

SELF HELP GROUP MOVEMENT IN RURAL HARYANA: AN ANALYSIS OF TRENDS, PATTERNS AND SCHEMES

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ABSTRACT

The paper describes the Self Help Groups experiences of the state of Haryana. In the state, both the government and NGOs have been promoting SHGs under different programmes and projects by various departments and agencies. Women and Child Development Department has promoted SHGs under the Programme for Advancement of Gender Equity and Swayamsiddha. Women's Awareness & Management Academy has promoted Swa-shakti project. Forest Department has been promoting SHGs under the Haryana Community Forest Project and Integrated Natural Resource Management and Poverty Reduction. Banks are promoting SHGs under the SHGs-Bank linkage Programme of NABARD; DRDA is promoting SHGs under Swarnjayati Gram Swarajgar Yojana ((Now National Rural Livelihoods Mission, NRLM). Mewat Development Agency is promoting SHGs under IFAD programme in Mewat district. The most wide-spread model of micro-finance in Haryana is Swarnjayanti Gram Swarozgar Yojana and NABARD-SHG Linkage. Major problem issues in the state are less effective implementation by various government agencies due to being overburdened with other responsibilities and inadequate manpower, element of subsidy is main attraction, main focus on quantity than quality, highjack the movement by SGSY, less diversify income generation activities, etc. To streamline the system, the paper suggests to phase out subsidies, more emphasis should be on the qualitative aspects of the groups, micro-level planning to identify key livelihood activities, experiment with new livelihoods with group approach and coordinated efforts should be implemented by various agencies.

INTRODUCTION

Microfinance services have different delivery methodologies (joint liability groups, individual banking, Self-Help Groups etc) and channels (apex financial institutions like NABARD, SIDBI and government owned societies like Rashtriya Mahila Kosh, formal sector financial institutions, commercial banks, regional rural banks, in addition to member-based institutions like cooperative, mutually aided cooperative societies, SHG Federations and private sector companies like specialized NBFCs, NGOs, societies, trusts, etc.). In India the more prevalent mode of micro finance is through SHGs. A Self-Help Group is an informal association of 10-20 persons, who have voluntarily come together for the business of saving and credit and to enhance the members' financial security as primary focus and other common interest of members such as area development, awareness, motivation, leadership, training and associating in other social intermediation

programmes for the benefit of an entire community (Gangaiah *et al.* 2006). NABARD defines it as a group of 20 or less people from a homogenous class who are willing to come together for addressing their common problems. They make regular savings and use the pooled savings to give interest-bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritisation of needs, setting self-determined terms for repayment and keeping books and records. It builds financial discipline and credit-history that encourages banks to lend them in certain multiples of their own savings and without any demand for collateral security. The size of 20 has been made mandatory because any group larger than this would need to be registered under the Indian legal system. These groups are expected to create a democratic culture with participations in debate and the decision-making process, which is possible only in small groups.

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SELF HELP GROUPS IN HARYANA

In Haryana, Self Help Groups are promoted under different programmes/projects by various departments and agencies. The Women and Child Development Department has promoted SHGs under the Programme for Advancement of Gender Equity (PAGE) and Swayamsiddha. Women's Awareness & Management Academy (WAMA) has promoted the Swashakti project while the Forest Department has been promoting SHGs under the Haryana Community Forest Project (HCFP) and Integrated Natural Resource Management and Poverty Reduction. Banks are promoting SHGs under NABARD's SHGs-Bank linkage Programme; DRDA is promoting SHGs under Swarnjayanti Gram Swarozgar Yojana (now NRLM) and Mewat Development Agency (MDA) is promoting SHGs under the IFAD programme in Mewat district. Besides government departments and agencies and banks, some international, national and regional NGOs are also involved in this work.

INTEGRATED WOMEN'S EMPOWERMENT AND DEVELOPMENT PROJECT (IWEDP)

The Integrated Women's Empowerment and Development Project (IWEDP) was started in District Mahendragarh in July 1994, and later extended to 70 villages of District Rewari in April 1995. The objective of the IWEDP was to create an enabling social environment by improving the status of women and the community at large through processes such as group formation, social mobilization, awareness generation, skill up-gradation and intervention in the areas of health and education with a focus on women and adolescents. Under this Programme a total of 867 women's groups, called Jagriti Mandalies (JMs) were formed. The Project area in the second phase (w.e.f. January, 1999) was extended to include the whole district of Rewari.

