langla.

Ladies and gentlemen, as you know that Micro Credit is a Financial Process that refers to small loans and financial services to alleviate poverty of low income households and designed to support entrepreneurship empowering weaker section of the society mostly women. Micro Credit plays a vital role of easy access to loan by the most desiring households without collateral security. Microcredit is a financial innovation that originated in developing countries and successfully enabled the impoverished people to engage in self employment projects availing micro credits. But lack of collaterals and steady employment these individuals can not meet the minimum qualification to gain access to traditional bank loan. This Seminar would make students, participants and public aware of Micro Finance to make Self employment and Women Empowerment a reality.

During this Seminar, the intellectual fraternity will discuss various aspects regarding Self Employment, Women Empowerment and Poverty alleviation along with the role of SHGs and NGOs. The purpose of this Seminar is to highlight the process of upliftment of the most under-privileged section of the society specifically the women and find out their solutions.

The seminar will motivate people to take positive action in support of Micro Credit. The Seminar would highlight Micro Finance as a tool for Self employment and Women Empowerment. The only way to protect the women rights effectively is by making them financially independent. Otherwise, **Vision: India 2020** will be a myth.

Wishing active involvement I, on behalf of the National Seminar Organizing Committee, once again cordially welcome you all to this institution and wish to be patient enough to make this Seminar a grand success.

Thanking you all

Md. Ataur Rahman

Co-ordinator

National Seminar Organizing Committee
Nabajyoti College, Kalgachia

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ROLE OF SHG WITH SPECIAL REFERENCE TO WOMEN EMPOWERMENT IN INDIA

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BB College, Langla
Barpeta, Assam

SHGs are playing a major role in removing poverty in the rural India today. The group based on the model of self-help is widely practiced for rural development, poverty alleviation and empowerment of women self-help as a strategy for social development emphasizes on self reliance human agency and action. It aims to mobilize people, to give them voice and build people's organizations that will overcome barriers to participation and empowerment. The central idea of self help is the formation of groups, concept of community and the development of egalitarian relationship that will promotes well being. SHGs service as the toll of delivering, micro credit to the members. The concept of self help has its roots in the rural areas and it has been mooted along the rural and semi urban women to improve their living conditions. Though SHG is applicable to men in our country, but it is more successfully prevalent among women and so they can start economic activities through SHG movement in India. This scheme has been implemented with the help of NABARD as the main nodal agency in the rural development. It is remarkable here that this scheme is a self employment generation for especially rural women. The word "empowerment" means giving power. Power means having the capacity and the means to direct one's life towards desired social, political and economic goals. Actually the word "empowerment" provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives more control over the circumstances which influence lives and freedom from customs, beliefs and practices. Hence empowerment of women not just a goal in itself, but key to all global development goals. It is an active multi-dimensional process which enables women to realize their identity and power in all spheres of life.

Keywords: SHG, Poverty, Development, Alleviation, Empowerment.



WOMEN EMPOWERMENT AND MICRO FINANCE

Imrul Hussain
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Empowerment of women connotes an active, multidimensional process which enables women to realize their full identity and powers in all spheres of life. People become empowered while working in a group collectively. They develop a sense of awareness and are able to bring about a change.

Self-Help Groups (SHG) are a prominent model of microfinance (MF). It becomes an empowering tool for women, especially for rural women. A group of people, ranges from 10 to 20, formed a Self-Help Group with the basic principle of "savings first, then borrowing", for their mutual helps, succeeded in bringing a movement in society, especially among the poor, where women occupied the lion share. Rapid growth has been noticed in terms of numbers of SHG formation, disbursement of loan, demand for credit etc. As per NABARD, 44.60 lakhs SHGs covering 5.8 crore poor households have been linked with the banking system with saving bank accounts. More than 90 percent of such groups are excusing women groups, (Annual Report, 2007-08).

This paper will highlight the performance of SHG model and its role among the women particular, by taking primary and secondary data. Random and judgment sampling method has been used and 10 percent of total SHG have been taken as sample and surveyed with a specially designed Questionnaire. Official Website, Books, Journals, Magazines, News papers etc also used as a source of secondary data.

Key words: SHGs, Microfinance, Women's Role



ACTIVITIES OF SELF HELP GROUP IN BARPETA DISTRICT

Dr Md Aziz
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Barpeta District has a rich heritage of artistic products of Cane & Bamboo since long past. Eye catching utensils, Mats, Sofa etc. made of Cane are a matter of proud for any house hold that can possess such articles. However all these products came from artisans who belong to very poor families and did not receive proper value of such products, because these had to be sold only in local village markets or at best in Barpeta town.

Fish production and sale is a premier trade of Barpeta District. Earlier there were large numbers of bill fisheries / river fisheries and most of the fisher men were able to earn their livelihood on fishing at the natural fisheries. Now most of the bill fisheries are converted to paddy fields and other activities, the scope of natural fishing has almost vanished from the district. Most of the people involved in the business have now taken up mechanized fish production in their ponds created for the purpose. However the draw back in the industry was the non-availability of echo hatchery for production of spawn / fish ling / fingerlings and most of people had to depend on those items brought from West Bengal which was very costly and the supply was uncertain. This paper will attempt to analyze the importance of small industry in the village which can solve our need base problem.

Keywords: Artistic, Fish Production, Mats Production, NGO, SHG



ICTS & WOMEN EMPOWERMENT: SOME CASE STUDIES FROM INDIA

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Information and communication have been playing an increasingly important role in economic and social development of nations. Information and Communication Technologies [ICTs] are a diverse set of technological tools and resources to create, disseminate, store, bring value-addition manage information. ICTs are emerging as a powerful tool for gender empowerment in a developing country like India. There has been a rapid growth in the ICT sector and the use of ICT has dramatically expanded. Unfortunately, the access to these technologies is high unequal, somewhat built-in all our development sectors. This is true for different geographical regions and diverse socio-ethnic groups insides India. The inequality contributes to increase the gap between those who have access to abundant information resources and those who are deprived of this access, thus reinforcing the marginalization that already exists in terms of development and technical resources.

This paper looks at the avenues created by ICT-enabled networking process for women's empowerment. It discusses the main challenges and obstacles face by women, suggests practical strategies to address those challenges and goes on to suggest way to improve the conditions leading to women's empowerment. The paper also analyses a case study from India and examines how women's 'power within' has been enhanced through their access to and control of Information and Communication by use of ICTs.

Keywords: ICT, Gender, Women empowerment, Economic & Social development



ROLE OF MICRO CREDIT IN SMALL TEA CULTIVATION

Dr Kakali Hazarika

Assam is well known internationally for its tea since long back. The state is dominating India's tea map by producing almost half of country's total tea production. In tea industry cultivation of tea on small holding has gained considerable momentum amongst the educated unemployed youths. Being a labour intensive industry, it is the source of employment for the indigenous people of Assam. It is estimated that there are nearly 90,000 Small Tea Growers (STGs) in Assam creating employment for around 1.5 lakh people apart from producing innumerable rural entrepreneurs with the potentiality to transform the socio economic condition of rural Assam.

Agriculture, especially for the smallholder farmer has always been considered high risk, despite ongoing successful lending relationships between farmers and buyers. Finance is always a major hurdle faced by small farmers to achieve their expected destinations. Micro finance will be helping hand for these STGs. This paper will highlight the growth of small tea growers in Assam and problems of getting financial assistance for their plantations. To achieve the objectives researcher used both primary and secondary sources.

Keywords: Tea, STG, Smallholder, Micro finance



MICROFINANCE AND RURAL DEVELOPMENT

Babul Ch Deka
Mami Talukdar
 BH College, Howly

Micro-finance is defined as the provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas so as to enable them to raise their income levels and improve their living standard. The introduction of microfinance programmes increased the borrowing options for the rural poor and it is supposed to work as a weapon to alleviate poverty and to save the rural poor from the clutches of moneylenders. In recent years, most of the countries across the globe are in a sweeping mood to promote micro finance institutions not only as a positive rural development intervention but also as a rural development panacea. Allured by the success of micro credit institutions in developed countries, the developmental economists in under developed and developing economies have increasingly become enthusiastic in the promotion of micro credit as a rural development intervention by tying it neatly with post-liberal development ideology. This paper not only explores the limitations of micro credit as a rural development intervention but also makes an attempt to bring to the focus the concept of rural micro finance in which the issues of credit markets and the poor are explored.

Keywords: Microfinance, Micro credit, Rural Development, Poverty.



