

SELF HELP GROUPS IN HARYANA : AN ANALYSIS OF TRENDS AND SCHEMES

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Tej Singh*, Parul Mittal**

Email: tejsinghnagar@gmail.com

ABSTRACT

The paper highlights the Self Help Groups trends and patterns in the State of Haryana. In the state, both government and non government organizations are working for microfinance programme and have been promoting SHGs under various programmes and schemes by different departments and agencies. In Haryana, SHGs are promoting through 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.

Key Words : Self Help Groups, Poverty, Rural Development, Gender Equity

1. INTRODUCTION

Microfinance refers to loan; saving, insurance, transfer services and other financial products targeted at low levels clients. Microfinance in India is mainly provided through Self-Help Groups (SHGs), Microfinance Institutions (MFIs) and some other methodologies. The network of many financial institutions like public and private sector commercial banks, co-operative banks, regional rural banks (RRBs) and MFIs is used to provide microfinance services to the poor people. Microfinance programme claims to provide the poor an access to capital and give them opportunities to climb the economic ladder. Microfinance, by its name refers the whole journey of financial and non financial services

which covers skill up gradation, entrepreneurship development rendered to the poor and needy people for the purpose of enabling them to overcome poverty. National Bank for Agriculture and Rural Development (NABARD) defines micro-finance as: "provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve living standards" (NABARD, 2001). SHG is a registered or unregistered voluntary association of poor people of 10-20, from the same socio-economic background, involving primarily in saving and credit activities. It can be all women members group, all men members group or even a mixed group. SHG are also popularly called as DWACRA

*Professor & Chairperson, Department of Commerce, IGU, Meerpur, Rewari (Haryana)

**Assistant Professor, Department of Commerce, KLP College, Rewari (Haryana)

groups after the programme i.e. development of women and children in rural areas. However, over 90% of these are women members group. Savings, loans, loan-repayments are taken care of at the group level. These groups are in turn linked to a financial or a micro-finance institution for sourcing of additional funds as well as depositing their savings. Best examples of this type of technology are the Self-Help Group Bank Linkage Programme in India, the Programme Hubungan Bank Danks (PHBK) project in Indonesia, and the Chikola groups of K-REP in Kenya (Satish 2005).

2. SELF HELP GROUPS (SHGS) IN HARYANA

In Haryana, total rural population was 15868322; total no. of rural households 3159222 and a total no. of BPL household were 858389 in 2007. There are various microfinance schemes such as Sampoorna Gramin Rojgar Yojna (SGRY), Integrated Rural Development Programme (IRDP), District Rural Development Agency (DRDA), Mewat Area Development Project (MADP), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and Non Government Organizations (NGOs). In Haryana, Microfinance is promoted under different programmes/projects by various departments and agencies such as the Women and Child Development Department (WCDD) has promoted Self Help Groups under the Programme

for Advancement of Gender Equity (PAGE) and Swayamsiddha; Japanese project named as Aravali promoting by Forest Department; Women's Awareness & Management Academy (WAMA) has promoted the Swashakti project while Banks are promoting SHGs under NABARD's SBLP; DRDA is promoting SHGs under Swarnjayanti Gram Swarozgar Yojana (SGSY) and Mewat Development Agency (MDA) is promoting SHGs under IFAD programme in Mewat district of Haryana. Besides government departments and agencies and banks, some international, national and regional NGOs are also working for the promotion of Microfinance and progress of SHGs. In Haryana, community based organizations are also working like SCRIA.

In Haryana, SHG-Bank Linkage Programme (SHG-BLP) continues to be the mainstay of the Indian microfinance scene with 79.6 lakh SHGs covering over 10.3 crore households saving with the formal banking system with savings balance of over Rs. 6,500 crore as on 31 March 2012. About 27% of these SHGs are savings linked through the SGSY programme. About 43.5 lakh of total savings linked SHGs have also accessed bank credit and have over Rs. 36,000 crore as outstanding credit from the banking system as on 31st March 2012. Encouraged by this growth,

Table 1 : Progress of SHGs in Haryana State

Years	Number of SHGs (In lakh)	Savings Amount (Rs. Lakhs)	Loan Disbursed (Rs. Lakhs)	Bank Loans Outstanding against SHGs (Rs. Lakhs)	Amount of Gross NPAs for Bank Loans to SHGs (Rs. Lakhs)
2007-08	23570	1365.15	2613.89	10742.07	202.87
2008-09	33257	2547.93	6383.91	12414.37	446.95
2009-10	36762	10762.55	4669.74	15507.44	784.05
2010-11	35319	9920.45	6243.46	19826.80	783.44
2011-12	44184	3678.35	6195.93	20575.01	1292.14
2012-13	42580	4030.70	5160.00	26400.00	1546.75

Source: NABARD's Reports on Microfinance in India in various years

NABARD has set promotion of 10 Lakh SHGs as its corporate goal for the year 2012-13. In order to boost micro credit effort of the banks, NABARD provides 100% refinance support to them against their lending towards Self Help Groups both under SGSY/NRLM and SHG-Bank Linkage Programme. Different banks have claimed cumulative refinance of Rs. 719.68 lakh during 2011-12 from NABARD in Haryana.