PROGRAMME FOR ADVANCEMENT OF GENDER EQUALITY (PAGE)

PAGE was initiated in District Rewari in July 2003. The main objective of the Project during was to consolidate the Project outcomes of the past eight years and build capacities of the district machinery to continue supporting the Jagriti Mandalies (JMs). A sustainability mechanism was introduced through convergence with government schemes and integration of social and economic processes. In this direction the first step was to transform the JMs into SHGs. A total of 253 SHGs were nurtured by the

Project in district Rewari. The major interventions under PAGE were capacity-building of social organizers (field workers) as master trainers to enable them to impart training and build the capacities of SHG leaders/members on various aspects of the SHG concept, and to strengthen SHGs in the district through various trainings.

SWAYAMSIDDHA

The Swayamsiddha scheme was launched in the year 2001 and dedicated to women's empowerment. Child Development Project Officers are the Project Implementing Agencies (PIAs) in Haryana. The main vision of the scheme is to empower women who will demand their rights from family, community and government, have increased access to, and control over, material, social and political resources, have enhanced awareness and improved skills and able to raise issues of common concern through mobilization and networking.

Swayamsiddha is a Self Help Groups-based programme with emphasis on convergence activities. The objective is to ensure that Self Help Groups' members avail the benefits of all schemes and services in an integrated and holistic manner. The scheme is being implemented in six districts of which thirteen blocks have been sanctioned in Haryana Under the scheme, total 1,300 SHGs have been formed in the 668 villages covering 17,833 members. Under the scheme, the accumulated saving of the SHGs is Rs. 526.48 lakh. All these groups are conducting inter-group loaning to the tune of Rs. 442.24 lakh and all of them have also opened bank accounts, of which 603 groups have even availed bank loans. The members of 1,279 groups are also doing Income Generating Activities. The Swayamsiddha Scheme has culminated from March, 2008.

CONVERSION OF MAHILA MANDALS INTO SELF HELP GROUPS

There were 6,713 registered Mahila Mandals in Haryana State in 2008. These Mahila Mandals were not functioning actively as they should have been. The primary reasons for their slow progress seemed to be the lack of direction and incapacitation of the women involved. Moreover, since these groups did not undertake any main economic activity, the binding factor seemed to be missing. It was suggested that the concept of Mahila Mandal be changed and diverted to SHGs. 1675 SHGs have been formed under the scheme and 1623 SHGs are involved in activities of saving, and have accumulated saving to the tune

of Rs. 2,03,95,519. 1086 SHGs are inter-group loaning to the tune of Rs. 72,76,253 and 1064 SHGs have opened bank accounts. Moreover 1288 SHGs are involved in preparation of the Supplementary Nutrition Programme (WCD, 2009).

SWA-SHAKTI PROJECT

Under Haryana Women's Development Corporation (HWDC), the Rural Women's Development & Empowerment (Swa-Shakti) Project was implemented in the State by the Women's Development Council, assisted by the World Bank, International Fund for Agriculture Development (IFAD) and Government of India. This Project for the development and empowerment of rural women depended on the formation of women's SHGs and emphasized on access to credit, promotion of micro-enterprises and encouraging institution-building at the grassroots. The Project also stressed on processes that would ensure women's access to and control over socio-political resources and help resolve issues of common concern. The Project was undertaken in three districts covering 23 development blocks and 643 villages. A total of 1,550 SHGs were formed, with the membership of 22,009 women.

MICRO-CREDIT SCHEME OF HWDC

The HWDC implemented a loaning scheme for women to set up their own enterprises which has been discontinued w.e.f. July 2008 and introduced a new scheme namely Micro Credit Scheme under which Haryana Women's Development Corporation (HWDC) gets loan from Rashtriya Mahila Kosh (RMK) at the rate of eight per cent interest per annum. The Corporation gives loan to SHGs and individual members at the rate of five per cent interest per annum and balance three per cent interest is provided by the Corporation. Under this scheme, against a target of covering 40 SHGs, financial assistance of Rs. 57.75 lakh has been provided to 24 SHGs up to December 2008. In another scheme, the State Government has set up Sanitary Napkin Units through Sakshar Mahila Samoochs/Women's Self Help Groups in all the districts through Haryana Women's Development Corporation.

