

(Reference: Table 1.08)

Figure No. 1.08 shows that there was 21.34% increase in number of SHGs in 2011-12. It decreased by 3.93% and 16.49% in 2011-12 and 2012-13 respectively. It increased by 112.98% in 2014-15 but decreased by 56.04% and 36.22% in next two financial years. It increased by 4.13% in 2017-18 and 16.19% in 2018-19. It again decreased by 12.26% in the financial year 2019-20.

On the other hand, % change in Amount of Disbursement of Bank loans under SHG-Bank Linkage Program was increased by 15.92% in 2011-12 and 1.25% in 2012-13. It decreased by 23.53% in 2013-14 but a remarkable hike of 90.85% was seen in the year 2014-15. It decreased during next three financial years by 55.27%, 54.60% and 8.03% respectively. It increased by 14.68% in 2018-19 and 18.96% in 2019-20.

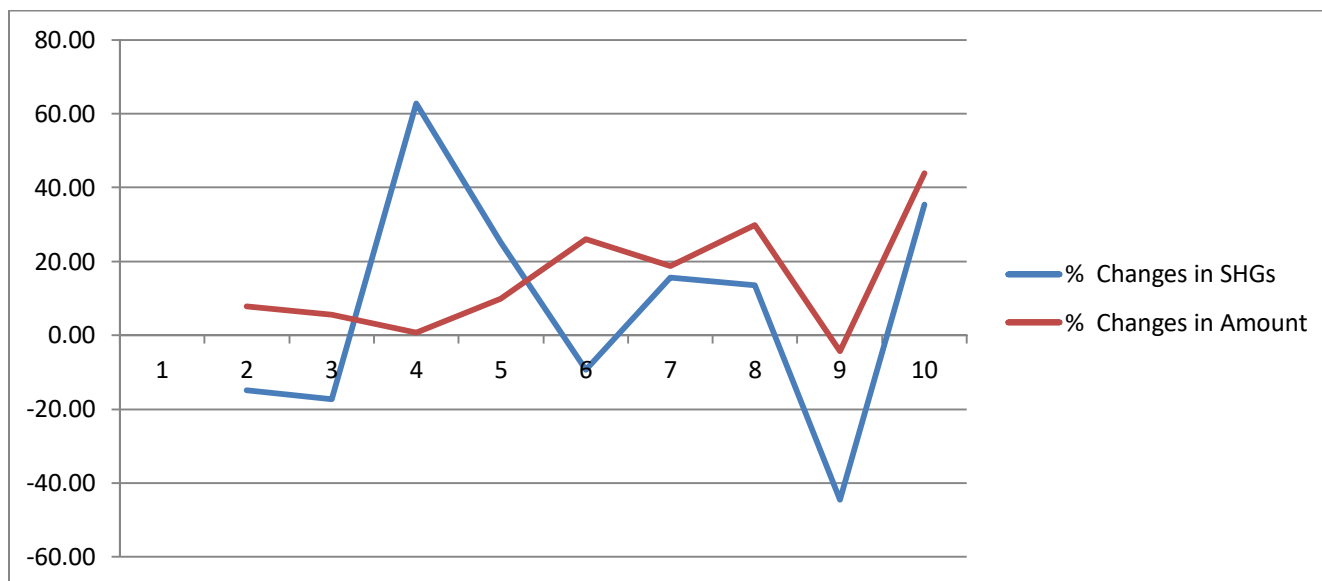
Table 1.09

Table Showing Progress of Chhattisgarh in Bank Loan Outstanding against SHGs under SHG - Bank Linkage Program						
Financial Year	Number of SHGS	Amount (in Lakhs Rs.)	Absolute Changes in SHGs	Absolute Changes in Amount	% Changes in SHGs	% Changes in Amount
2010-11	62605	18793.17	-	-	-	-
2011-12	53285	20259.57	-9320	1466.40	-14.89	7.80
2012-13	44037	21375.96	-9248	1116.39	-17.36	5.51
2013-14	71665	21545.32	27628	169.36	62.74	0.79
2014-15	89765	23688.09	18100	2142.77	25.26	9.95
2015-16	81328	29843.38	-8437	6155.29	-9.40	25.98
2016-17	94018	35426.46	12690	5583.08	15.60	18.71
2017-18	106752	46010.82	12734	10584.36	13.54	29.88
2018-19	59263	44027.12	-47489	-1983.70	-44.49	-4.31
2019-20	80221	63345.64	20958	19318.52	35.36	43.88