Table 1 shows the progress of SHGs in state of Haryana. It is indicated from the table that number of SHGs had increased from 2007 to 2013. In 2007, total number of SHGs was 23570 lakh which increased to 42580 in the year of

2013. The total amount of saving in 2013 was Rs. 4030.70 lakh and a total of Rs. 5160 lakh was disbursed to Groups in 2013. The total outstanding loan amount was Rs. 26400 lakh in 2013. Table also indicated the Gross Non Performing Assets for bank loan to SHGs during the period of 2007-13.

Table 2 and 3 shows the district wise progress of SHGs under SGSY and other programmes in Haryana state. It demonstrates the total number of SHGs formed and total amount disbursed to groups since inception of the scheme. It further also shows the total amount of outstanding loan in all districts of Haryana till

Table 2 : District wise Position of Self Help Groups (SHGs) Credit linked Up to 2013

Name of the District	No. of SHGs	No. of Members	Disbursement under SGSY			Amt. O/s	No. of SHGs	No. of Members	Disbursement Other than SGSY			Amt. O/s
			During the Qtr.	During the year	Since Inception of the scheme				During the Qtr.	During the year	Since Inception of the scheme	
Ambala	848	8602	7026	9316	140481	82588	260	2590	0	0	24026	10517
Panchkula	636	6386	0	0	61155	34934	165	1702	1125	1125	17634	8534
Yamuna Nagar	1684	18074	3775	3775	347112	110731	744	7708	0	0	22357	11751
Kurukshetra	1557	16702	1016	1016	221611	206138	25	302	0	0	7180	4945
Kaithal	1500	15054	17473	17473	311785	223438	8	80	0	0	290	80
Jind	949	9490	3765	3765	381658	219392	446	4460	0	0	6490	3677
Karnal	1163	11936	1130	1130	191303	77765	286	3235	0	0	28897	9109
Panipat	827	8270	0	3100	158165	87669	148	1510	0	4045	18452	15506
Sonipat	1841	20403	2131	7739	249207	173696	781	8199	0	8978	33045	22376
Hisar	1025	10255	0	20	201933	133373	296	2960	0	0	7895	4653
Bhiwani	963	9714	0	0	315065	153474	508	5932	0	0	40098	18566
Fatehabad	1053	10815	8953	12178	144920	95780	13	130	0	0	15656	9475
Sirsa	1078	11024	0	0	130423	91774	26	256	0	0	4637	4308
Rohtak	427	4674	0	0	84432	54255	215	2456	0	0	15334	14058
Rewari	1065	11661	0	779	158645	125921	635	6968	0	0	16923	23444
Jhajjar	591	6461	790	1490	124064	101190	114	1276	0	426	18673	15732
M.GARH	958	11296	10376	28176	132229	42257	539	6059	2127	2127	38365	13430
Gurgaon	467	5172	0	0	48012	21517	1615	18779	0	0	174171	56726
Faridabad	383	4775	0	0	35411	27592	507	6632	0	0	39460	33603
Mewat	927	8988	0	25	127600	69560	4250	46558	29456	41032	301716	185584
Palwal	505	4882	0	0	39700	18809	798	8189	0	0	35300	10775
Total	20447	214634	56435	89982	3604911	2151853	12379	135981	32708	57733	866599	476849

Source: LDMs

2013. It is clear from the tables that there was large number of SHGs formed across the state.

A brief description of various Microfinance programmes in the state is given below:

Women and Child Development Department (WCDD)

The Ministry of Women and Child development came into existence as a separate Ministry with effect from 30th January, 2006. The directorate of this department formulates the plans, policies & programmes and implements various schemes for the development of the Women and Children. First project under WCDD

named as Integrated Women's Empowerment and Development Project (**IWEDP**) was started in District Mahendergarh in July 1994. The objective of the IWEDP was to create an enabling social environment by improving the status of women and the community. A total of 867 women's groups, called Jagriti Mandalies (JMs) were formed under this programme. The Project area in the second phase (w.e.f. January, 1999) was extended to include the whole district of Rewari. Secondly, **PAGE** was initiated in District Rewari in July 2003. The main objective of the Project was to consolidate the Project outcomes of the past eight years and build capacities of the district

Table 3 : District wise Position of Self Help Groups (SHGs) Saving Linked Up to 2013