A STUDY ON EMPOWERMENT OF RURAL MINORITY MUSLIM WOMEN THROUGH SELF-HELP GROUPS: A CASE STUDY

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Khairul Islam
 Kayakuchi HS School, Kayakuchi

The concept of women empowerment has undergone a sea change from Welfare oriented approach women empowerment to equity approach within the last five decades. According to Human Development in South Asia (2000), Women empowerment is a change in the context of a Women's life, which enables her increased capacity for leading a fulfilling human life. The present study attempts to examine the impact of participation in self-help groups on the empowerment of Rural Minority Muslim Women (RMMW) while conceptualizing any programme for RMMW in the context of great importance being given to the group approach. The study is situated in a village of Paka Betbari Dev. Block, Barpeta District, Assam. The study uses the personal narrative method to give a voice to women's perspective describing the phenomenon of transition of women prior to joining self-help groups to being empowered. The various dimensions of empowerment such as economic, socio-cultural, interpersonal and political dimensions. Access to credit can help RMMW by enabling them to start and expand small businesses, often accompanied by market access. The women experienced feeling of freedom, strength, self identity and increases in levels of confidence and self-esteem. Besides, involvement in SHGs has enabled RMMW to have a voice in the community affairs and they have been able to tackle problems and have gained power over decision making in the households. Though RMMW hardly involve themselves in politics, their participation in SHG has altered them, and these women have realized the importance and the right to vote without being influenced by any one. Some of the recommendations for a way forward include providing a convergence of inputs, ensuring a proactive involvement of women in the programme, changing social norms, perceptions and anchoring with wider movements of social change.

Key-words: RMMW, SHG, Woman Empowerment, Social Norms



ROLE OF NABARD AND SIDBI

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Manikpur Anchalik College
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In respect of rural credit in recent years National Bank for Agricultural and Rural Development (NABARD) was set up in 12th 1982. From the very beginning, Reserve Bank of India (RBI) was extending the agricultural credit through state level co-operative Banks and land development banks. Later on, the Agricultural Reference Development Corporation (ARDC) was set up by RBI in 1963 for meeting the long term credit requirement of rural areas. But after the formation of NABARD, it took over all the agricultural credit functions of RBI and the reference functions of ARDC after its merger with NABARD. NABARD is playing an important role is augmenting the flow of credit for the promotion of agriculture, small scale and cottage industries, handicrafts and other rural crafts and various other allied activities in rural areas of the country.

The small Industries Development Bank of India (SIDBI) was set up in response to a long standing demand, as an apex level national institution for promotion, financing and development of industries in the small scale sector. In discharging its role as the apex development institution, SIDBI ever since its inception has given attention to identify and launch various promotional development (PD) activities. Rural industrialization is one of the thrust areas in the PD initiatives of the bank.

In this paper, an attempt has been made to study the role of NABARD and SIDBI towards Indian Economy.

Keywords: Bank, Agriculture, Rural, Development, Credit, Small-Scale Industries



ROLE OF SELF-HELP GROUPS

Amir Ali Ahmed
Korban Ali Poramanik
Abdul Hannan
Harendra Chitra College
Bhaktardoba

An SHG both by definition and in practice is a group of individual member who by free association come together a common collective purpose. In the context of micro-finance SHG are formed around them of savings and credit. Self-Help Groups don't start with credit they start as savers groups with regular weekly for forth rightly saving targets. Each member of the group has to save a small amount per month. The savings are deposited in a meeting on an appointed time every week and the collected saving are lent to members, with the decision on who gets the loan being taken by the group in many groups saving are entered individual passbook.

The main objective of SHGs is to include the habit of thrift; savings and banking culture to gain economic prosperity through credit. The most important component of SHG is the mobilization and organization of women towers the basic strength of solidarity, informality and collective action. Self-Help Group methodology is a novel approach in development of economics. These groups can create a unique, alternative need-based credit delivery mechanism by pooling their sufficient resources to catering to their consumption and occupational requirement. To provide gainful employment to involve the poor in productive activities. An SHG should be socially viable institution. The group is frames rules and regulations which are required for its effective functioning. To involve women in decision making and to promote leadership qualities among them. The level of poverty are high and because of the problem Self-Help Groups movement occupies a significance agenda in the poverty reduction and empowerment of women for poor people Micro-finance program are important institutional devices for providing small credit to the rural people.

Keywords: SHG, Gainful Employment, Viable



WOMEN EMPOWERMENT AND MICRO FINANCE

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Women empowerment is a multi-dimensional process, which should enable an individual or a group of individuals to realize their full identity powers in all spheres of life. It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives and free them from shackles imposed on them by custom, belief and practice. Women empowerment is not about power over others but power to achieve goal and aims. Empowerment of women is an effective strategy to cope with gender biased discrimination and attain gender equality.

A majority of Microfinance program target women with the explicit goal of empowering them. There are varying underlying motivations for pursuing women empowerment. Some argue that women are among the poorest and the most vulnerable of the under privileged and thus helping them should be a priority whereas; other believe their investing in women's capabilities empowers them to make choices which is evaluable goal in itself but it is also contributes to greater economic growth and development.

Micro-Fiancé programs are currently being promoted as a key strategy simultaneously addressing both poverty alleviation and women's empowerment. For women to become a successful entrepreneur, she needs access to capital, technical and managerial know how tend market. The essence to empower rural women lives in catalyzing appropriate economical activities at the grass root level and creating new opportunities for them to earn higher income in order to improve their standard of living. The term micro finance sometimes is used interchangeably with the term micro credit. However, while micro-credit refuse to purveyance of loans in small quantities the term micro finance has a broader meaning covering in its ambit other financial services like saving insurance etc.

Keywords: Micro-Fiancé, Explicit Goal, Saving Insurance



ROLE OF SELF-HELP GROUPS THROUGH THE MICRO FINANCE SYSTEM

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The main benefits of Micro-Credit appear to be reduced Vulnerability of the poor to average circumstances, in crucial consumption in the same group and empowerment of women. For mutely, Micro Finance Practice in India like some other countries has much to offer to the rural population. As SHGS in rural area have empowered illiterate and poor women by linking them to the main stream banking system and involving members in Micro Entrepreneurship activities. Development of Micro Entrepreneurship can help reduce the problem of unemployment and several social problems in the society that go with it. If ultimately helps in sustaining the process or development of nations. In the context of Micro-Finance, SHG are formed around the them as savings and credit Self-Help group don't start with credit, they start as savers groups, with regular weekly for forthrightly saving targets. Each member of the groups has to save a small amount per month. The main objective of SHGs is to include the habit of thrift, savings and banking culture to gain economic Prosperity through credit. The most and important component of SHGs is the mobilization and organization of women towards the basic strength of solidarity, informality and collective active. India still is the home to the largest population of the poor in the world and about 37% of population is below poverty line. The level of poverty are high and increase of the problem Self-Help Groups movement occupies a significant agenda in the poverty reduction and empowerment of women for the poor people Micro-Finance program are important institutional devices for providing small credit to the rural people in order to alleviate poverty and SHG bank linkage.

Keywords: Micro-Financé, SHG, Woman Empowerment



THE YOUNG GENERATION AND THE SELF-HELP GROUP

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 Research Scholar

Self-help is a key to success in life. It is a real friend that never gives up at the times adversity. The usefulness of self-help is immense. It increases the moral courage of young generation.

The self-help group is involved in the small-scale industries. The pickle farm, brass-metal industry, Cane industry, Fishery, Dairy farm, Poultry farm, Duck farm, handlooms are some of the important sources of income for self-help groups.

After the block-level registration the self-help group receives financial aids and various loans from the government. The self-help group sanctions loans to the poor section of people. Some part of the interests received from the beneficiaries is sent to the government for recovery and the rest goes to its own fund. The self-help group empowers the unemployed youths specially the women.

The self-help group is used as a safety-bulb for the young generation. It not only solves the individual problems but also the entire poor section of a society. It is a vital force for the needy.

Keywords: Adversity, Disaster, Safety-bulb, Empower, Vital



ROLE OF MICRO FINANCE INSTITUTION IN PROVERTY ALEVIATION-A CASE STUDY ON BANDHAN

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The idea of micro finance is not very new. However, the origin of microfinance in its present form can be linked to the Grameen Bank of Bangladesh.

In developing countries, the micro finance institutions (MFI) play a pivotal role in poverty alleviation. The MFIs provide small credit or loan, mainly for income generating activities to those poor people, especially women who do not have any collateral. Thus the MFIs are working as an alternative to the 'loan sharks' who used to take advantage of peoples illiteracy and poverty. By providing easy loans to the needy poor at an affordable rate, the MFIs are providing those people an opportunity to come out of the vicious circle of loan trap set by the loan sharks.

Bandhan is such a MFI, which was set up in the year 2001 to address the dual objective of poverty alleviation and women's upliftment.

This paper is an attempt to study the role of Bandhan in poverty alleviation and women's upliftment.

Keywords: MFI, Collateral, Poverty, Women, Bandhan



ROLE OF SELF HELP GROUPS IN POVERTY ALLEVIATION AND WOMEN EMPOWERMENT IN RURAL ASSAM

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Self Help Groups (SHGs) are small voluntary associations consisting of rural poor people which save small amounts at regular intervals. Presently, only women SHGs are functionally active. The rural women work together for the purpose of solving their economic problems through self and shared help with their small savings. The women organize themselves at the grass root level to find innovative solutions to their economic problems in order to develop their self esteem, self reliance and self confidence. SHGs have significant potential for contributing to women's socio-economic development. The SHGs can be regarded as a medium for alleviating poverty through social and economic empowerment of the poor particularly women which will further promote the economic development of the society. The present paper is an attempt to highlight the role of SHGs towards empowerment of women in Assam particularly in the rural areas.