Source: NABARD -Status of Micro Finance in India

Table No. 1.09 shows that the number of SHGs in 2010-11 were 62605, it decreased by 14.89% in 2011-12, decreased by 17.36% in 2012-13, increased by 62.74% in 2013-14, increased by 25.26% in 2014-15, decreased by 9.40% in 2015-16, increased by 15.60% in 2016-17, increased by 13.54% in 2017-18, decreased by 44.49% in 2018-19 and it increased by 35.36% in 2019-20 resulting the number of SHGs increased to 80221

The amount of Bank Loans Outstanding against SHGs was Rs. 18793.17lakhs in 2010-11, it increased by 7.80% in 2011-12, increased by 5.51% in 2012-13, increased by 0.79% in 2013-14, increased by 9.95% in 2014-15, increased by 25.98% in 2015-16, increased by 18.71% in 2016-17, increased by 29.88% in 2017-18, decreased by 4.31% in 2018-19 and increased by 43.88%, amounting Rs. 63345.64 lakhs in 2019-20.

Figure 1.09

(Reference: Table No. 1.09)

Figure No. 1.09 shows that there was 14.89% and 17.36% decrease in number of SHGs in 2011-12 and 2012-13. It increased by 62.74% and 25.26% in the next two financial years. It decreased by 9.40% in 2015-16 but increased by 15.60% and 13.54% in the next two financial years. It decreased by 44.49% in 2018-19 but again increased by 35.36% in 2019-20.

On the other hand, the amount of Bank Loans Outstanding against SHGs was increased by 7.80% in 2011-12. It increased by 5.51% in 2012-13, increased by 0.79% in 2013-14, increased by 9.95% in 2014-15, increased by 25.98% in 2015-16, increased by 18.71% in 2016-17 and increased by 29.88% in 2017-18. It decreased by 4.31% in 2018-19 but increased by 43.88% in 2019-20.

Table 1.10

Table Showing Progress of Madhya Pradesh in Bank Loan Outstanding against SHGs under SHG -Bank Linkage Program