Name of the District	Under SGSY								Other than SGSY							
	Men		Women		Mixed		Total		Men		Women		Mixed		Total	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Ambala	298	4449	1221	9773	548	3942	2067	18164	123	650	570	2093	69	428	762	3171
Panchkula	85	454	1032	12811	109	1686	1226	14951	12	97	285	3405	50	725	347	4227
Yamuna Nagar	181	892	1227	4253	287	1769	1695	6914	187	578	711	2403	333	1137	1231	4118
Kurukshetra	250	3161	1258	13515	366	5390	1874	22066	175	1881	82	800	82	1084	339	3765
Kaithal	156	122	1972	1624	187	511	2315	2257	15	112	0	0	0	0	15	112
Jind	373	1886	399	1343	57	189	829	3418	40	116	593	2436	0	0	633	2552
Karnal	208	1665	1329	10273	172	1021	1709	12959	42	314	1655	5710	13	145	1710	6169
Panipat	131	644	690	2396	247	1062	1068	4102	59	255	390	1348	40	183	489	1786
Sonapat	645	7269	1780	12308	1137	12824	3562	32401	172	1976	1845	6759	454	2231	2471	10966
Hisar	400	1355	1502	4789	435	1302	2337	7446	67	246	460	1987	84	364	611	2597
Bhiwani	241	1232	945	4532	45	110	1231	5874	189	3180	855	13868	65	174	1109	17222
Fatehabad	196	787	608	10969	384	4253	1188	16009	10	21	137	581	30	95	177	697
Sirsa	465	4115	1209	9472	177	1165	1851	14752	29	408	110	675	56	2158	195	3241
Rohtak	195	861	644	2396	223	538	1062	3795	73	440	252	1263	14	199	339	1902
Rewari	150	1182	1495	21967	189	1767	1834	24916	112	1063	996	12512	96	674	1204	14249
Jhajjar	150	978	858	7217	62	794	1070	8989	158	1249	221	1117	14	340	393	2706
Mahendergarh	120	662	972	7065	210	1602	1302	9329	113	630	961	5916	94	727	1168	7273
Gurgaon	350	6896	313	1440	55	508	718	8844	1689	21213	861	6727	102	1408	2652	29348
Faridabad	41	345	297	7234	19	329	357	7908	34	406	566	9563	7	24	607	9993
Mewat	52	585	877	11341	77	1004	1006	12930	152	1321	4185	119628	369	2369	4706	123318
Palwal	45	300	568	8000	27	900	640	9200	107	700	945	7400	61	200	1113	8300
Total	4732	39840	21196	164718	5013	42666	30941	247224	3558	36856	16680	206191	2033	14665	22271	257712

Source: LDMs

machinery to continue supporting the Jagriti Mandalies (JMs). Thirdly, Indira Mahila Yojna (IMY) was recast into an IWEP and renamed as Swayamsiddha. IMY was originally implemented in 8 IMY blocks. Later on it added 5 more blocks under Swayamsiddha. Swayamsiddha is the flagship programmes of Ministry of Women and Child Development for holistic empowerment of women through SHGs. The scheme is being implemented in six districts of which thirteen blocks have been sanctioned in Haryana. Phase-I of the Scheme ended on 31.3.2008. This Ministry launched Swayamsiddha Phase-II during 2008-09. Under Swayamsiddha Phase-II, this Ministry covered all districts/blocks in the country. Under the scheme, total 1,300 SHGs have been formed in the 668 villages covering 17,833 members. The accumulated saving of the SHGs is Rs. 526.48 lakh and all these groups are conducting inter loaning which is to tune of Rs 442.24 lakh and all of them have also opened bank accounts out of which, 603 groups have even availed Bank loans. SHG women of 1279 groups are doing Income Generating Activities such as Food preservation, Dairy Farming, Vermin Compost, Tie and Dye, Cutting and Tailoring, Embroidery, Kitchen gardening, Beautician, Dari making, Gur patti making and Petty shops etc. The Swayamsiddha Scheme has culminated from March, 2008. There were 6,713 registered Mahila Mandals in Haryana State in 2008. These Mahila Mandals were not functioning actively as they should have been. 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). Table 4 shows that 1300 SHGs have been formed in the 668 villages. It covered 17833 members. The accumulated savings under Swayamsiddha was Rs. 526.48 lakh. All the groups under this scheme inter-loaned the total amount of Rs. 454.95 lakh

and 577 groups availed bank loan also. The total of 1242 groups was involved in income generating activities. This scheme was culminated in 2008.

Table 4 : Progress of Swayamsiddha

Description	Cumulative progress up to 30.06.2007
No. of surviving IMY SHGs	354
New SHGs formed	946
Total SHGs	1300
No. of villages covered	668
No. of SHG members	17833
No. of SHGs doing savings	1300
Amount Saved (in Rs.)	45495032
No. of SHGs doing inter-loaning	1300
Amount loaned (in Rs.)	41886161
No. of members received loan	26160
No. of SHG having bank accounts	1300
Amount deposited in banks (in Rs.)	27002170
No. of SHGs availing loan from banks/other sources	577
Amount of loan from banks (in Rs.)	17964797
No. of loan beneficiaries	5851
No. of SHGs doing IGAs	1242
No. of SHG members doing IGAs	9463

Source: Department of Women and Child Development, Government of Haryana

Haryana Women's Development Corporation (HWDC)

This corporation was started in 1982 as Haryana Economically Weaker Sections kalia Nigam Ltd. In 1987, a women wing is set up which was renamed as HWWSKN. In 1991, Nigam was converted into WDC which was renamed as HWDC. Under this, 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. 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.