Key Words: Self Help Groups, Women Empowerment



THRIFT AND CREDIT CO-OPERATIVE SOCIETY FOR RURAL DEVELOPMENT

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Thrift and credit co-operative society and self-help group are the common and popular microfinance service provider in the country. India has a century old history of co-operative movement. The co-operative societies Act in India passed in 1904 with an object "to encourage thrift, self-help and co-operation among agriculturists, artisans and persons of limited means" Since then co-operative movements in India have passed through several phases of expansion, stagnation, consolidation, challenges and development.

The paper emphasized on the role of thrift and credit co-operative societies in rural development by alleviating poverty through social and economic empowerment of the poor. Co-operatives are regarded as an important and most effective tool of rural development and employment generation for the country like India. There is friendly atmosphere and sense of mutuality in solving problems, where seniors receive due respect, men and women work together and treated equally, people practice high moral conduct and there is peace, prosperity and happiness all around. With predominance of small economic units more than 65% of small farmers, marginal farmers, agricultural labourers, weavers, rural artisans, women and many others, who cannot come up on their own effort, and Govt. cannot reach them individually in such a situation group effort or co-operative effort is the only way remains in pooling resources and capital accumulation. To make the co-operatives a success and more functional the most important thing is to determine right group of people to work together and pooling of their resources. Co-operatives should be a union of genuine person, it claims from membership the strict adherence to the leaderships, and active participation. The co-operative should ensure democratic management, committed leadership, adequate capital, co-operation among co-operatives to meet the purpose.

Key Words: Ethics, Role, Challenges, Developments and Policy initiatives



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Key Words: Ethics, Role, Challenges, Developments and Policy initiatives



THE ROLE OF PLANNING AND EMPOWERMENT OF WOMEN: A CRITICAL ANALYSIS

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The 20th century itself witnessed the major transformation in gender revolution. "The women's movement and a pro-women commitment to social change- or a feminist perspective on diverse dimensions of the change-emerged among different regions and peoples at different points of time" Their engagements with prevailing ideological currents-promoted path ways of mutual influence (Mazumdar: 2012).

The Indian Republic started its discourse of planned development with the inception of first five year plan in 1951 with the commitment to establish the Indian society with equity, justice and growth and presently it is going complete the 12th five year plan. India experienced both five year plans as well as annual plans but all these reflected the gradual understanding of women's question and gender and governance equation and efforts to introduced programs to address the issues involved. A reflection on its story can "trace the evolution of ideas, strategies, concrete measures in policy/programs/planning interventions" introduced in India (ibid). It also shows that the Indian planning has moved beyond "the still persisting invisibility of gender based difference in the outcome of actions by the state or other agencies of society" (ibid). It is still facing a lot of challenges as every initiative brings up new issues and concerns.

Key words: Planning, Women's Movement, Empowerment, Growth, Challenges



WOMAN EMPOWERMENT AND BANDHAN: A CASE STUDY IN HOWLY AREA

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Micro Credit refers to the extension of very small loans provided to impoverished people without any collateral security generating income through self employment. Micro Credit System is designed not only to support entrepreneurship and alleviate poverty, but also as a sustainable solution for woman empowerment. Women empowerment can be defined as a continuous process of empowering all the denied aspects of life, like, dignity, freedom to take the decision which effects their lives, vulnerability, bargaining power, decision making power, self-esteem, self-confidence and many more. Landing to women has become an important principle of MFIs as women have higher repayment rate and tend to accept smaller loans than men. Bandhan Financial Services Private Limited (BFSPL), popularly known as Bandhan, is working with women those are socially disadvantaged and economically exploited, It has been working for the social upliftment of the poor women, since its inception in 2001. The present study following a Case Study Method has analysed the role played by Bandhan in the empowerment of women in Howly area of Barpeta Dist. The study found that Bandhan, with its various loan products, is successful in their efforts towards women empowerment and poverty alleviation in Howly area to some extent and has become a ray of hope for those who need a helping hand to be financially independent.

Key words: Women Empowerment, Sustainable solution, MFIs, BFSPL



MICROCREDIT: POVERTY ALLEVIATION AND SUSTAINABLE DEVELOPMENT

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Poverty alleviation is one of the primary goals of developing countries. Microcredit is a key strategy in poverty alleviation. Micro credit programs have been able to alleviate poverty of millions of poor households by creation of self employment. The eradication of poverty and the promotion of sustainable development provide opportunity to all human beings to satisfy their basic needs, to enjoy equal access to resources and generate social and economic development.

Microcredit is the extension of very small loans, granting financial services to poor borrowers who usually lack of security, who are not served by the formal banking sector. It is planned not only to support entrepreneurship and alleviate poverty, but also in many cases to empower women and uplift entire communities by extension services. It help them start and grow their businesses and educate their children, establish market channels for their products, arrange mechanisms to improve technical and business skills of the poorest through training and loan utilization.

Microcredit is widely used in developing countries and is presented as having "enormous potential as a tool for poverty alleviation". Microfinance industry has been able to bring about a lot of change in the lives of millions of poor. The microcredit programs of poverty alleviation are now being widely imitated in many developing countries of the world to fight against poverty.

Key wards: Micro Finance, Poor Entrepreneur, Poverty Reduction, Self-employment



MICRO-ENTREPRENEURSHIP OF WOMEN

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Entrepreneurship refers to a creative approach in business. Exploring and discovering new business opportunities, managing the enterprise exactly, taking risk and successfully introducing innovations are the entrepreneurial function. Women entrepreneurs may be defined as a woman or groups of women who initiate organize and run a business enterprise. Women entrepreneurship makes them economically strong and gives the freedom to take decision since women entrepreneurship initiate, organize and operate the business enterprise.

The Government of India has defined women enterprise as an industrial unit where one or a group of women owned at least 51% share in the capital and at least 51% employment generated by the enterprise should be for women only. Women entrepreneurship who were confined to traditional areas like food, fruit, vegetables, pickles, papads, tailoring etc. have shifted to non-traditional areas like engineering, jewellery, handicraft, electronics, manufacturing etc.

Banking linkage model is an important model of micro finance which helps their members to start their own business. SHGs in rural area have empowered illiterate and poor women by linking them to the main stream banking system. Most women remain deprived of employment opportunities as wage workers because of their family responsibilities, social and cultural barriers. The women to get an income and to acquire financial security in this regard. Self-help groups can play major rule and development of entrepreneurship can help reduce the problems of unemployment and several social problem in the society that go with it. Therefore, entrepreneurship development among the women can be considered as a possible approach to economic empowerment of women.

Key-words: Entrepreneurship, SHG, Micro Finance, Empowerment of Woman



SELF HELP GROUPS (SHGS) AND MICRO CREDIT DELIVERY SYSTEM IN ASSAM

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Self-help Groups (SHGs) play an important role for alleviation of poverty and creating employment opportunities for the weaker sections of the society. Micro credit through SHGs is a new modern concept of growth and development. SHG movement has promoted the concepts of collective savings, investment, women empowerment and replacement of the informal credit system to a reasonable extent and thereby micro credit. The SHGs have contributed a lot to the society by bringing awareness among the illiterate people and it has given courage and confidence to fight for their economic survival as well as for justice. The present paper tries to highlight the changing scenario of collective savings behavior and micro credit delivery system among the rural people of Assam. The study also attempts to analysis the role SHG to empowering rural women economically and raising standard of living.

Key-words: SHG, Micro Credit, Collective Saving, Economic Survival



THE CHAR PEOPLE OF ASSAM AND THEIR INDEBTEDNESS

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The term char stands for River Island in the discourse of regional studies in Assam. Char is purely an agrarian economy where as much as 78.13 percent of the population is dependent on agriculture sector. Majority (68 %) of the char people are embraced with poverty. Land and livestock are the two prime sources of capital which by and large are unsecured because of uneven occurrence of flood and river erosion that often make them landless as well as homeless. Once they fall in debt is very difficult to get rid of its vicious circle because of having no reliable financial institutions in the area.

Present study is an attempt to find out the indebtedness status of the char people of Assam. The study is based on the primary source of information which are collected through field survey.

Keywords: Char, Agriculture, Capital, Indebtedness, Financial Institutes



MICRO FINANCE VS WOMEN EMPOWERMENT

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In India, the emergence of liberalization and globalization in early 1990's aggravated the problem of women workers in unorganized sectors from bad to worse as most of the women who were engaged in various self employment activities have lost their livelihood. Despite in tremendous contribution of women to the agriculture sector, their work is considered just an extension of household domain and remains non-monetized. Microfinance is emerging as a powerful instrument for poverty alleviation in the new economy. In India, Microfinance scene is dominated by Self Help Group (SHGs)-Bank Linkage Programme as a cost effective mechanism for providing financial services to the "Unreached Poor" which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self help capacities of the poor, leading to their empowerment. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country. This paper seeks to examine the impact of Micro finance with respect to poverty alleviation and socioeconomic empowerment of rural women.

Keywords: Women Empowerment, Self-Help Group, Micro Finance, NGO



THE ROLE OF NGOS IN RURAL DEVELOPMENT

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In spite of the various attempts made by the government after independence to uplift the economic condition for rural people, their condition is still remaining pitiable. No government agency has yet been able to take any effective measure so far for the economic development of the landless, agricultural labour, small and marginal farmers; No progress is taking place among these economically backward people of rural areas. Most of the village people are hardly in a position to earn their lively hood due to their depressed economic condition.