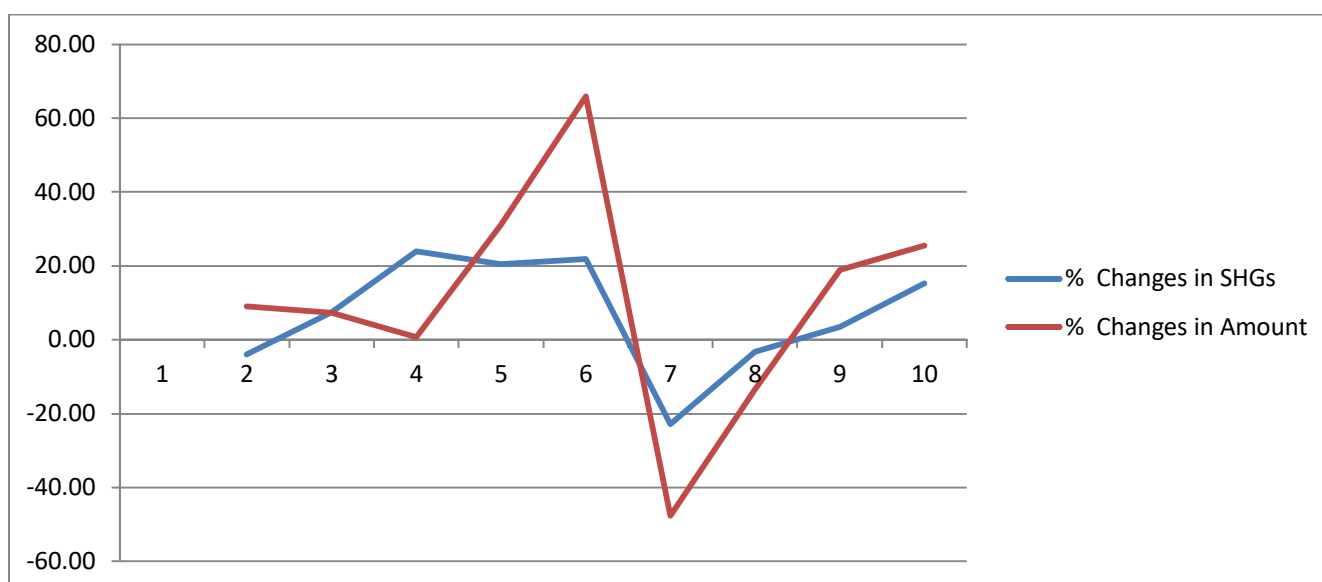
Financial Year	Number of SHGS	Amount (in Lakhs Rs.)	Absolute Changes in SHGs	Absolute Changes in Amount	% Changes in SHGs	% Changes in Amount
2010-11	63289	37953.07	-	-	-	-
2011-12	60815	41408.15	-2474	3455.08	-3.91	9.10
2012-13	65358	44419.33	4543	3011.18	7.47	7.27
2013-14	81030	44732.89	15672	313.56	23.98	0.71
2014-15	97621	58613.06	16591	13880.17	20.48	31.03
2015-16	118926	97288.19	21305	38675.13	21.82	65.98
2016-17	91730	50877.98	-27196	-46410.21	-22.87	-47.70
2017-18	88698	44031.87	-3032	-6846.11	-3.31	-13.46
2018-19	91861	52368.46	3163	8336.59	3.57	18.93
2019-20	105855	65765.24	13994	13396.78	15.23	25.58

Source: NABARD -Status of Micro Finance in India

Table No. 1.10 shows that the number of SHGs in 2010-11 were 63289, it decreased by 3.91% in 2011-12, increased by 7.47% in 2012-13, increased by 23.98% in 2013-14, increased by 20.48% in 2014-15, increased by 21.82% in 2015-16, decreased by 22.87% in 2016-17, decreased by 3.31% in 2017-18, increased by 3.57% in 2018-19 and it increased by 15.23% in 2019-20, the number of SHGs reached to 105855

The amount of Bank Loans Outstanding against SHGs was Rs. 37953.07 lakhs in 2010-11, it increased by 9.10% in 2011-12, increased by 7.27% in 2012-13, increased by 0.71% in 2013-14, increased by 31.03% in 2014-15, increased by 65.98% in 2015-16, decreased by 47.70% in 2016-17, decreased by 13.46% in 2017-18, increased by 18.93% in 2018-19 and increased by 25.58%, amounting Rs. 65765.24 lakhs in 2019-20.

Figure 1.10



(Reference : Table No. 1.10)

Figure No. 1.10 shows that there was decrease by 3.91% in number of SHGs in the year 2011-12. It increased continuously during the next four years by 7.47%, 23.98%, 20.48% and 21.82% respectively. It decreased by 22.87% in 2016-17 and decreased by 3.31% in 2017-18. It increased by 3.57% and 15.23% in the next two financial years.

On the other hand, the amount of Bank Loans Outstanding against SHGs was increased by 9.80% in 2011-12. It increased by 7.27% in 2012-13, increased by 0.71% in 2013-14, increased by 31.03% in 2014-15 and increased by 65.98% in 2015-16. It decreased by 47.70% and 13.46% in the next two financial years. It increased by 18.93% in 2018-19 and 25.58% in the financial year 2019-20.