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. 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. Table 5 demonstrates the progress under the Loaning Scheme of the Corporation. The totals of 29328 cases were there under this corporation. The total loan amount was Rs. 9089.16 lakh out of which bank loan was Rs. 6932.35 lakh.

Table 5 : Progress under the Loaning Scheme of the HWDC (in Lakh)

Year	No. of cases	Subsidy	Margin Money	Beneficiary Share	Bank Loan	Total Loan
2000-01	881	20.12	27.01	24.19	146.04	217.36
2001-02	1634	43.14	0.38	62.65	316.05	422.22
2002-03	2010	53.55	0.96	51.92	439.34	545.77
2003-04	2021	50.11	18.14	51.36	461.16	580.77
2004-05	3808	98.08	52.28	98.46	938.48	1187.30
2005-06	8642	236.67	203.33	242.49	1921.05	2603.54
2006-07	10332	306.00	206.26	308.84	2710.23	3531.33
2007-08	5961	195.37	28.45	195.83	1650.69	2070.34
Grand Total	29328	807.76	505.54	843.33	6932.35	9089.16

Source: <http://www.HaryanaWomenDevelopmentCorporation.htm>

Department of Rural Development

District Rural Development Agency (DRDA) has been the principal authority at the District levels to oversee the implementation of various poverty alleviation programmes. The department of rural development, Haryana implemented many programmes in rural areas with the help of state government for the purpose of poverty alleviation, women empowerment, rural and poor development etc.

Swaranjayanti Gram Swarozgar Yojana/ National Rural Livelihood Mission (SGSY/ NRLM)

SGSY/NRLM is a major on-going programme for the generation of self-employment of the rural poor people so that they can enhance their

living conditions. Initially, the IRDP was launched during the year 1978-79 in 39 blocks and later on scaled up in all development blocks in 1980. Table 6 shows the financial and physical performance of IRDP in Haryana state. Table indicates that the expenditure is greater than the total allocation. The expenditure under this scheme was highest during the period of 1992-97 i.e. 182.03%. It was lowest in the year of 1998-99. The total funds released by the central and state government were Rs. 341 lakh. Further, table also observed that percentage of achievement of total target was very impressive. The performance of IRDP was good during all years except the period of 1980-85. It was 72.56 % in the period of 1980-85 which increased to 175.60% during the 1992-97.

Table 6 : Financial & Physical Performance of IRDP in Haryana (1980-99)

Year	Allocation	Expenditure	Expenditure on Project Administration	Target	Achievement	%Age of Achievement
1980-81 to 1984-85	3141.00	3343.17 (106.44)	316.96 (9.48)	268200	194599	72.56
1985-86 to 1989-90	4856.98	4958.09 (102.08)	595.67 (12.01)	239240	266158	111.25
1990-91 to 1991-92	1453.95	1759.49 (121.01)	265.74 (15.10)	33562	58935	175.60
1992-93 to 1996-97	3428.66	6241.27 (182.03)	936.55 (15.01)	46310	132633	175.60
1997-98	759.67	811.98 (106.89)	271.87 (33.48)	Not fixed	10853	-
1998-99	1712.78	1319.13 (77.02)	333.48 (25.28)	Not fixed	16743	-

Source: Department of rural development, GOI

Note: Figures in parenthesis show percentage.

Swaranjayanti Gram Swarozgar Yojana (SGSY) is a self-employment programme of Ministry of Rural Development that aims at providing assistance to the BPL families for establishing micro-enterprises through bank credit and government subsidy to acquire an income-generating asset. The programme was started from 01.04.1999 after restructuring and merging the erstwhile Integrated Rural Development Programme (IRDP) and its allied programmes, namely Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Toolkits in Rural Areas (SITRA) and Ganga Kalyan Yojana (GKY), besides Million Wells Scheme (MWS)¹³. 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 women SHGs were 442 in 2002-03 which increased to 2,857 in the year 2008-09. In 2011, SGSY has been restructured as **National Rural Livelihoods Mission (NRLM)**,

subsequently renamed as “**Aajeevika**”, to implement it in a mission mode across the country. Since the inception of the Programme 43.96 lakh SHGs have been formed. During 2011-12, a total of 16.77 lakh Swarozgaris were assisted out of which 11.03 lakh (68.63%) were women Swarozgaris. In 2012-13, till December, 4.38 lakh Swarozgaris have been assisted out of which 3.49 lakh (79.68%) are women. Table 7 gives an account of allocation, release and utilization of funds during the period of 1999-2013 for SGSY/NRLM. Table inferred that in the year of 2013, the total available funds were Rs. 5412.20 lakh out of which Rs. 1844.59 lakh were utilized. The total allocation of funds including both state and central were Rs. 3821.92 lakh in 2013.