A non-government organization (NGO) is a legally constituted and registered organization created by neutral or legal person that operates independently from any form of government

A number of non government organizations have been playing a vital role in rural community development, besides government interventions. Realizing that the government alone was not able to meet the Challenges of the massive enormous tasks in the process of rural development, the non-profit voluntary and non-government organizations have to be involved in different phases and activities at the global, regional and local level. For a significant impact in the present era of liberalization and globalization wherein market forces adopt a key role it becomes essential for the NGO. Sector to take a lead in helping poor to fight the challenges possessed by the system

Key-words: Marginal Farmer, NGO, Market Forces, Liberalisation



ROLE OF RURAL BANKS AND KVIC

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Regional Rural Banks are local-level banking organizations operating in different states of India. They have been created with a view to serve primarily the rural areas of India with basic banking and financial services.

The main purpose of RRB's is to mobilize financial resources from rural/semi-urban areas and grant loans and advances mostly to small and marginal farmers, agricultural laborers and rural artisans. The area of operation RRBs is limited to the area as notified by the Government of India.

Regional Rural Banks were established under the provisions of an ordinance promulgated on the 26th September, 1975 and the RRB Act, 1976 with an objective to ensure sufficient institutional credit for agriculture and other rural sectors.

The Khadi and Village Industries Commission (KVIC) is a statutory body formed by the Government of India under the Act of Parliament, Khadi and Village Industries Commission Act of 1956. It is an apex organization under the ministry of micro, small and medium enterprises.

The products produced by the institutions are either sold by them directly through retailers, wholesalers, or indirectly through "Khadi Bhandars". The products are also sold internationally through exhibitions arranged by the commission.

Keywords: Mobilize, Artisans, Khadi, Apex, Enterprise



A STUDY ON ROLE OF NGOs IN RURAL DEVELOPMENT WITH SPECIAL REFERENCE TO ASSAM

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The overall development of a nation is closely related to the development of the rural economy of a state. In Assam, most of the people live in rural areas below the poverty line and the finance to these indigenous peoples is considered as important issues for the government of Assam. The government alone is not able to meet the challenges of the massive enormous tasks in the process of rural development. So, some voluntary and non-governmental organizations (NGO) had to be involved in different phases and activities at the global, regional and local levels to transform the lives of the rural poor. The NGO sector can help the poor by providing access to the system, information on market opportunities, training facilities, information on sources of credit etc, in order to meet the aspirations of rural poor. No doubt, NGOs are playing a very critical role in the process of managing development initiatives of various kinds at the rural level. However, despite their good intentions, a large number of NGOs find it difficult to sustain in the long run. Hence this present paper is an attempt to study the working role of NGOs for the rural poor.

Key words: NGO, Rural Development, Socio-economic Development



FUNCTIONS AND RESPONSIBILITIES OF NGOs TO CREATE ENVIRONMENTAL AWARENESS AMONG PEOPLE

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Research Scholars

Environment is a fundamental for all living things. This is because of every resources necessary for them is interrelated to the environment. Unless the environment is protected, the existence of life on the planet Earth would eventually be impossible. Environmental education is the education through environment, about environment and for environment. It focuses on awareness and sensitivity, knowledge and understanding about environment and environmental challenges. It is also highly essential for all human beings for self fulfillment and social development.

Today there's environmental crisis is man's life due to over assumptions of natural resources over population, urbanization, industrialization and unscientific attitude of human being. It is necessary for everyone to be aware of the problems arising out of the pollution. NGOs are the most important organization who works for the welfare of human society from any directions. They can play a vital role to create environmental awareness among people. Door to door meeting, awareness campaigns, workshops should be organized to create awareness among people.

This paper is an attempt to highlight the importance of Environmental Education and functions and responsibilities of NGOs to create environmental Awareness among people.

Key Words: NGOs, Environmental Education, Awareness



ROLE OF NABARD AND SIDBI

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Micro finance is the extension of very small loans to improvised borrowers who typically lack collateral steady employment and a verifiable credit history. It is designed not only to support entrepreneurship and alleviate poverty, but also in many cases to empower women and uplift entire communities by extension. NABARD is a development bank with a mandate of providing and regulating credit and other facilities for the promotion and development of agriculture, small scale industries, cottage and village industries, handicraft and other rural craft and other allied economic activities in rural areas with a view to promoting integrated rural development and securing rural prosperity of rural area and for matters connected therewith or incidental thereto. SIDBI is a non-independent financial institution aimed to aid the growth and development of micro, small and medium scale enterprises (MSME) in India set up on April 2, 1990 through an act of Parliament, it was incorporated initially as a wholly owned subsidiary of Industrial Bank of India. In this study we used both primary data and secondary data. Basically we focused on secondary data.

Key words: Micro Credit System, NABARD, SIDBI



ROLE OF NABARD IN DEVELOPMENT OF RURAL INDIA

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“Growth with Social Justice” has been the basic objective of the Development Planning in India since independence. Since the beginning of planned development, the Government through Five Years Plans made significant strides in developing rural India.

The National Bank for Agriculture and Rural Development (NABARD) was set upon 12 July 1982 by a special act by the parliament and its main focus was to uplift rural India by increasing the credit flow for stake in NABARD to the Government of India. It became the apex institution to play a pivotal role in the sphere of policy planning and providing refinance facilities to rural financial institutions and for augmenting their resource base.

The paper analyses the role and function of NABARD in rural development. Purpose wise disbursement of funds under Investment Credit and RIDF during the year 2007-8 is also analyzed. It also throws a light on NABARD's past and present performance and its major achievements for the year 2007-08.

Key-words: Rural India, Apex, RIDF, NABARD, Social Justice



MICRO FINANCE FOR ALLEVIATING RURAL POVERTY

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Microfinance is a financial innovation which originated in developing countries. There is a century old history of micro finance in India. Micro finance is the extension of very small to the entrepreneurs and to the others living in poverty who are not considered bankable. These people lack collateral, steady employment and a verifiable credit history and therefore cannot meet even the minimum qualifications to gain access to traditional credit. Micro finance is regarded as an effective tool of socio-economic development. Prof. Muhammad Yunus explains the role of micro finance in facilitating women potential as women have plans for themselves, for their children, for their home, their meal.

The society under the grip of poverty where there is financial hardship, illiteracy and so many other evils of poverty feel and find it difficult to access financial services through the formal financial sector due to lengthy and bureaucratic complicity of the formal or traditional funding institution. They do not have any collateral to secure a loan, though they have small savings and they resort to the informal sector which includes the money lenders to meet their credit needs. Micro finance institution comes into force in a systematic way in India right from 1970's. But the concept of thrift and credit co-operative society as a tool of rural development was started by an act in 1904. They are mainly engaged in agricultural activities due to poverty they are not able to practice thriftiness in their day to day life. In such a case there are great potentials of micro finance institution like Self- Help groups thrift and credit Co-operative societies in delivering credit facilities by pooling funds promoting the habit of thriftiness to the villagers at their door step.

Key Words: Micro Finance, Trend, Regulation, Challenges



WOMAN EMPOWERMENT AND MICRO FINANCE

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Microfinance is the provision of financial services to low-income clients, including consumers and the self employed, who traditionally lack access to banking and related services. Microcredit, or microfinance, is banking the unbankables, bringing credit, savings and other essential financial services within the reach of millions of people who are too poor to be served by regular banks, in most cases because they are unable to offer sufficient collateral. Microcredit fits best to those with entrepreneurial capability and possibility. Ultimately, the goal of microfinance is to give low income people an opportunity to become self-sufficient by providing a means of saving money, borrowing money and insurance. The main aim of microfinance is to empower women. Traditionally, women (especially those in underdeveloped countries) have been unable to readily participate in economic activity. Microfinance provides women with the financial backing they need to start business ventures and actively participate in the economy. It gives them confidence, improves their status and makes them more active in decision-making, thus encouraging gender equality. A majority of microfinance programs target women with the explicit goal of empowering them. There are varying underlying motivations for pursuing women empowerment. Such organizations explicitly perceive microfinance as a tool in the fight for the women's rights and independence.

Finally, keeping up with the objective of financial viability, an increasing number of microfinance institutions prefer women members as they believe that they are better and more reliable borrowers. Self-Help Groups in India concluded many strides have been made in the right direction and women are in the process of empowering themselves and NGOs that provide support in financial services and specialized training, have a greater ability to make a positive impact on women empowerment.

Key-words: Self-Help Groups, NGOs, Women Empowerment, Microcredit



WOMAN EMPOWERMENT AND MICRO FINANCE

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Kalpana Das

Micro Finance is emerging as a powerful instrument for poverty alleviation in the new economy. In India, micro finance scene is dominated by Self Help Groups (SHGs) – Bank Linkage Programme, aimed at providing a cost effective mechanism for providing financial services to the “unreached poor”. Based on the philosophy of peer pressure and group savings as collateral substitute, the SHG programme has been successful in not only in meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level, leading to their empowerment.

Micro Finance for the poor and women has received extensive recognition as a strategy for poverty reduction and for economic empowerment. Increasingly in the last five years, there is questioning of whether micro credit is most effective approach to economic empowerment of poorest and, among them, women in particular. Development practitioners in India and developing countries often argue that the exaggerated focus on micro finance as a solution for the poor has led to neglect by the state and public institutions in addressing employment and livelihood needs of the poor.