HARYANA COMMUNITY FORESTRY PROJECT (HCFP)

With the efforts of Haryana Forest Department, the Haryana Community Forestry Project (HCFP), with the financial assistance of the European Union (EU) Community, was started in April 1999 and continued through June 30, 2008. The

Project is being implemented in over 338 villages of 37 rural Community Development Blocks in 11 districts. HCFP has encouraged the development of non-farm activities in Project villages by availing the services of existing institutions and programmes through the promotion of self-employment opportunities by way of a number of skill-based activities. These include dairy, vermi-composting, tailoring/embroidery, wooden beads-making, cultivation of medicinal plants, nurseries and traditional crafts such as durree-weaving, soap and candle-making, pickle-making etc. The Project constitutes Self Help Groups (SHG) in the selected villages with the assistance of NGOs and their grassroots consultants. There are at present 180 Self-Help Groups in 101 villages, all of which are involved in Income Generation Activities (IGAs) claimed by the Forest Department. Income records for 1600 SHG members show a cumulative income of Rs. 24 million during five years for IGAs taken up.

INTEGRATED NATURAL RESOURCE MANAGEMENT AND POVERTY REDUCTION

The Haryana Forest Department launched a Project, "Integrated Natural Resource Management and Poverty Reduction" in 2004 with financial assistance from the Japan Bank of International Cooperation, The Project aims at afforestation, water and soil conservation, poverty reduction activities, technical assistance and institutional capacity development in 800 villages in seven districts. The main objectives of the Project are to create employment, increase income through the acquisition of income-generating skills, improve the social status of poor people by supporting self-help groups, supply forest products to the poor, increase production in livestock farming, and improve nutrition by securing access to water and by improving soil.

So far about 1607 Self Help Groups have been constituted and their bank accounts opened. They are being encouraged to initiate some feasible IGAs for which loans are available through Village Forest Committee (VFC) from the revolving fund created under the Project. In the first phase (2004-05), 197 Self Help Groups were formed in these districts. There are 2531 members from 197 SHGs contributing around Rs. 20, 34,953 in total as group savings and the total inter-loaning amount is Rs. 12,74,410 as of September 2006. In the second phase of the Project (2005-06), there are 227 Self Help Groups had been formed, and the process is still continuing.

SHGS UNDER SGSY IN HARYANA

As regard to physical performance of SGSY groups in the state, there were 712 SHGs formed in the year 1999-00, 1530 in 2002-03, 985 in 2004-05, 2303 in 2005-06 and 4506 in 2008-09. The number of women SHGs is also increasing. The women SHGs were 442 in 2002-03 which increased to 2,857 in the year 2008-09. As regards the grading of the SHGs, in 2008-09, the total number of SHGs that acquired Grade-I was 2,880 and in Grade-II, the number was 1,796. As regards the IGAs, in 1999-2000 total number of 260 SHGs had taken up economic activities. This number increased to 776 in 2003-04, 1018 in 2004-05 and 2307 in 2008-09 (Table 2). Within these SHGs, the greatest numbers were involved in the primary sector, mainly in milch cattle. There is less attention paid on the other areas of economic activity such as handicraft, handloom, irrigation and the tertiary sector. This reflects that there is a lack of diversification in the SGSY SHGs' activities in Haryana.

TOTAL SWAROZGARIES ASSISTED UNDER SGSY

Table 3 shows the trends of total *swarozgaries* assisted under the scheme. The number increased from 17,348 in 1999-2000 to 25,853 in 2000-01 and then decreased to 5,375 in 2002-03. In 2004-05 14,132 *swarozgaries* were assisted. The members covered under the scheme were 2,730 in 1999-2000, 11,037 in 2004-05 and 18,360 in 2008-09. The number of individual *swarozgaries* also decreased overtime. The numbers were 14,618 in 1999-00, 6,298 in 2002-03, 3,095 in 2004-05 and 2,279 in 2008-09. Table 3 shows that nearly 50 percent of the total *swarozgaries* who were assisted under the scheme belonged to scheduled caste category. This is in line with the mandate of the scheme. In case of women *swarozgaries*, the percentage was 54.91 in 1999-2000 and 62.11 in 2003-04 and 74.71 per cent in 2008-09. These trends are very impressive and should be continued with more participation of women. As regards the number of disabled *swarozgaries* assisted, the percentage was 0.78 in 1999-2000, 1.35 in 2004-05 and 1.11 in 2008-09.