Table 1.11

Table Showing Progress of Uttarakhand in Bank Loan Outstanding against SHGs under SHG - Bank Linkage Program

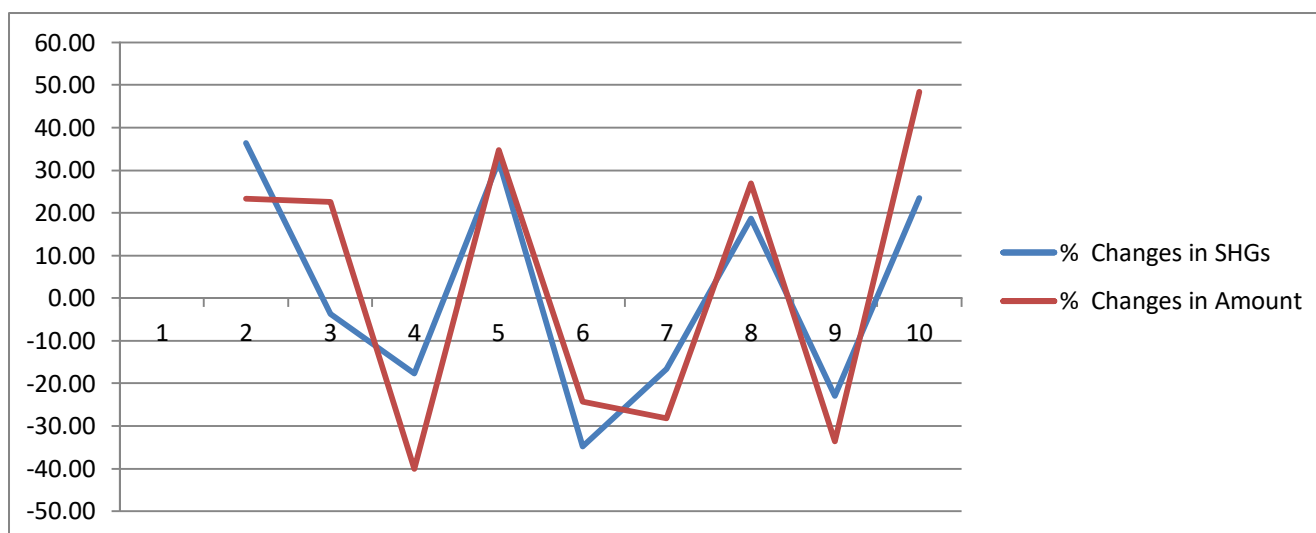
Financial Year	Number of SHGS	Amount (in Lakhs Rs.)	Absolute Changes in SHGs	Absolute Changes in Amount	% Changes in SHGs	% Changes in Amount
2010-11	18647	10693.13	-	-	-	-
2011-12	25430	13184.44	6783	2491.31	36.38	23.30
2012-13	24480	16162.32	-950	2977.88	-3.74	22.59
2013-14	20166	9699.60	-4314	-6462.72	-17.62	-39.99
2014-15	26665	13067.52	6499	3367.92	32.23	34.72
2015-16	17384	9890.65	-9281	-3176.87	-34.81	-24.31
2016-17	14489	7103.65	-2895	-2787.00	-16.65	-28.18
2017-18	17193	9012.46	2704	1908.81	18.66	26.87
2018-19	13249	5982.49	-3944	-3029.97	-22.94	-33.62
2019-20	16354	8881.49	3105	2899.00	23.44	48.46

Source: NABARD -Status of Micro Finance in India

Table No. 1.11 shows that the number of SHGs in 2010-11 were 18647, it increased by 36.38% in 2011-12, decreased by 3.74% in 2012-13, decreased by 17.62% in 2013-14, increased by 32.23% in 2014-15, decreased by 34.81% in 2015-16, decreased by 16.65% in 2016-17, increased by 18.66% in 2017-18, decreased by 22.94% in 2018-19 and it increased by 23.44%, ultimately the number of SHGs decreased to 16354 in 2019-20.

The amount of Bank Loans Outstanding against SHGs was Rs. 10693.13 lakhs in 2010-11, it increased by 23.30% in 2011-12, increased by 22.59% in 2012-13, decreased by 39.99% in 2013-14, increased by 34.72% in 2014-15, decreased by 24.31% in 2015-16, decreased by 28.18% in 2016-17, increased by 26.87% in 2017-18, decreased by 33.62% in 2018-19 and increased by 48.46%, amounting Rs. 8881.49 lakhs in 2019-20.