Credit for empowerment is about organizing people, particularly around credit and building capacities to manage money. The focus is on getting the poor to mobilize their own funds, building their capacities and empowering them to leverage external credit. Perception women is that learning to manage money and rotate funds builds women's capacities and confidence to intervene in local governance beyond the limited goals of ensuring access to credit. Further, it combines the goals of financial sustainability with that of creating community owned institutions. Before 1990's, credit schemes for rural women were almost negligible. The concept of women's credit was born on the insistence by women oriented studies that highlighted the discrimination and struggle of women in having the access of credit.

Key-words: Self Help Groups, Micro Finance, Rural Sector



WOMAN EMPOWERMENT AND MICRO FINANCE

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Micro-finance programmes not only give women and men access to savings and credit, but reach millions of people worldwide bringing them together regularly in organized groups. Although no 'magic bullet', they are potentially a very significant contribution to gender equality and women's empowerment, as well as pro-poor development and civil society strengthening. Through their contribution to women's ability to earn an income these programmes have potential to initiate a series of 'virtuous spirals' of economic empowerment, increased well-being for women and their families and wider social and political empowerment. Micro finance services and groups involving men also have potential to question and significantly change men's attitudes and behaviours as an essential component of achieving gender equality.

Majority of microfinance programmes focus women with a view to empower them. There are varying underlying motivations for pursuing women empowerment. Self-help groups intermediated by microcredit have been shown to have positive effects on women, with some of these impacts being ripple effects. They have played valuable roles in reducing the vulnerability of the poor, through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge. Several recent assessment studies have also generally reported positive impacts.

Thus it can be concluded from the above study that microfinance is playing a vital role in the social, psychological as well as economic empowerment of women in India. Microfinance loan availability and its productive utilization found to be having a profound role and impact on women empowerment.

Key-words: Self Help Groups, Micro Finance, Vulnerability



WOMAN EMPOWERMENT AND MICRO FINANCE

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In spite of all Government and Non-Governments' efforts, Women have been highly ignorant clients of the financial sector. In the recent times, microfinance has been emerging as a powerful instrument for empowering women particularly, the rural women. Apart from the informal sector of finance the formal and semi formal sectors like commercial banks, NGOs etc. are taking much interest in providing microfinance to women considering it to be a profitable commercial activity. The main aim of microfinance is to empower women. Microfinance is the provision of financial services to low-income clients, including consumers and the self employed, who traditionally lack access to banking and related services. Empowerment implies expansion of assets and capabilities of people to influence control and hold accountable institution that affects their lives (World Bank Resource Book). Empowerment is the process of enabling or authorizing an individual to think, behave, take action and control work in an autonomous way. It is the state of feelings of self-empowered to take control of one's own destiny. It includes both controls over resources and over ideology.

Empowerment can be viewed as a means of creating a social environment in which one can take decisions and make choice either individually or collectively for social transformation. It strength innate ability by way of acquiring knowledge power and experience. It is a multi-dimensional social process that helps people gain control over their own lives communities and in their society, by acting on issues that they define as important. Empowering women puts the spotlight on education and employment which are an essential element to sustainable development.

Key-words: Woman Empowerment, NGO, Micro Finance



WOMAN EMPOWERMENT AND MICRO FINANCE

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The rationale for providing women access to microfinance services is that gender inequalities inhibit economic growth and development. Hence, the Canadian International Development Agency (CIDA) provides "increased access to productive assets (especially land, capital, and credit), processing, and marketing for women" (CIDA 1999). Critics of the development perspective argue that the policy development approach to empowerment is extremely instrumental. As Cornwall and Edward (2010) put it, "women's empowerment is heralded as a means that can produce extraordinary ends... their empowerment extolled image of empowerment in development is that of women gaining (material) means to empower themselves as individuals, and putting this to the service of their families and communities." This is primarily because empowerment is understood in relation to deliberate initiatives, legislative change and non-governmental public action.

Microfinance has been seen as contributing not only to poverty reduction and financial sustainability, but also to a series of 'virtuous spirals' of economic empowerment, increased well-being and social and political empowerment for women themselves, thereby addressing goals of gender equality and empowerment.

Empowerment through microfinance is identified and measured in various dimensions: impact on decision-making, on self-confidence of women, on their status at home, on family relationships and the incidence of domestic violence, on their involvement in the community, on their political empowerment and rights.

Key-words: CIDA, Microfinance, Empowerment, Self-Confidence



Role of Self-Help Groups Through Micro Credit For Poverty Alleviation And Micro-Entrepreneurship of Women

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The maximum microfinance program tries to alleviate poverty, by economic development of the society, especially women empowerment. Some opined that women are amongst the poorest and the most helpless of the underprivileged and thus helping them should be a priority.

The main benefits of micro-credit appear to be reduced helplessness of the poor to difficult circumstances, increased to help in the same group and empowerment of women. Fortunately, micro-finance practice in India like some other countries has much to offer to the rural population. These include poverty alleviation, livelihood promotion, developing the local economy, gender empowerment, building organizations and changing wider systems and institutions within society. SHG- banking linkage model is an important model of micro-finance which helps their members to start their own business. Also SHGs in rural area have empowered illiterate and poor women by linking them to the normal banking system and involving members in Micro-Entrepreneurship activities. Development of Micro-Entrepreneurship can help reduce the problem of unemployment and several social problems in the society. It ultimately helps in supporting the process of development of the nation. This paper tries to link Micro-finance, Self-Help Groups, and Micro-Entrepreneurships of women and makes an attempt to review Indian experience in the case of Self-Help Groups and Micro Finance to show up the importance of Self-Help Groups for Poverty alleviation and empowerment of women through Micro-Finance.

Keywords: Self-Help Groups, Micro-Finance, Micro-Entrepreneurships



FINANCIAL INCLUSION AND MICRO CREDIT SYSTEM IN INDIA

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Nearly forty years after nationalization of banks, 60% of the country's population does not have bank accounts and nearly 90% do not get loans. India has been currently the second highest number of financially excluded households in the world. While, 40% of India's population has bank accounts, and about 10% have life insurance cover, a meager 0.6% has non life insurance cover.

Financial services especially micro credit system can actively contribute to the human and economic development of the society. These lead to social safety net and protect people from economic shocks. Hence each and every individual should be provided with affordable institutional financial services popularly called financial inclusion. Financial inclusion is delivery of banking services at an affordable cost to the vast sections of disadvantaged and low income groups. Inclusive financial system can lead to faster and more equitable growth. Such a system allows poor households to save and manage their money surely, decreases their vulnerability to economic shocks and allows them to contribute more actively to their development. Increasingly with the proliferation of micro finance initiatives, there is evidence that inclusive financial system can empower poor households.

The purpose of this paper is to examine the role of micro finance in the realization of financial inclusion in India.

Key words: Micro Credit, Financial Inclusion, Financial Services



ROLE OF SELF HELP GROUP ON EMPOWERMENT OF RURAL WOMEN

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SHG is defined as a voluntary group valuing personal interactions and mutual aid as a means of altering the problems perceived as alterable, pressing and personal by most of its participants.

These groups are voluntary associations of people formed to attain certain collective goals that could be economic, social or both. The origin of SHG is from the Grameen Bank of Bangladesh, which was formed by Mohammad Yunus. SHG was started and formed in 1975. In India NABARD had initiated in 1986-87. But the real effort was taken after 1991-92 from the linkage of SHG with the banks.

A SHG is a small economically homogeneous affinity group of the rural poor voluntary coming together to save small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. SHGs enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs are first required to save. Once they acquire some financial discipline they can borrow from a bank against their savings. The SHGs are thus able to provide banking services to their members which are cost effective, simple, flexible and accessible to their members. This seminar paper will seek to examine the role of SHGs on empowerment of rural women in India.

Key Words: Self-Help Group, NABARD, Women Empowerment



A STUDY ON THE ROLE OF SELF-HELP GROUP ON EMPOWERING THE RURAL WOMEN

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Women empowering is most vital system to strengthen the future of women in India. It is a systematic approach which needs to be developed more seriously in India. Rural women today have been suffering a lot due to the feelings of helplessness and lack of decision making capabilities in financial matters. Self-help groups are the most recent development for them which could enable them to come forward and make them self dependent and self employed. Rural women generally faced all types of barriers to success like illiteracy, domestic violence, lack of motivation and support and many more. It is very essential for the harmonious development of the country that women should go hand by hand and shoulder to shoulder with men. The main objective of this study is to study about the role of self-help group on rural women empowerment.

Key words: Self-help group, women empowerment, poverty, growth, self dependent



ROLE OF BHARATIYA MAHILA BANK AS MICRO CREDIT SYSTEM IN INDIA

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With the establishment of the Bharatiya Mahila Bank (BMB) on November 19, 2013, the Government has been determined to take banking to the doors of women in order to bring them into mainstream of banking and economic emancipation of the poor women. Economic empowerment by the BMB can unleash rural women's voice to end hunger and poverty.