Table 8 shows that the total credit target was Rs. 7856.47 Lakh in 2013. The credit disbursed to SHGs was Rs. 10721.32 lakh in 2013. It also shows that the credit disbursed to Swarozgaris initially increased then it started decreasing and later again started increasing. The total credit disbursed increased during the period of 1999-2013 from Rs. 3000.13 lakh to Rs. 13582.85 lakh.

Table 7 : Allocations, Release and Utilization of Funds under SGSY/NRLM in Haryana (Rs. in Lakh)

Years	Allocation of Funds			Release of Funds		Total Funds	Total Funds
	Centre	State	Total	Centre	State	Available	Utilized
1999-00	1377.36	459.12	1836.48	1784.18	459.68	2659.95	1963.41
2000-01	1174.37	391.46	1585.83	1088.81	651.48	2004.93	2380.23
2001-02	679.48	226.49	905.97	679.48	340.60	1496.54	1480.38
2002-03	679.48	226.49	905.97	827.79	275.93	1310.95	1317.00
2003-04	938.70	312.90	1251.60	932.06	310.69	1440.42	1437.07
2004-05	1175.03	391.68	1556.71	1175.08	391.70	1715.83	1595.25
2005-06	1175.03	391.68	1556.71	1147.48	332.50	1911.46	1888.51
2006-07	1304.92	434.97	1739.89	1304.92	434.98	1894.23	1857.92
2007-08	1988.70	662.90	2651.60	1988.71	585.06	2691.61	2684.99
2008-09	2352.04	783.68	3135.72	2351.04	692.28	3185.01	2997.98
2009-10	1839.54	836.80	2676.34	2470.78	823.60	3294.38	3624.54
2010-11	2781.00	979.78	3760.78	2807.87	872.82	4052.19	3907.13
2011-12	2541.00	1028.56	3569.56	2499.56	988.22	3531.70	3494.49
2012-13	2574.00	1247.92	3821.92	2452.09	1198.45	5412.20	1844.59

Source: Annual Reports of Ministry of Rural Development, GOI

Table 8: Mobilization of credit under SGSY/NRLM in Haryana (Rs. in Lakh)

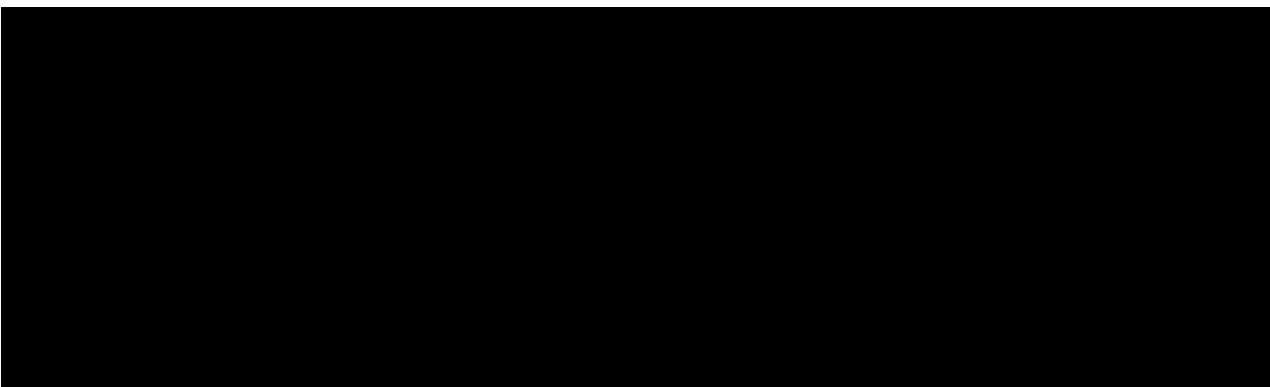
Year	Total Credit Target	Credit Disbursed to Shgs	Credit Disbursed Swarozgaries	Total Credit Disbursed
1999-00	4200.00	121.38	2878.75	3000.13
2000-01	4200.00	250.99	5581.12	5812.11
2001-02	6000.00	360.66	2833.99	3215.65
2002-03	3537.27	971.35	1382.24	2353.59
2003-04	3537.27	1647.58	823.91	2471.49
2004-05	3537.27	2197.24	687.20	2884.44
2005-06	4330.57	2796.45	784.52	3580.97
2007-08	4375.14	4590.96	808.10	5399.06
2008-09	4568.64	5203.43	705.15	5908.58
2009-10	5314.65	6471.75	911.34	7383.09
2010-11	6109.95	7326.89	1062.81	8389.70
2011-12	7130.00	8718.42	2300.76	11019.18
2012-13	7856.47	10721.32	2861.53	13582.85

Source: Annual Reports of Ministry of Rural Development, GOI

It is clear from the Figure 1 that the total number of SHGs formed in Haryana under SGSY was increased since inception but later after the year of 2009, it started decreasing. Initially, only

712 SHGs were formed while now in 2013, about 2487 SHGs were formed.

Table 9 shows the SHGs under SGSY with Grades and Economic Activities in Haryana since

Figure 1 : Number of SHGs formed under SGSY in Haryana (in numbers) (1999-2013)

Source: Annual Reports of the Ministry of Rural Development, Government of India.