DISBURSEMENT OF SUBSIDY AND TOTAL INVESTMENT UNDER THE SCHEME

Table 4 shows the amount of subsidy disbursed to SHGs and individual *swarozgaries*, and the total investment under the scheme. The Table reveals the increasing amount of subsidy disbursed to SHGs, from Rs. 93.59 lakh in 1999-2000 to Rs.

1056.35 lakh in 2004-05 and Rs. 1779.54 lakh in 2008-09. The subsidy disbursed to individual *swarozgaries* was Rs. 1056.69 lakh in 1999-2000 and Rs. 261.76 lakh in 2004-05 and Rs. 207.04 lakh in 2008-09. In the initial years the amount of subsidy disbursed to SHGs was less, and it increased in the later years. In case of individual *swarozgaries*, the trends are just the opposite, i.e. high disbursement in the initial years and low disbursement in the later years.

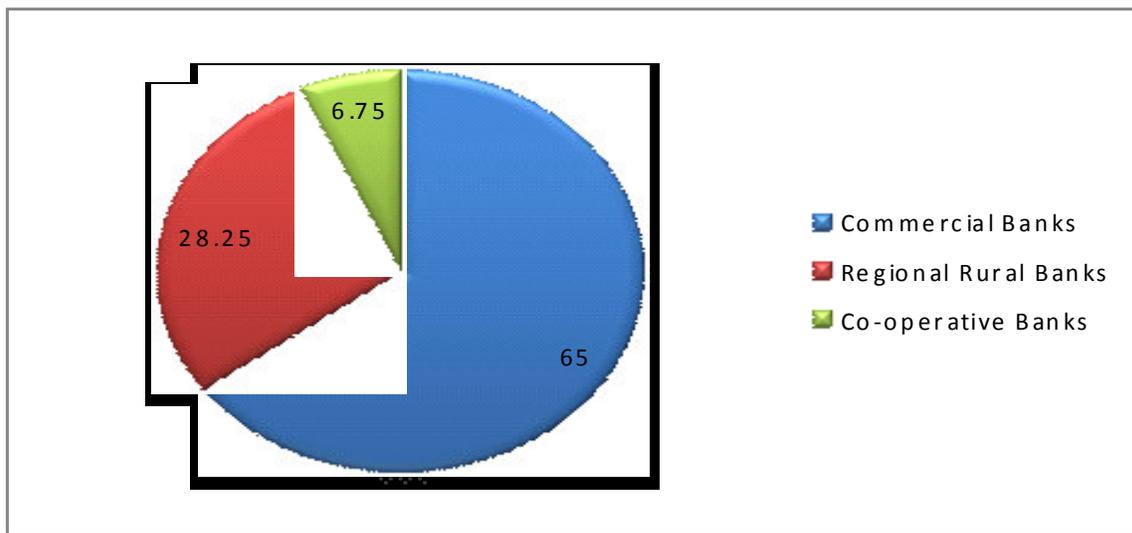
NATIONAL BANK FOR AGRICULTURAL AND RURAL DEVELOPMENT (NABARD) SHG-BANK LINKAGE PROGRAMME IN HARYANA

The cumulative number of SHGs in Haryana as of 31st March, 2009 was recorded to be 17,436. Haryana accounted for only 0.02 per cent of all SHGs in India. The total bank loans provided to all these SHGs as of 31st March 2009 was Rs. 6,383.91 lakh (Table 5). An analysis of distribution of SHGs across districts in Haryana reveals that the southern part of the State comprising Gurgaon, Mewat, Rewari and Mahendragarh districts has larger share of SHGs. Gurgaon district (including Mewat) has the maximum number of SHGs in Haryana.

Model-wise SHG-Bank linkages analysis for the State further brings to the fore that as on 31st March, 2004, 75.18 per cent of SHGs had bank-linked under Model II and the remaining (24.82 per cent) had been linked under Model I. There was absolutely no presence of Model III SHG bank linkage in the State.

AGENCY-WISE DISTRIBUTION OF BANK LINKAGE

All the Regional Rural Banks (RRBs), District, Central Co-operative Banks (DCCBs) and Commercial Banks in the State took part in the SHG bank linkage programme. Commercial banks and RRBs are the major players in the SBL programme in the State. During the period 1999-98 to 2008-2009, the share of commercial banks in the SBL programme increased from 18.18 to 65.01 per cent in terms of number of SHGs and from 27.39 to 63.26 per cent in terms of bank loans disbursed to SHGs. Whereas the share of RRBs came down during the period both in terms of the number of SHGs (from 81 per cent to 28.25 per cent) and bank loans (72.60 per cent to 32.33 per cent), the co-operatives increased their share to 6.75 per cent in terms of the number of SHGs and 4.4 per cent in terms of bank loans (Table 6).