Bharatiya Mahila Bank established with an initial capital of ₹ 1000 crore by an Act of parliament is the first exclusive women's commercial bank in the public sector. The bank with its headquarters in New Delhi aims at providing women equal, affordable and easy access of a range of financial services, achieve financial inclusion of women and their economic emancipation. BMB predominantly serves women comprising working women, self help groups, small enterprising business women and high net worth individual.

With this back background this seminar paper will be an attempt to examine the role of BMB in empowering Indian women as micro credit system.

Key Words: Bharatiya Mahila Bank, Micro Credit, Financial Inclusion



THE ROLE OF MICRO CREDIT SYSTEM FOR EMPOWERING POOR WOMEN

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Participation of women in productive activities is crucial for enhancing the economic status of the family and the overall empowerment of women. Micro credit is the extension of very small loans (microloans) to poor borrowers who typically lack collateral, steady employment and a verifiable credit history. It is designed to spur entrepreneurship, increase incomes, alleviate poverty and often also to empower women. Micro credit is a part of micro finance, which is the provision of a wider range of financial services, in particular savings to the poor.

Therefore, micro credit program helps in promoting women's empowerment, in particular the economic and socio-cultural dimensions of empowerment. The targeted women become economically empowered by having their own income, contributing to household purchases and financing the education of their children. Micro credit is also considered as the vehicle for achieving empowerment of women. It is a way of self sustenance without looking for financial help or subsidy from elsewhere.

This seminar paper will be modest attempt to investigate how micro credit programs affect poor women's empowerment from the credit beneficiaries perspective.

Key words: Micro credit system, women empowerment, financial services



THE ROLE OF WOMEN SHG IN RURAL DEVELOPMENT OF ASSAM WITH SPECIAL REFERENCE TO CHAYGAON BLOCK IN KAMRUP DISTRICT

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More and half of the population of India live in rural areas and large number of population live in below poverty line. The problem of rural poverty is increasing rapidly in India. The only way to reduce the poverty is to provide economic support to the rural people, mainly the rural women through the self help group. Providing economic support or loans help them to strengthen their positions and also empowered them both economically and socially. In this study we examine the relationship between self help groups and rural and socio economic development in rural community of Chaygaon block at Kamrup district. Both primary and secondary data are collected for study purpose. Primary data has been collected from Chaygaon block in Kamrup District.

Key words: Population, Poverty, Self Help Group, Rural Women



A POSITIVE STEP TOWARDS EMERGING WOMEN ENTREPRENEUR THROUGH BHARATIYA MAHILA BANK

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Only 26% of women in India have a bank account. Fewer women than men have bank accounts and fewer women are able to get loans. Per capita credit in the case of women is almost 80% lower than in the case of men. This therefore necessitates a bank for half of India that comprises women. Fortunately, the establishment of Bharatiya Mahila Bank on November 19, 2013, is a positive step towards this direction. This bank focuses mainly on lending to women.

With the opening of seven branches initially in metro and urban centers (Kolkata, Mumbai, Locknow, Gauhati, Chennai, Bangalore and Ahmadabad) the bank expects to increase its branch network including rural branches to 25 by March 2014 and then 75 branches every year. While all other public sector banks offer 4%, the BMB will offer 4.5% on savings banks balances up to ₹ 1 lac and 5% on balances above ₹ 1 lac. The bank will offer various loans to women, such as setting up food and catering, small and medium enterprises, education, Housing etc. The bank has a capital base of ₹ 1000 crore to start business operations. The bank has a seven years business plan which envisages a business mix of ₹ 60,000 crore with 771 branches by 2020.

In this paper an attempt has been made to analyze the role of Bharatiya Mahila Bank towards emerging women entrepreneur in India.

Key Words: Bharatiya Mahila Bank, Women Entrepreneur



ROLE OF MICRO CREDIT IN POVERTY ALLEVIATION SCHEMES IN INDIA

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Micro credit means loans to small industries, such as, vegetable vendors, road side retailers (e.g. groups), rickshaw pullers and etc. but includes other activities like agriculture, piggery, fishery poultry, cattle rearing and so on; Thus micro credit is most wanted in rural and semi-urban areas to enable them to raise their income levels and improved their living standards.

Poverty is multi-dimensional, by providing access to financial services, micro finance plays an important role in the fight against many aspects poverty. The emergence of microcredit in recent years has questioned the fundamentals of the credit system in developing countries for channeling credit to the poor.

Experience shows that micro credit can help the poor to increase income, build viable business and reduce their vulnerability to external shocks. Recent research has revealed the extent to which individuals living around the poverty line are vulnerable to shocks. Such as the illness of a wage earner, weather, theft or other such event.

During last two decades India has been focusing on the adoption of various poverty alleviation schemes to solve the problems of the poor people. Micro credit system plays an important role as an institutional credit for the poor.

Hence, in this seminar paper attempt will be made to examine the role of micro credit system in poverty alleviation schemes in India.

Key words: Micro credit, Poverty alleviation, Institutional Credit



MICRO FINANCE: A TOOL FOR ELEVATING THE LIVING STANDARD OF RURAL INDIA THEREBY EMPHASISING THE EMPOWERMENT OF POOR WOMEN AT LARGE

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India's 70% population lives in rural areas. 60% of these people depend on agriculture as a result there is chronic underemployment and per capita income is very low. The obvious result is abject poverty, low rate of education and exploitation. Poverty alleviation has been a prime target of India and micro credit is recognized as a crucial tool for tackling this burning issue. More broadly, it is a movement whose object is "a world in which as many poor and near-poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance, and fund transfers."

Consistent with the need to better understand and chalk out ways for improvising the hold of micro finance industry, this study is an attempt to find out the role of micro finance in alleviating poverty, raising the living standard and empowerment of women and thus in doing so we tried to highlight the evolution, growth and the prevalent models of microfinance in practice. Additionally, an attempt has been made to showcase the major challenges that Micro Credit is facing in the present scenario and henceforth few suggestions and recommendations have been put forward to substantiate the very essence of micro finance as to how we really can provide a better world for our rural counterparts.

Keywords: Micro Finance, Poverty Alleviation, Women empowerment.



A STUDY OF MICRO CREDIT PROGRAMME RUN BY SELF-HELP GROUPS IN TEA GARDENS OF ASSAM – A CASE STUDY OF JORHAT DISTRICT

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Micro credit is defined as a provision of thrift, credit and other financial services and loans of very small value to the poor in rural, semi-urban and urban areas to enable them to raise their income levels and improve their standard of living. It can be powerful instruments for self-empowerment by enabling the poor, specially women, to become economic agents of change. There are many examples which have proved that micro-finance can help the poor to fight against poverty by increasing their income, build viable business and reduce their vulnerability to external shocks such as illness of wage earner, thefts, natural calamities or such events. During the last decade, India has been experiencing an increasing number of Self-Help Groups (SHGs) as an alternative to institutional credit for the poor. Hence, in this paper an attempt has been made to examine whether this alternative has succeeded in giving much-needed credit to one of the most vulnerable section of the society, the tea-garden labour community.

The study is an exploratory research undertaken in Jorhat district of Assam. Based on the study, it was concluded that the SHGs have been able to satisfy the micro-credit facility requirements. From the analysis of the study, it was suggested that the government can take some actions like improving the education level and initiating marketing awareness programmes to increase the effective utilization of micro-credit in the tea-garden areas.

Key Words: Micro Credit, SHGs, Women Empowerment, Vulnerable Section



ROLE OF NGOs IN PROMOTION OF SELF HELP GROUPS: A CASE FROM KOKRAJHAR DISTRICT IN ASSAM

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The research paper analyses the role of NGOs in promotion of Self Help Groups of Kokrajhar District in Assam. The Self Help Group is a group of 12 to 20 members of women who come forward voluntarily to work together for their socio-economic upliftment. According to famous Micro Credit Consultant Nazrul Choudhry "A group is a number of individual people who are like minded are in similar economic and social condition develop and enjoy mutual trust and confidence before or after joining the programme. In this system, the group creates social capital, self esteem and dignity among its members. It creates a sense of discipline, responsibility, solidarity, cooperation and above all a strong mutual trust and human relations that allows its members to take advantage from each other and from the services(credit or noncredit) provided by the programme". It is true in the case of SHGs, but among the group, loans will be individual, no member has to take a loan or default responsibility for other members.

NGOs (Non-Government Organisations) are Self Help Promotion Institutions (SHPI) with a special task of promoting, nurturing, strengthening and monitoring the SHGs. It helps the SHGs in formation and function and takes them to the banks and helps them in building confidence in group activities. It guides them into a right path to be successful SHGs. NGOs training really help the SHGs to get motivation and empowerment. . Women should be imparted technical knowledge, skill- training and marketing techniques in the process of establishing on an enterprise by them for more sustainability.

Keywords: NGOs, SHGs, Rural Development



WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS- A CASE STUDY IN THE GREATER HOWLY AREA OF BARPETA DISTRICT

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Prof. Mohammed Yunis of Bangladesh become eye opener of the world community regarding women empowerment through his concept of self help groups (SHGs). He empirically established the fact that organized women at micro level can change the entire rural economy besides empowering themselves.

India borrowed the Yunis' concept and started SHG –Bank linkage programme. The focus under the SHG Bank linkage programme is largely on those rural poor particularly women who have no sustainable access to the formal banking system. Almost 563 districts in all the states / UTs have been covered under this programme. National commercial banks, regional rural Banks, Co-operative Banks and NGOs are now associated with the programme.