1-4-1999. The total number of 2143 SHGs have passed Grade-I and 753 SHGs have passed Grade-II in 2013. The totals of number of 1247 SHGs were involved in income generating activities in 2013. Table shows that initially it had very low progress.

Table 9 : SHGs under SGSY/NRLM with Grades and Economic Activities in Haryana since 1-4-1999 (in Numbers)

Year	No. of SHGs passed Grade -I	No. of SHGs passed Grade -II	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
2009-10	2409	1124	836
2010-11	2581	1082	1595
2011-12	2278	824	1328
2012-13	2143	753	1247

Source: Annual Reports of Ministry of Rural Development, GoI

Swaran Jayanti Shahari Rozgar Yojana (SJSRY)

This scheme was introduced by Government of India w.e.f. 1.12.1997, which has been revamped w.e.f. 1.4.2009. The scheme is funded in the ratio of 75:25 by the Govt. of India and State Government. As per revised guidelines, the subsidy has been enhanced from Rs. 7,500 to Rs. 50,000 for individuals and from Rs. 1, 25,000 to Rs. 3,00,000 for Urban Women Self Help Groups and Revolving funds @ 2,000 per member subject to maximum limit of Rs. 25,000 per Thrift & Credit Society¹. The cost of training has also been enhanced from Rs. 2,000 to Rs.10, 000 per trainee. An amount of Rs. 1,935.59 lakh of previous year 2012-13 was available with districts. Up to December, 2013, by utilizing Rs. 1,163.93 lakh, loan & subsidy to 1,000 individuals and 34 UWSHG have been provided, 18,114 persons trained and 3,193 persons are under training, 52 Thrift & Credit Societies are assisted and 0.02 lakh man days are generated. There is provision of Rs. 452 lakh of State share of SJSRY in current financial year, out of which Rs. 145 lakh is earmarked for the welfare of Scheduled Caste. The Government of India has recently announced new poverty alleviation scheme namely National Urban Livelihood Mission (NULM) which would replace the ongoing scheme of SJSRY.

NABARD's SHG-Bank Linkage Programme (SBLP) in Haryana

In our economy, women constitute about fifty percent of the total human resources. However women are the more deprived and underprivileged than men as they are subject to many socio-economic and cultural constraints (Lakshmi and Vidivalagan, 2012). The Self Help Group movement has flourished and spread out in India on account of the success of NABARD pilot project in 1992 and the main focus has been given on Self Help Group as a reliable instrument for women empowerment in the 9th five year plan (Ghadge, 2014). SHGs-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the "Unreached Poor" (Shivakumar and Prabhakaran, 2012) 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.

In the state of Haryana, the SHG- Bank linkage programme started in 1997-98. Since then the number of SHGs linked to the banks have increased considerably especially during the last few years. The cumulative number of SHGs in Haryana as of 31st March, 2009 was recorded to be 17,436. The total bank loans provided to all these SHGs as of 31st March 2009 were Rs. 6,383.91 lakh. Haryana Regional Office of NABARD (National Bank for Agricultural and Rural Development) has extended a record support of Rs. 6031 crore for Agriculture and Rural Development in the State of Haryana during the year 2012-13, recording a growth of 19% over the year 2011-12 (Rs. 5091 crore). An analysis of distribution of SHGs across districts in Haryana reveals that the southern part of the State comprising Gurgaon, Mewat, Rewari and Mahendrar 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 percent 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. Credit projections of Rs. 66971 crore for the year 2013-14 for Haryana, for various Priority Sector activities were approved in the State Credit Seminar organized by NABARD on 21st February 2013 in the presence of Shri Paramvir Singh, Ex. Agriculture Minister, Government of Haryana. Out of total projections Rs. 44815 crore (67%) is projected for Agriculture sector. These projections represent a growth of 16% over the Annual Credit Plan of the State for the year 2012-13 (Rs. 57647 crore). The total number of SHGs formed up to 2013 was 42580 and amount of Rs. 403.07 lakh was saved. It shows -3.63% growths in the number of SHGs formed over the previous year and 9.58% growth was in saving amount. Up to March 2013, total of 23194 groups have outstanding loan of amount Rs. 2640 millions. Total amount of Rs. 516 millions was disbursed to 3214 SHGs up to March 2013. Table 10 shows the total number of SHGs formed under SBLP and total amount which was disbursed to the members. It also explained the refinance amount for the period of 1996-2013. In the year of 1997, only 7 groups were formed which increased to 42580 up to the year of 2013.

