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AN ANALYSIS OF SHG - BLP IN INDIA

Dr. Md. Moazzam Nazri*
Dr. Bhrigu Nath Ojha**

Abstract

Self Help Group Bank Linkage Programme was launched by NABARD in 1992 with linkage of 500 SHGs. The last 25 years has seen the Self Help Group Bank Linkage Programme grown by leaps and bounds in India. SHG Bank linkage programme is a strong intervention in economic enablement and financial inclusion from the bottom of the pyramid. SHG Bank Linkage Programme (SHG-BLP) has become the mainstay of the 87.44 lakh SHGs covering nearly 110 million households for social, economic and financial empowerment of the rural poor, especially the women. As on 31st March 2018, there are 8.7 million SHGs out of which 5.02 million SHGs have outstanding bank loans of ₹75598 Cr to the Banks. The total deposits of SHGs with banks was to the tune of ₹19592 crore. There are more than 100 Scheduled Banks, 300 DCCBs, 27 State Rural livelihood Missions and over 5000 NGOs engaged in the Self Help Group Bank Linkage Programme. On the basis of region SHG-BLP is divided into six parts i.e. North Eastern Region, Northern Region, Central Region, Western Region, Eastern Region and Southern Region. The present paper aims to comparative study of region-wise Progress SHG-BLP using secondary data analysis for the period of eight years i.e.2010 -11 to 2017-18.

Keywords: NABARD, SHGs, Saving Linkage, Loan Disbursement, Loan Outstanding, Region.

Introduction

The Self Help Group Bank Linkage model is a shining star in the galaxy of microfinance. The SHG programme in India is the world's largest microfinance programme by an enormous margin. It is potentially the best microfinance programme in the world for a variety of reasons and the key reasons for its success are its link with the poor people, its innovative practices, trust building at different levels between stakeholders and its capacity to enable people's participation in development. The SHG-BLP is also the largest coordinated financial inclusion programme and NABARD has always strived to broad base the ownership of the programme amongst different stakeholders like banks, NGOs, Govt. etc. It is not simply a loan interface with the poor but a holistic social contact programme with mutual benefit for the banks as well as the SHGs. This saving led model of microfinance is a successful empowerment tool which has covered almost 10 crore households in the country. It is also important to note that 86% of the groups are exclusively women groups which are a big push to the women empowerment programme. The SHG members have learnt how to become a

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