Barpeta District is one of the backward districts of the country. The condition of the women in the rural and the char areas of the district is pathetic. The parameters of women empowerment suggests that a large chunk of women of the district are in the vulnerable stage.

Our study is concentrated on the greater Howly areas of the district. The study reveals that after the formation of Bank sponsored SHGs, the rural women become empowered to a great extent. Most of the women of the area are presently engaged in economically productive activities. Work participation rate among women has increased. The entire scheme will have far reaching positive impact on the socio economic aspect of the region.

Key-Words: Self-Help groups, Work Participation Rate (WPR), Formal Banking



THE ROLE OF WOMEN SELF-HELP GROUPS IN SOCIO-ECONOMIC DEVELOPMENT OF RURAL AREAS

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The present paper, based on the analysis and discussion on the performance evaluation of women SHG of rural development. The Self help groups have appeared as popular method of working in the company of people in the country. The growing social awareness in India has brought a number of issues to the fore among which gender equality and empowerment of women are very significant. Mainly providing economic support to the rural people, particularly to the rural women, has been proved very fruitful to reduce the poverty in rural Assam. Providing economic support or loans to the rural women helps them to empower, not only economically but also socially, further this strengthens the whole society in general. Hence, the present research is placed in this context to examine the relationship between Self-help Groups and socio-economic development of rural areas in general and their role. The overall findings of the study suggest that SHG-Bank linkage programme has significantly improved the access to financial services for the rural poor people and has considerable positive impact on the socio-economic conditions and the reduction of poverty of SHG members.

Keywords: Socio-Economic Development, Linkage With Bank, SHG



MICRO-CREDIT SYSTEM AND SUSTAINABLE DEVELOPMENT

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The concept of sustainable development has got universal acceptance and importance in the recent times across the globe. The human civilization is the story of development and progress of all the fields including economy, however, the conscious minds of the world are aiming with despair that in the name of material development, the so-called civilized people are engaged in preparing the graveyard of the entire human race by destroying our environment. We need industrialization and economic development, but not at the cost of human lives.

Micro-Credit System may be a solution to the problem of unsustainable development. The concept of micro-credit system is based on the sound and balanced development of economy. It is eco-friendly and based on pro-poor policy. The great success story of Dr. Muhammad Yunus through the Grameen Bank in Bangladesh obviously comes in this respect. The father of the nation, Mahatma Gandhi also put emphasis on the economic and social development through the cottage industries instead of the large scale heavy industries. Our government at the centre has been implementing so many schemes through the different five year planning's to encourage the micro-credit programmes. The present paper discusses the relevance and importance of the micro-credit system in our balanced economic growth and how it is to play vital role in the better future of human civilization.

Keywords: Sustainable Development, Eco-friendly, Pro-poor, Cottage Industries



SFMC AND ITS ROLE IN MICRO CREDIT SYSTEM IN INDIA

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The small industries development bank of India (SIDBI) provides bulk loans to micro finance industries (MFIs) in India. SIDBI Foundation For Micro Credit (SFMC) was launched by the Bank in January 1999 for channelizing funds to the poor in line. SFMC's mission is to create a national network of strong, viable and sustainable MFI's from the informal and formal financial sector to provide to micro finance services to the economically disadvantaged groups, especially women.

SFMC is the apex wholesaler for micro finance in India providing a complete range of financial and non financial services such as loan funds, grant support, equity and institution building support to the relating MFI's, so as to facilitate their development into financially sustainable entities. SFMC is also playing significant role in advocating appropriate policies and regulations and to act as a platform for exchange of information across the sector. The launch of SFMC by SIDBI has been with a clear forms and strategy to make it as the main purveyor of micro finance in the country. Operations of SFMC are playing a significant role towards development of a formal, extensive and effective micro finance sector serving the poor in India.

This paper will try to analyze the role of SIDBI Foundation FOR Micro Credit (SFMC) in micro credit system in India.

Key Words: SIDBI, SFMC, Micro Credit, MFIs.



ROLE OF SELF-HELP GROUPS

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Self-help group is an association of 15-20 members that work collectively to lift up their socio-economic status. Women save whatever amount they can save every month and mutually agree to contribute to a common fund to be lent to the members for meeting their productive and emergent credit needs. These groups are linked to the banks once their activities are stabilised. SHGs provide cost effective, simple, flexible banking services to their members, without any default in the repayments and also help in overcoming the problem of high transaction costs to banks in providing credit to the poor. Apart from these the SHGs also undertake the responsibility of delivering non- credit services such as literacy, health etc.

SHG- bank linkage programme in India has emerged as a core strategy for banking system to extend their outreach to the poorest among poor. Though SHGs had existed even before the linkage programme, the banks could not recognize their potential as business clients and both operated independently without knowing the strength of the other. By intervening to forge a link in 1992, NABARD has been instrumental in the emergence of a very strong micro-finance movement in the country. Government launched Swarnjayanti Gram Swarojgar Yojana (SGSY) On April 1, 1999. It is a self-employment programme of the ministry of Rural Development. The aim of this programme is to provide assistance to the rural poor for establishing micro-enterprises through bank credit and government subsidy. The SGSY programme actually links the rural poor to the formal micro finance institutions via SGHs where groups will receive joint liability loans from formal credit institutions. Government also set up Rashtriya Mahila Kosh (National Credit Fund for Women) to help women participating in SHG-Bank linkage programme. About 80 percent of member of SHGs comprised of only women members. So micro finance through SHGs has now become an important tool to empower women in India.

Key-words: NABARD, SGSY, RMK, National Credit Fund for Women



EMPOWERING WOMEN THROUGH MICRO-CREDIT SYSTEM AND SELF HELP GROUP

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Micro finance has been generally recognized as an important tool for poverty reduction and rural development. Micro finance program is introduced and expanded through self help groups. SHG are established for providing financial assistance to the needy members of the society. They provides micro credit to the weaker section of the society mainly women to uplift the entire community, encouraging thrift habit to enable them to increase their income level and maintained the standard of living. It is true that if a nation wants to build a successful economy, there is need of women's participation in economic activities.

The SHG benefits women a number of ways, some of the common benefits are-

1. The SHG gives the opportunity to the members to share their problems and experiences.
2. The working together in the SHG increased the confidence level and self esteem of the women.
3. It also provides the opportunities to the women to enter into the social circle and develop a new relation with the society.
4. The SHG also helps the women to learn and acquire the new skills.
5. It also develops the saving habits among the members.
6. It helps the women to develop the leadership quality.

Keywords: Micro Finance, SHG, Status Of Women, Poverty, Self Esteem



SELP-HELP GGoup: MICRO-CREDIT POVERTY PROGRAM IN INDIA

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This article provides a review of the recent literature on micro-credit as poverty alleviation program and a critical assessment of its effectiveness. It examines the experience of India, which has one of the largest microfinance sectors in the world. It concludes that micro-credit cannot be seen as a silver bullet for poverty alleviation even it become a new phenomenon in the present world due to its recognition of an efficient weapons to fight against poverty. To success some of its progressive goals it must be subsidized, regulated and other strategies for viable financial inclusion of the poor.

Keywords: Effectiveness, Silver Bullet, Efficient Weapon, Progressive Goals



MICRO-FINANCE AND EMPOWERMENT OF RURAL WOMEN A CASE STUDY

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Women constitute a large number of poor, unemployed, socially and economically backward groups in our society. Women are deprived of their economic status especially in rural areas. The income earned by them through their labour is not enough to meet their subsistent level. Owing to socio-economic factors, the mobility of the women is restricted. The lesser mobility results in lesser and limited choices for livelihood, skill up-gradation, training, technology and market. This restricts the option available for income generation and development avenues.

Several survey and researches have reported that the rural poor women need fewer amounts of credit loan but on regular and urgent basis for the day to day consumption (NABARD, 2012). In conventional banking system, the rural poor women are not regarded as credit worthy, as they cannot provide any physical collateral. The banks neither lend small amount nor entertain loans for consumption purposes. Further they cannot provide quick loan when needed.

Against the above mentioned backdrops, microfinance has been recognized as one of the most promising and effective tool of empowering rural women in most of the developing countries of the world. Microfinance is provision in thrifts, credit and other financial services and products of very small amounts to the poor in rural, semi-urban and urban areas.

In this study an attempt has been made to investigate into the role of microfinance in empowering rural women through self-help-groups (SHGs) in Hajo Development Block, Kamrup district, Assam. Since it is an indebt study in a particular block it is expected that the findings of the study will help the planners, policy makers, financial institutions and NGOs which have crippled the rural economic in general and rural lending scenario in particular in the developing economy.

Key-words: SHG, Indebt Study, NABARD, Micro Finance

IMPACT OF SMALL SCALE INDUSTRY ON WOMEN EMPOWERMENT

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The SSI Sector occupies in our economy, and appropriate environment needs to be created for the growth & sustain of the SSI unit. The study would go a long way in enriching the empirically based literature on several aspects of administration of the Human resource planning & development. The growing bodies of literature on development needs continuous addition on various facts & this study hopes to make a modest contribution to this knowledge. In the era of globalization SSIs are at the receiving end and women entrepreneurs are expected to be at a greater disadvantage due to various constraints within which they operate. So there is a need to empower the women entrepreneurs further.