Table 10 : Progress of SHG-bank Linkage under NABARD in Haryana

Year	Numbers of SHGs	Loan amount	Refinance (lakh)
1996-97	7	-	-
1997-98	10	-	-
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	9512	876.98	967.86
2006-07	17769	1864.72	2067.41
2007-08	23570	2613.89	2865.23
2008-09	33257	6383.91	6741.87
2009-10	36762	4669.74	4921.12

2010-11	35319	6243.46	6382.71
2011-12	44184	6195.93	6744.82
2012-13	42580	5156.39	5479.18

Source: SHG- Bank Linkage report, various years

Note: Number Cumulative, Disbursement in Rs. 10 Lakh and Refinance in Lakh.

Table 11 shows the total saving amount under SBLP of NABARD for the period of 2007-13. It is clear from the table that saving amount is increasing yearly. There is also an increment in number of outstanding loans and amount of outstanding loan from 2007-13. The total saving amount was Rs. 4030.73 lakh in the year of 2013. In 2013, the total numbers of outstanding loan was 23294 with total of Rs. 26397 lakh as outstanding loan amount.

Table 11 : Loan and Savings Amount Under SHG-Bank Linkage In Haryana

Year	Saving Amount (Lakh)	Numbers of Outstanding loan	Amount of outstanding loan (lakh)
2007-08	1365.15	10967	10742
2008-09	2547.93	15312	12414
2009-10	10762.55	15802	15507
2010-11	9920.45	19369	19827
2011-12	3678.35	21433	20575
2012-13	4030.73	23294	26397

SBLP is promoted and financed by government organizations and NGOs. Commercial banks, cooperative banks and RRBs all are helping in promoting the SBLP in the state. As on March 2013, total amount of Rs. 3248.44 lakh were disbursed as loan to 1682 SHGs by Public sector commercial banks. Out of the total amount, Rs. 2416.73 lakh were disbursed to 1310 women SHGs. RRBs disbursed total amount of Rs. 2760.07 lakh to 2056 SHGs and Rs. 187.42 lakh were disbursed to 127 SHGs by Cooperative banks. Out of the total amount, Rs. 2170.66 lakh were disbursed to 1625 women SHGs by RRBs and Rs. 104.90 lakh were disbursed to 92 women SHGs by Cooperative banks. It is observed from the table that mostly commercial banks and RRBs

play major role for promoting and financing the SHGs (Table 12).

SCRIA (Social Centre for Rural Initiative and Advancement)

SCRIA is a community based organization working in the southern Haryana. SCRIA has been promoting microfinance through its Samridhi programme. SCRIA's Samridhi programme acts as an umbrella for promotion of rural entrepreneur and fair trade, micro credit support and rural crafts activities. In 1997, SCRIA formed the Shakti Parishad for women to come together for helping other women fight for their right and dignity. In the reporting period the outreach for intensive activities was in nearly 1200 villages in the districts of Rewari, Mahendergarh and Jhajjar in southern Haryana up to 2012. Since 1979, it has been covered 1213 villages including 937 Sangathans and 9633 members. The total numbers of loan was 6126 and amount disbursed was Rs. 64730000. The main IGAs were agriculture, livestock related, trading and production related activities.

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 up to 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

Table 12 : SHG-bank Linkage Agency Wise Position in Haryana as on 31st March 2013 (Amount in Lakh)

Sr. No.	Name of Bank	Total Loans disbursed during the year		Out of Total - Loan disbursed under SGSY		Out of Total - Loan disbursed Exclusive to Women SHGs	
		No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed	No. of SHGs	Loans Disbursed
Public Sector Commercial Banks							
1.	Allahabad Bank	5	40.00	5	40	5	40.00
2.	Bank of Baroda	2	2	0	0	0	0
3.	Bank of India	13	35.60	13	35.60	11	23.78
4.	Canara Bank	17	29.42	17	29.42	17	29.42
5.	Central bank of India	35	91.67	35	91.67	10	23.69
6.	Corporation Bank	0	0	0	0	0	0
7.	Dena Bank	18	9	0	0	0	0
8.	IDBI Bank	0	0	0	0	0	0
9.	Indian Bank	26	6.5	3	2.72	26	6.5
10.	Indian Overseas bank	0	0	0	0	0	0
11.	OBC	105	77.64	101	71.64	86	65.91
12.	PNB	735	1705.71	699	1660.88	650	1466.25
13.	Punjab & Sind Bank	91	91.27	41	41.07	51	46.82
14.	SBI	407	752	25	31	312	536
15.	State bank of Patiala	140	320.30	77	165.20	72	109.97
16.	Syndicate Bank	48	51.55	21	47	34	35.05
17.	UCO Bank	15	16.77	11	9.67	15	16.77
18.	Union Bank of India	23	14.01	23	14.01	19	11.57
19.	Vijaya Bank	2	5	2	5	2	5
	TOTAL	1682	3248.44	1073	2244.88	1310	2416.73
Private Sector Commercial Banks							
1.	HDFC	0	0	0	0	0	0
	Total	0	0	00	0	00	0
Regional Rural Banks							
1.	Gurgaon Grameen bank	1445	2005.07	312	786.99	1227	1678.84
2.	Haryana Grameen bank	611	755.00	497	644.86	398	491.82
	TOTAL	2056	2760.07	809	1431.85	1625	2170.66
Co-operative Banks							
1.	Ambala DCCB	1	.5	0	0	1	.5
2.	Bhiwani DCCB	00	0	0	0	0	0
3.	Faridabad DCCB	0	0	0	0	0	0