Figure 1 : Agency wise Distribution of Linkage in Haryana

Among the public sector commercial banks, Punjab National Bank is leading with a total of 1,123 SHGs formed during 2008-09. Dena Bank and State Bank are also among the top in regard to SHGs formed. Among the private banks, HDFC has ventured in the SHG Bank Linkage Programme in Haryana with 107 SHGs. Among the RRBs the Ambala-Kurukshetra Gramin Bank and Gurgaon Gramin Bank are leading at the top. Ambala-Kurukshetra Gramin Bank accounted for 23 per cent of SHGs with one-fourth of credit support provided by RRBs in Haryana under the SHG bank linkage programme, followed by the Gurgaon Gramin Bank. These two RRBs, accounted for linkage of about 60 per cent of SHGs with 60 per cent of credit support. District Central Co-operative Banks remained slow in SHG-Bank linkage programme as this Agency was a party for linking only 11 per cent of the SHGs in the State. The Hisar DCCB leads the race among the DCCBs, followed by Fatehabad DCCB. These two DCCBs account for 44 per cent of SHGs with 33 per cent of credit support extended by DCCBs under SHG Bank Linkage Programme. As per the latest data, Fatehabad (87), Jhajhar (67) and Sirsa (61) have large number of SHGs under DCCBs. There are also various NGOs working with the NABARD linkage programme in the State.

MEWAT DEVELOPMENT AGENCY (MDA)

To deliver social and economic justice to the backward and under-privileged sections of society, the Government of Haryana created the Mewat

Development Board (MDB) in 1980. Since 1995, the MDA has been implementing the Mewat Area Development Project (MADP) in collaboration with International Funds for Agriculture Development (IFAD). MDA started its operations with the objectives to improve the economic and social well-being of the Meo community, to promote gender self-reliance on a sustainable basis and to broaden the range of economic opportunities available to the community.

The initial period of the Project was seven years, effective from 1995-96 to 2002-2003. However, it was extended upto 31st March, 2005. Having been encouraged with the performance of SHGs, the project period was extended for another three years. During the period of the Mewat Area Development Project (MADP-IFAD), the MDA also started a special programme of empowerment for women through constituting Self Help Groups. Table 7 shows that the MDA formed 3,467 Self Help Groups comprising 44,727 members. Among these total members, 17.85 per cent of beneficiaries belong to the SC community, 22.73 per cent are from B.C. community and 42.25 per cent from Meo community.

PROBLEM AREAS IN SHG MOVEMENT IN THE STATE

The programme-implementing agencies in the state especially, DRDA and ICDS are facing problems in effective implementation due to being overburdened with other responsibilities and inadequate manpower. These agencies also faced problems such as lack of staff trained on income

generation, financial literacy and other social issues. In case of Swayamsiddha, the next phase of the scheme is in the pipeline, the flows of funds are inappropriate and this also causes some problems. The DRDA staff has to look after other development scheme and this resulted in less attention being paid to SGSY.

The element of subsidy in SGSY attracted the poor households to become members of groups. Livelihood generation, capital building, savings etc. were not in the agenda. The subsidy element also led to some misappropriation on the part of functionaries, as well as misuse on the part of borrowers themselves. Creating and sustaining support systems was the main objective of the subsidy but it was distorted in the field. The progress of SHGs, especially in SGSY was being measured in terms of number of group formed, number of people covered and amount of credit disbursed- not in terms of income accruing from various activities. There is specific pressure put on the administration to achieve group targets within a limited time frame. Over the years, the emphasis on achievements of quantitative targets has resulted in wrong selection of the projects, poor quality group formation without real assessment of entrepreneurial potential, under-financing and instances of willful defaulting.

In the state, it was found that the SGSY scheme created problems for groups running under different programmes. The non-SGSY groups, especially in Swayamsiddha, subsidy and high amount of loan are main attraction points and some of them. In taking the opinion of NABARD groups, it was found in most cases, that they were dissatisfied with the low amount of the loans disbursed and very keen to join SGSY to secure high loans and subsidies. These components in SGSY thus adversely affected and discouraged individuals from joining SHGs under different programmes.