Keywords- women, entrepreneurs, empowerment



ROLE OF NGOs IN RURAL POVERTY ALLEVIATION IN ASSAM

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Purpose

This paper seeks to analyse the current poverty situation and poverty alleviation efforts of the NGOs in Assam, with emphasis on the impacts of two NGO programmes in two villages of Barpeta district.

Methodology

This research has employed both qualitative and quantitative approaches. The research has primarily used empirical data. In order to substantiate primary data, relevant secondary information has also been used. Data were collected through household survey by applying questionnaires.

Findings

The findings revealed that the economic condition of the poor in the study areas has not improved much when judged against some selected indicators, namely, income, food and non-food expenditure, productive and non-productive asset, food security, and employment creation. It shows that the majority of the NGO beneficiaries remained below the poverty line in terms of income and the overwhelming majority of them remained below the underemployment line. The analysis shows that the income of the households is determined by landholding size, family labour, days suffered from morbidities and employment opportunity.

Keywords: Assam, Poverty, Rural regions, Government agencies



NABARD's ROLE IN FINANCING AND DEVELOPMENT OF MICROFINANCE IN INDIA

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India is considered to host around one-third of world's rural population. The official estimates range between 25-50% percent of the total population. It is stated that around 80% of the rural house holds don't have access to credit. The demand for micro credit has been around \$30 billion (3000 crores), however, the supply is less than \$2.2 billion (220 crores) as combined by all involved in the sector. In India to meet the credit needs of the poor rural population, an alternative financial services delivery mechanism started emerging in the villages and small towns of the country named as Microfinance Institution.

Microfinance is the form of services such as saving and uncollateralised credit extended to the poor. It has been lauded as a powerful vehicle for reducing poverty and empowering rural people. Today Microfinance becomes an important instrument in rural economic development.

One of the key players of Microfinance is NABARD. It is an apex bank, accredited with all matters concerning policy, planning and operations in the fields of credit for agriculture and other economic activities in rural areas in India. The Micro Finance programme of NABARD, which began in 1992 with formation of 500 self help groups (S. H. Gs) has emerged as the largest Micro Finance programme in the world. The important roles played by NABARD in field of Micro Finance are— (i) to provide refinance to the lending institution in rural India, (ii) promoting institutional development, (iii) evaluation, monitoring and incepting the client bank.

In Assam, NABARD has played a vital role by extending grant assistance to 358.06 lakh to 199 NGOs for promotion of 14249 SHGs upto 31st Oct, 2010. With the help of secondary data, we have endeavoured to explain the role of NABARD in promoting microfinance in India.

Keywords: Microfinance, Rural, Development, Promotion



ROLE OF SELF-HELP GROUPS IN GENERATING INCOME AND EMPLOYMENT OPPORTUNITIES OF RURAL PEOPLE

Anamika Das
Manikpur Anchalik College

In a country like India where the population already exceeds 1 billion and in its rural areas where almost half of its residents live below the poverty line, the ideology of Self-Help Group[SHG] bears enormous potentialities to offer some alternative and innovative ways to get rid of the vicious circle of poverty.

Self-Help Groups[SHGs] have become the vehicle of change in the rural areas, transforming the lives of the marginalized. Realising the problems cannot be solved alone, or by a single agency, small voluntary groups get together to pool their resources, skills and talent to better their lives.

SHGs organise the poor and the marginalized to join hands to solve their problems and the method has been successfully used by the government and Non-Governmental Organisations in achieving several goals. In this paper, we analyse the performance of the SHGs scheme on the ground and understand the benefits it has accrued to the society. Several studies have concluded that SHGs have helped in increasing the income of the people and the marginalized through collective performance.

The study is confined only to a number of Self-Help Groups of Govardhana Development Block of Barpeta District of Assam. The study was based on both the primary and secondary data. The collected data were analysed and some results are found. The income of the rural people in Govardhana are very low and the propensity to consume is more than to save in rural areas. It is also revealed that the Self-Help Groups of the greater Govardhana area creates employment opportunities.

Key words: Self-Help Groups, Rural, Marginalized, Poor, Income



UGC SPONSORED NATIONAL SEMINAR ON “Micro Credit System”

INVITATION

Sir / Madam,

We, the undersigned cordially invite you and your esteemed colleagues to attend the UGC Sponsored National seminar on “Micro Credit System” scheduled to be held on 17th & 18th November, 2014 at Nabajyoti College, Kalgachia, District- Barpeta, Assam. Your participation along with research papers will accelerate our mission to adopt policies for alleviation of poverty and generating self employment through micro credits.

The organizing committee of the seminar on behalf of the Nabajyoti College, Kalgachia solicites your kind co-operation and whole hearted involvement to make the seminar a grand success.

With regards-

Dr. Shahjahan Ali Ahmed
Principal cum Chairman

Md. Ataur Rahman
Associate Prof.
HoD. Economics
Co-ordinator

ABOUT OUR COLLEGE:

Nabajyoti College is located at the western part of Barpeta District of Assam on west bank of the river Beki. It is situated at a scenic rural Agro-based area of the district. It has been serving the area by imparting higher education in both Arts and Science streams in UG level under G.U. and also in P.G level through IDOL & KKHSOU.

ROUTE TO NABAJYOTI COLLEGE:

The college is well connected with NH-31 and NF Railway. It is about 50 Kms South-East from Bongaigaon Rly. Junction, 17 Kms South from Sorbhog Railway Station and 30 Kms South-West from Barpeta Road Railway Station and 160 Kms (Via Guwahati-Jalukbari- Barpeta) North-West from **Gopinath Bordoloi International Air Port**.

ABOUT THE SEMINAR:

Micro Credit is a financial process that refers to small loans and financial services being used as a measure to combat poverty of Low Income households and designed to empower the weaker sections of the society mostly women and to uplift the entire community by rendering extension services. It involves poorest people of the society and makes an easy access to capital through saving and investment. Micro credit plays a vital role in providing easy loan to the most desiring families without any collateral security. It is proved that Micro Loan can effectively tackle the vision of poverty alleviation and woman empowerment. It is one of the great success stories in developing world in the last thirty years and widely recognized as a just and sustainable solution in alleviating global poverty and women empowerment.

Micro Credit programmes have created an enormous awareness among the poorer sections of the society and help in developing entrepreneurship in some developing countries. Let us have a share in the movement whose objective is a world in which as many poor and non-poor households as possible have a permanent access to capital and appropriate high quality financial services and that will be a ray of hope for the impoverished individuals struggling to make their own way independently who just need a step up to become financially self sufficient.

SUB THEMES:

- i) Woman empowerment and Micro Finance.
- ii) Role of Self-Help Groups.
- iii) NGO's and Self Employment.
- iv) Role of NABARD and SIDBI.
- v) Poverty alleviation schemes and Micro Credit.
- vi) Challenges to Bulk Credit System.
- vii) Role of Rural Banks and KVIC.
- viii) Any other relevant issues.

CALL FOR PAPERS AND GUIDELINES FOR CONTRIBUTORS:

Research Scholars, academicians, farmers, social workers, NGO's, administrators etc are invited to submit their Abstracts & Full length papers of original research works in the form of soft and hard copies.

MANUSCRIPT PREPARATION:

Paper should be typed in 1.5 spaces & normal margin in **Times New Roman(12Pt)** using Microsoft Office 2007 on one side of A4 paper for hard copies & the same should be submitted in soft copies also. The title should be brief & specific. **Abstract should be limited to 200 words** and should reflect the main points of the paper, results, conclusions and significance of the study. Mention maximum **5- keywords** at the end of the Abstract. Enrich the Text with Introduction, Materials & Methods, Results & Analysis & conclusion with maximum 5000 words. Figures, Tables and Photographs should be well defined with short caption and serial numbers.

REFERENCES:

Should be numbered in superscript in the text and be listed at the bottom of the last page.

ACKNOWLEDGEMENT : As brief as possible.

Address of Author(s) : Mark the First author with * for communication.

REVIEW: Abstract and full length papers will be reviewed by the panel of experts and the editorial board.

PUBLICATION OF ABSTRACT VOLUME:

An abstract volume will be published on the day of inauguration of the Seminar.

PUBLICATION OF SEMINAR PROCEEDINGS:

Selected research articles will be published in the form of a book having ISBN within three months from the commencement of the seminar.

DATES TO BE REMEMBERED:

- * Last date for submission of Abstract : 6th Nov., 2014
- * Last date for submission of Full paper : 17th & 18th Nov., 2014
- * Commencement of Seminar : 17th & 18th Nov., 2014
- * Registration : 17th Nov., 2014
- * Request for accommodation : 15th Nov., 2014

REGISTRATION:

Registration of participants with or without paper will be done on the first day of the seminar at venue

Registration Fees-

- Teacher participants with paper : Rs 600/-
- Research Scholars, Students and Members of NGOs etc. with paper : Rs 400/-
- Participants without paper : Rs 300/-

ACCOMMODATION: Accommodation (limited seats) will be provided (first come first serve) on request.

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UGC SPONSORED NATIONAL SEMINAR

ON

" MICRO CREDIT SYSTEM".

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