4.	Fatehabad DCCB	9	15.10	9	15.10	5	11.70
5.	Gurgaon DCCB	0	0	00	0	0	0
6.	Hisar DCCB	35	86.77	35	86.77	7	15.40
7.	Jhajjar DCCB	0	0	0	0	0	0
8.	Jind DCCB	0	0	0	0	0	0
9.	Kaithal DCCB	0	0	0	0	0	0
10.	Karnal DCCB	17	4.65	0	0	17	4.65
11.	Mahendergarh DCCB	9	13.35	3	7.75	6	5.60
12.	Punchkula DCCB	1	.25	0	0	1	.25
13.	Panipat DCCB	0	0	0	0	0	0
14.	Rewari DCCB	20	44.90	16	41.70	20	44.90
15.	Rohtak DCCB	0	0	0	0	0	0
16.	Sirsa DCCB	35	21.90	35	21.90	35	21.90
17.	Sonipat DCCB	0	0	0	0	0	0
18.	Yamuna Nagar DCCB	0	0	0	0	0	0
	TOTAL	127	187.42	98	173.22	92	104.90

Source: NABARD's Reports

Table 13 : Physical & Financial Performances of SHGs under MDA (as on 31 Dec. 2013)

Block	Total No. of villages	Name of Federation	Total No. of SHGs	Total No. of benefited SHGs	Total Member	Total Savings	Total SHG Loan Amount	Matching Grant	GDF
Firojpur Jhirka	78	Sewa Mahila Vikas Samiti (SMVS)	678	336	8300	2563-4858	6933-7300	2267-265	2168484
Punhana	96	Sahyog Mahila Vikas Samiti (SMVS)	786	422	9336	3109-1355	12589-7600	2872-850	2727200
Nuh	119	Ekta Mahila Vikas Samiti (EMVS)	604	252	7720	2879-5850	13378-4100	1594-384	1279800
Tauru	82	Nai Kiran Mahila Vikas Samiti (NKMVS)	608	302	7492	2959-4507	13717-0667	1689-581	1630100
Nagina	68	Nai Roshni Mahila Vikas Samiti (NRMVS)	575	368	7335	2239-1188	11037-0523	1713-088	1713088
TOTAL	443	-	3251	1680	40183	13750-7758	57656-0190	10137-168	9518672

Source: MDA, Nuh

(MADP-IFAD), the MDA also started a special programme of empowerment for women through constituting Self Help Groups. Presently, MDA formed 3,467 Self Help Groups comprising 44,727 members up to the year of 2013. 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. SPYM is implementing community developmental program in Mewat district of Haryana since 1995 in partnership with Govt. of Haryana and International Fund for Agriculture Development (IFAD). In last 12 years SPYM has formed more than 1000 all-women SHGs. Training has been provided to more than 15,000 SHGs members, Panchayat representatives and other stakeholders. Table 13 shows that a total of 3251 SHGs were formed as on December, 2013. These groups comprise 40183 members. Out of total groups, 1680 groups were benefited. The total saving amount was Rs. 13.75 crores and total SHG loan amount was Rs. 57.65 crores. It is observed from the table that in Punhana there was maximum SHGs in comparison of other blocks in Mewat district. It was followed by Firojpur Jhirka, Tauru, Nuh and Nagina. Additionally, the matching grant was Rs. 1.01 crores and the total amount of Group Development Funds (GDF) was Rs. 95.18 lakh.

CONCLUSION

The progress of microfinance programme in the state of Haryana was slow in initial stages when the movement was started. But now it has taken a considerably growth in mostly backward areas of Haryana. It is taking many shapes in this state as microfinance movement is promoting by different organizations and agencies under different programmes and schemes. In Haryana, it was implemented at later stage. Out of all programmes, SGSY/NRLM and SBLP of NABARD has shown major growth in the number of SHGs formed and loan disbursed. It also proved beneficial for improving the living standard of rural poor. In Mewat district, both MDA and SGSY/NRLM is doing well for enhancing the living standard of poor and raise them above poverty

line. SGSY mainly focused on BPL families and MDA focused on women empowerment. The results of these organizations are very appreciable and encouraging. Also, some NGOs are working in this area. There is no doubt that microfinance has positive impact on income and employment level of rural poor people especially women in Haryana. Despite all, there is also a need for some innovative policies/strategies and initiatives to be taken in this region regarding microfinance programme so that rural poor can enhance their level and for the betterment of their livelihood. These initiatives should be based on inclusive development.

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