Figure 1.11



(Reference: Table No. 1.11)

Figure No. 1.11 shows that there was an increase of 36.38% in the number of SHGs in 2011-12. It decreased by 3.74% and 17.62% in the next two financial years. It increased by 32.23% in 2014-15 but decreased by 34.81% and 16.65% in the next two financial years. It increased by 18.66% in 2017-18 but again decreased by 22.94% in 2018-19. It showed an increment of 23.44% in the financial year 2019-20.

On the other hand, the amount of Bank Loans Outstanding against SHGs was increased by 23.30% in 2011-12. It increased by 22.59% in 2012-13, decreased by 39.99% in 2013-14, increased by 34.72% in 2014-15. It decreased by 24.31% and 28.18% in the next two financial years. It increased by 26.87% in 2017-18, decreased by 33.62% in 2018-19 and increased by 48.46% in 2019-20.

Table 1.12

Table Showing Progress of Uttar Pradesh in Bank Loan Outstanding against SHGs under SHG - Bank Linkage Program

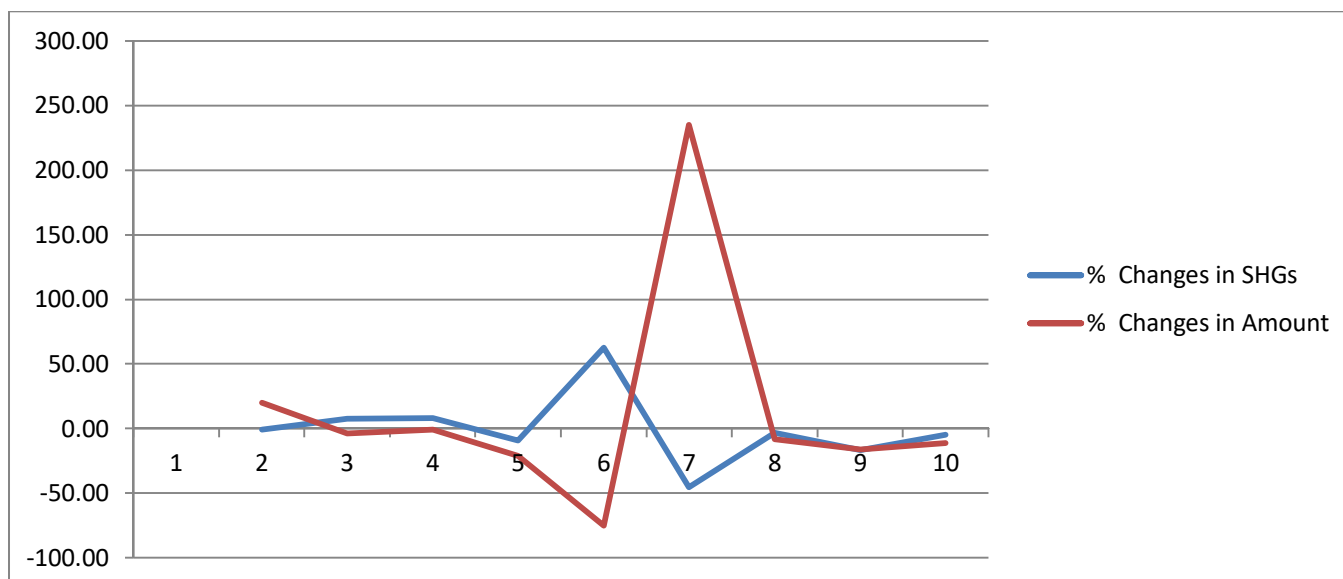
Financial Year	Number of SHGS	Amount (in Lakhs Rs.)	Absolute Changes in SHGs	Absolute Changes in Amount	% Changes in SHGs	% Changes in Amount
2010-11	214331	169100.15	-	-	-	-
2011-12	212922	203176.97	-1409	34076.82	-0.66	20.15
2012-13	228646	195727.40	15724	-7449.57	7.38	-3.67
2013-14	246973	193688.67	18327	-2038.73	8.02	-1.04
2014-15	224165	153245.58	-22808	-40443.09	-9.24	-20.88
2015-16	363979	38206.29	139814	-115039.29	62.37	-75.07
2016-17	198174	127960.50	-165805	89754.21	-45.55	234.92
2017-18	191735	117116.88	-6439	-10843.62	-3.25	-8.47
2018-19	159769	98065.07	-31966	-19051.81	-16.67	-16.27
2019-20	152036	87104.74	-7733	-10960.33	-4.84	-11.18

