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## SELF-HELP GROUP BANK LINKAGE PROGRAMME AND FINANCIAL INCLUSION WITH SPECIAL REFERENCE TO SCHEDULED CASTE HOUSEHOLDS IN PATHANAMTHITTA DISTRICT OF KERALA- AN ECONOMIC STUDY

S. Jyolsna

### Introduction

An important issue before the developing nations of the world is alleviation of poverty. Numerous studies on poverty have revealed that, one of the major hurdles obstructing the households taking part in the development process is their exclusion from the financial system. Exclusion from the formal financial system force and tightly attach the poor people into a vicious circle of poverty. This situation has been documented by the banking industry in India and has undergone certain essential modification over the last two decades. However, a vast section of the population, especially the vulnerable groups such as weaker sections and low income groups continue to remain excluded from even the most basic services provide by the financial sector. This takes us to the issue of 'Financial Inclusion'. The Self Help Group (SHG)-Bank Linkage Programme launched by NABARD in February 1992 is one of the most powerful initiatives for delivering financial services to the rural poor in a sustainable manner. SHGs are considered as an agent to bridge the gap between the banks and the weaker sections. The programme empowered the weaker section to approach the banking institutions for financial services. Banking institutions also considered this programme as an effective channel to cover the poor.

### Research Problem

In spite of the attentions on Financial Inclusion and the numerous policies devoted to enhancing access to finance, a sizeable majority of the population, particularly vulnerable groups continue to remain excluded from the formal banking services, forced to remaining in the grip of non-formal agencies. The condition of the Scheduled Castes (SCs) is no different. The SCs have been regarded as the weakest sections of our social structure. Sustained development of a nation depends on the financial service coverage of all people. Therefore the financial inclusion of SCs has always been a concern and RBI has been periodically issuing instructions or directions to banks with regard to providing facilities to SCs. The SHG-Bank linkage programme empowered the weaker section to approach the banking institutions for financial services. Notwithstanding numerous policies, Indian households in particular rural, still largely depend on informal debt. The present study is an effort to enquire into the role of SHGs towards the financial inclusion of SC households which is considered as a pre-requisite for the attainment of inclusive growth, taking into account the socio economic factors determining the level of financial inclusion among the households in Pathanamthitta district of Kerala state. The study also intends to examine whether the SC households having connections with banks or having linkages with SHGs depend upon the informal sources like money lenders for their financial needs.