In the state, it is found that the range of activities for which loans were available was quite narrow and the programmes agencies had not focused on the diversification of income generation activities. In SGSY, the majority of loans are disbursed for livestock; the groups under Swayamsiddha had rarely adopted these activities due to lower loan amount and indifferent attitude of banks. The majority of the groups adopted food preparation for Anganwadi as directed by ICDS office.

SUGGESTIONS

There is a need to phase out subsidies in the SGSY programme and banks should be encouraged to lend adequate funds to viable projects preferably managed by SHGs- that would ensure generation of income for the borrowers and repayment of the bank loan. Micro-finance programmes like NABARD, SIDBI, Rashtriya Mahila Kosh, Swashakti and SEWA and other community based organizations have worked well without subsidies. The resources devoted to subsidies should be spent on enhancing expenditure on infrastructure and support services such as on organizing, training and providing handholding support to the groups.

For the actualization of the SHG objectives, more emphasis should be on the qualitative aspects of these groups. The blind strategy of making more and more groups without any qualitative inputs will certainly create problems and risks also. Governments should play a facilitating role, should not be target-oriented and should restrain from enlarging the agenda of the SHGs. The microfinance programmes should define themselves as quality- and process-oriented microfinance and micro-enterprise programmes for the poor. There should be no pressure for achievement of targets or rigid time limits for groups to move on from one stage to the next.

There is a need for micro-level planning to identify key livelihood activities. In order to identify appropriate livelihood opportunities a Task Force should be set up at the local level by including all concerned agencies such as District Rural Development Agencies, the National Bank for Agriculture and Rural Development, participating banks, gram panchayat, line department, NGOs and the private sector. Village potential mapping with a sub-sectoral analysis would play a substantial role in the development income generation activities. In order to have a knowledge base about the availability of resources, panchayat-level surveys can also be conducted under the auspices of local authorities. To make them operational, the cluster-based local development approaches should be adopted.

One important point of suggestion is about the microfinance programmes are regarding the experiment with new livelihoods. This facilitates the group members over a period of time to diversify from a narrow choice of local skill and trade like livestock rearing and petty trading to more commercial activities. The future emphasis of the

implementation agencies should be on group based income generation activities. This will enhance the capacities of the group members as well as social solidarity.

In Haryana, various kinds of agencies such as DRDA, ICDS, NABARD, the forest department and international and regional NGOs are working in the area of microfinance. Some well-coordinated efforts should be implemented to prevent the duplication, overlapping and wastage of funds. For the sake of consistency and administrative expediency and in order to foster a genuine microfinance movement in the state, there must be uniformity for all microfinance schemes of different departments such that the subsidy element does not attract and wean away individuals from other genuine savings and thrift groups.

CONCLUSION

The SHG movement in rural Haryana is in an early stages and taking many shapes as different agencies promote micro-finance with a variety of approaches and strategies. At present there is no adequate and complete database on SHGs in the State as the information is scattered around with different departments and institution. Among all micro-finance programmes, SGSY is leading with highest numbers of SHGs and loan amount and also it has special focus on BPL families. The results of the micro-finance programme of Mewat Development Agency are also very encouraging. There are smaller numbers of community-based organizations in the state and small NGOs are in the field but with certain limitations. Given the positive impact of micro-finance on women, as claimed worldwide, certain innovative practices should be adopted to streamline the SHG movement in the state.

Table 1: Number of SHGs formed under SGSY since 1-4-1999 (In Numbers)

Year	No. of SHGs	No of Women SHGs
1999-00	712	-
2000-01	1393	-
2001-02	1820	-
2002-03	1530	442
2003-04	1484	468
2004-05	985	642
2005-06	2303	1263
2006-07	1598	897
2007-08	2261	1209
2008-09	4506	2857

Note: - Data not available

Source: Annual Reports of the Ministry of Rural Development, Government of India. (Figures given in parenthesis indicate percentage).