Source: NABARD -Status of Micro Finance in India

Table No. 1.12 shows that the number of SHGs in 2010-11 were 214331, it decreased by 0.66% in 2011-12, increased by 7.38% in 2012-13, increased by 8.02% in 2013-14, decreased by 9.24% in 2014-15, increased by 62.37% in 2015-16, decreased by 45.55% in 2016-17, decreased by 3.25% in 2017-18, decreased by 16.67% in 2018-19 and it further decreased by 4.84%, the number of SHGs ultimately decreased to 152036 in 2019-20.

The amount of Bank Loans Outstanding against SHGs was Rs. 169100.15 lakhs in 2010-11, it increased by 20.15% in 2011-12, decreased by 3.67% in 2012-13, decreased by 1.04% in 2013-14, decreased by 20.88% in 2014-15, decreased by 75.07% in 2015-16, increased by 234.92% in 2016-17, decreased by 8.47% in 2017-18, decreased by 16.27% in 2018-19 and further decreased by 11.18%, amounting Rs. 87104.74 lakhs in 2019-20.

Figure 1.12



(Reference: Table No. 1.12)

Figure No. 1.11 shows that there was a decrease of 0.66% in the number of SHGs in 2011-12. It increased by 7.38% and 8.02% in the next two financial years. It decreased by 9.24% in 2014-15 but increased by 62.37% in 2015-16. It decreased continuously in next four years by 45.55%, 3.25%, 16.67%, and 4.84%.

On the other hand, the amount of Bank Loans Outstanding against SHGs was increased by 20.15% in 2011-12. It decreased continuously for four years by 3.67%, 1.04%, 20.88% and 75.07%. It showed a commendable hike of 234.92% in 2016-17 but decreased thereafter by 8.47% in 2017-18, 16.27% in 2018-19 and by 11.18% in 2019-20.

Conclusion and Suggestions:

The study concludes that there has been a remarkable growth in quantity of Self-Help Groups, Savings of SHGs with Banks in Central Region of India. Bank Loans Disbursement to SHGs and Bank Loans Outstanding against SHGs has increased in Chhattisgarh and Madhya Pradesh but it decreased in the state of Uttarakhand and Uttar Pradesh during the period of study.

Growth in quantity of SHGs, Amount of Savings with Bank, Disbursement of Bank Loans is a symbolic sign of sustainable development amongst Self Help Group members in Central region of India. On the other hand, if there is an increase in the Amount of Bank Loans Outstanding, it depicts increase in the amount of Non- Performing Assets after a certain period of defaultment as per norms of Banks.

Thus, the study is evident that there is increase in Bank Loans Outstanding in the state of Chhattisgarh and Madhya Pradesh, expecting growth in Non- Performing Assets in these States.

It is suggested that SHG – Bank Linkage Program must be continued with much more campaigning awareness programs, with determined yearly target and the management of Banks should work with

much more co-ordinated efforts, as a team. The management of Banks should take appropriate steps - such as sending timely reminders for repayment of micro –credit & monthly meetings with borrowers . These steps if strictly implemented may put a control on Non – Performing Assets and Loan defaulter. At last, we expect that the study would assist all the participants of Micro finance, including banks and other formal financial institutions engaged directly or indirectly for the promotion of micro finance in the country. It would be beneficial for policy formulation and other decision making process in the domain of Micro -Finance.

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