**Table 2: Self Help Groups with Grades and Economic Activities in Haryana since 1-4-1999
(In Numbers)**

Year	No of SHGs Passed Grade-1	No of SHGs Passed Grade-2	No of SHGs Taken up Economic Activities
1999-00	229	92	260
2000-01	642	181	171
2001-02	836	387	236
2002-03	1310	606	495
2003-04	1158	844	776
2004-05	1223	1050	1018
2005-06	1359	1197	1148
2006-07	1169	536	504
2007-08	1959	1619	2140
2008-09	2880	1796	2307

Source: Same as Table 1

**Total 3: Swarozgaries Assisted and Coverage of SC, Women and Disabled under SGSY in Haryana
(In Numbers and Percentage)**

Year	Members Covered under SHGs	Number of individual Swarozgaries Assisted	Total	No of Scheduled caste Swarozgaries	No of Women Swarozgaries	No of Disabled Swarozgaries
1999-00	2730	14618	17348	8262(47.63)	9527(54.91)	136(0.78)
2000-01	1697	24156	25853	11746(45.43)	13130(50.79)	173(0.67)
2001-02	2440	12407	14847	6959(46.85)	7614(51.28)	108(0.18)
2002-03	5375	6298	11673	5575(47.76)	6431(55.09)	104(0.89)
2003-04	10545	3644	14189	7450(47.30)	9763(62.11)	58(0.37)
2004-05	11037	3095	14132	6343(44.88)	8543(60.43)	146(1.03)
2005-06	12026	2929	14955	7356 (49.19)	9865 (65.96)	229 (1.53)
2006-07	5253	653	5906	3017 (51.08)	4356 (73.76)	109 (1.85)
2007-08	16559	2001	18560	10745 (54.02)	14104 (70.91)	372 (1.87)
2008-09	18360	2279	20639	10775 (52.21)	15419 (74.71)	230 (1.11)

Source: Same as Table 1

Table 4: Disbursement of Subsidy under the Scheme in Haryana (In Lakhs)

Year	Subsidy Disbursed to SHCs	Subsidy Disbursed to individual swarozgaries	Total
1999-00	93.59	1056.69	1150.28
2000-01	194.33	1814.34	2008.67
2001-02	291.89	977.00	1268.89
2002-03	545.77	507.11	1152.88
2003-04	820.81	303.59	1124.40
2004-05	1056.35	261.76	1318.11
2005-06	1180.46	246.80	1427.26
2006-07	511.67	54.07	565.75
2007-08	1591.37	451.25	2042.62
2008-09	1779.54	207.04	1986.57

Source: Same as Table 1

Table 5: SHG-Bank Linkage: Numbers, Loan disbursement and Refinance under NABARD in Haryana (Number Cumulative, disbursement in Rs. 10 lakh and Refinance in lakh)

Year	SHGs	Loan Amount	Refinance
1996-97	7	—	—
1997-98	10	0.25	—
2000-01	537	15.57	90
2001-02	970	37.29	181
2002-03	1524	69.44	176
2003-04	2344	146.43	105
2004-05	3351	200.63	224
2005-06			2—

Source: SHG-Bank Linkage Report, Various Years

Table 6: SHG - Bank Linkage Agency-Wise Cumulative Participation Spread in Haryana

(Amount in Rs. lakh)

Year	Commercial Bank Rs		Regional Rural Banks		Co-operative Banks		Total	
	No. of SHC	Bank Loan	No. of SHG	Bank Loan	No. of SHG	Bank Loan	No. of SHG	Bank Loan
2000	22	1.80	99	4.77	—	—	121	6.57
2001	35	3.42	420	12.15	—	—	455	15.57
2002	267	19.98	703	17.31	—	—	970	37.29
2003	359	26.56	1,165	42.88	—	—	1,524	69.44
2004	744	78.69	1,563	66.61	37	1.13	2,344	146.43
2006	2300	164.55	2,510	149.71	57	1.75	4867	316.02
2008	1118	1640.20	1251	842.54	213	131.15	2582	2613.89
2009	2973	4038.15	1292	2064.79	309	280.97	4573	6383.91

Note: - Data not available

Source: Same as Table 6

Table 7: Physical Performance of SHG under Mewat Development Agency

(As on 31December 2009)

Block	Total	Total	Total Mamber				
	No. of Villages	No. of SHGs	SC	BC	Meo	Gen.	Total
Firozpur Jhirka	80	638	923	1370	3963	1486	7742
Punhana	83	653	1130	2599	3585	731	8045
Nuh	108	527	1078	1103	2894	1751	6826
Tauru	81	517	1972	1602	2078	749	6401
Nagina	67	521	1200	1553	3799	262	6814
Hathin	81	611	1681	1942	2582	2694	8899
Total	500	3467	7984	10169	18901	7673	44727

Note: In each block, the SHGs have been formed under Mahila Vikas Samiti

Source: Mewat Development Agency, <http://mda.nic.in./consolidated%20data%20shg.pdf>

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