

# FINANCIAL POSITION OF WOMEN SHGs OF ASSAM UNDER SHG-BANK LINKAGE PROGRAMME(SBLP)

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## ABSTRACT :

Microfinance in India has proved to be a very useful tool in empowering the marginalized section of the society both economically and socially. Delivering aspects of microfinance through Self Help Groups has been a crucial way in alleviating the status of rural women for the last three decades now. The NABARD sponsored SHG-Bank Linkage Programme is a model which provides SHGs, an access to formal financial services. This flagship programme is considered to be the largest microfinance programme across the globe in terms of its coverage. The microfinance movement in the country has left a deep impression even on the rural women of the NE Region of the country, especially Assam. In this study, an attempt has been made to assess the financial performance of the exclusive women SHGs of Assam who have availed benefit under the SHG-Bank Linkage Programme. The assessment is made taking into consideration three parameters which are Amount of Savings, Loans Disbursed and Non-Performing Assets of the Women SHGs under the programme. The study reveals that the amount of savings and loan disbursement to women SHGs in Assam under the programme depicts a steady rise over the years of study, which indicates that their business activities are generating additional income and demanding more working capital. But along with that, the increase in the Non-Performing Asset record of the SHGs in the participating banks under the programme is a matter of concern and seeks immediate remedial action.

Keywords : Microfinance, Self Help Groups, SHG-Bank Linkage Programme, Women Empowerment.

## INTRODUCTION :

Microfinance, an innovation brought in by Dr. Mohammad Yunus at Bangladesh is a revolutionary concept which aims at developing the socio-economic condition of the rural poor by means of poverty alleviation and employment generation opportunities. Microfinance generally refers to the provision of basic financial services such as small working capital loans, savings account, payments and remittances or insurance to low income individuals or groups. The prime objective of this initiative is to provide access to financial services to those who are typically not included in the traditional and formal banking system, generally the marginalized groups and especially women and rural poor. Access to financial services might lead to self-reliance avenues, economic sustainability and social upliftment for the impoverished communities. The global microfinance industry today is worth over INR 8.90 trillion along with the loan sanctioned amount rising at an average annual rate of 11.5% over the last 5 years. The industry has impacted the lives of 139.9 million borrowers worldwide, 80% of whom are women and 65%, from a rural background. (Microfinance Barometer Report, 2019)

Like any other developing country combating unemployment and poverty, India too has embarked on the microfinance journey since the inception of the idea and has printed a strong growth till date. In early 19th India has long been recognized as a country where a large number of unbanked rural poor are found and as such to encounter this problem microfinance evolved as a promising tool to provide formal financial access to the rural poor people of remote areas. The government therefore in the 1970s and 80s has launched the Integrated Rural Development Program (IRDP), aiming to provide subsidized agricultural credit and bring improvement in livelihood (Taylor, 2001). The first evidence of a form of microfinance in India could be traced back to the establishment of SEWA (Self Employed Women's Association) in 1970s to provide financial services to the rural poor women which later led the path to the formation of SEWA Bank. After a decade the dispensing of microcredit to the Self Help Groups (SHGs) became prominent as an advancement to the Indian microfinance scenario. In general, India's microfinance growth has been divided into two stages: the first, which was motivated and supported by NGOs and other development organisations by offering microcredit services, and the second, which is referred to as a "microfinance movement," in which formal financial firms entered

the microfinance market to provide financial services to the unbanked poor. Nevertheless, the microfinance industry in India is growing exponentially despite occasional setbacks and regulations to follow. The microfinance business served 5.68 crore individual borrowers through 10.30 crore loan accounts as of June 30, 2021. The entire Gross Loan Portfolio (GLP) of the microfinance industry is currently INR 2,37,369 crores. (Source : Microfinance Institutions Network). Over the years the microfinance industry in India has witnessed the upsurge of a number of microcredit providers; the active ones as of now are: Banks, Small Finance Banks(SFBs), Non-Banking Financial Companies(NBFCs), NBFCs-Microfinance Institutions(NBFC-MFI) and Non-Profit MFIs. Grameen Bank, Self Help Group bank linkage programme, Microfinance Institution, Bank correspondent model, and Bank partnership model are some of the microfinance models which are in play to help the poor. In comparison to other models, the Self Help Group Bank Linkage Program model and the Micro Finance Institution model for delivering microfinance in India are currently the leading players. In terms of coverage, the Self Help Group Bank Linkage programme model is acknowledged as the world's largest microfinance programme.

The SHG-Bank Linkage Programme(SBLP) was introduced as an action research by NABARD in 1989 and was led into a pilot project in 1992. Injecting fuel into the microfinance movement in India, this programme synthesizes formal financial system with the informal sector( comprising of rural poor with no formal credit history). By forming small, interrelated and participatory groups of the poor known as Self Help Groups (SHGs), the programme encourages them to pool their savings regularly and using the pooled funds to make trivial interest-bearing loans to members while learning the intricacies of financial discipline in the process. This stage is followed bank credit. This programme has come a long way since 1992 passing through various stages like pilot, mainstreaming and expansion along with various schemes like NRLM, SGSY, NULM, SJSRY facilitating the implementation of the programme. As of March 31, 2021, the SHG BLP program has achieved many an achievements covering a total membership of approximately 112.23 lakhs SHG across India. SHG's exceptional savings with banks as of March 31, 2021 reached an all-time high of Rs 37, 77.61 crore. During the year 2020 21, the banks provided loans to the SHGs for an amount of Rs 58,070.68 crore. ( Source : Status of Microfinance in India 2020-21, NABARD). This programme gained wide popularity among the rural women as over 90% of the SHGs comprised of only women members(NABARD,2012). Membership in SHGs and availing the benefits of the programme has paved the way for economic, social and political empowerment of rural women who were previously deemed unqualified to be roped into the formal financial system. Thus it is a certain statement that SHGs and Bank Linkage has been an instrumental tool to move rural women from subsistence to sustainability.

#### **REVIEW OF LITERATURE AND THEORETICAL FRAMEWORK :**

1. NABARD in its Master Circular (2018) defines Self Help Groups as “SHGs are small informal group of 10-20 individuals, who are homogenous with respect to social and economic background and come together voluntarily for promoting savings habit among members and for a common cause to raise and manage resources for the benefit of group members. However, in hilly tracts / regions and predominantly tribal dominated areas where communities are dispersed, smaller groups of minimum 5 members are also formed into SHGs. The internal savings mobilised by the group are then lent by it to its members for emergent needs or such other purposes as decided by the group”
2. Ghosh et al. (2015) states that the SHG movement in India was initiated with the aim to uplift marginalized women of the country economically and socially and thus 90% of the SHGs operating in India are entirely composed of women.
3. The United Nations (1995) identified that “Women's Empowerment has five components: women's sense of self-worth, their right to have and to determine choices, their right to have access to opportunities and resources, their right to have the power to control their own lives - both within and outside the home, and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally “
4. Ghosh et al. (2015) is of the opinion that the SHG movement in India is a hallmark initiative empower women economically and socially. According to the authors “The SHGs were envisaged as units that would provide credit and alleviate poverty with an aim to provide economic power to women. The structure and functioning of the SHGs was also envisioned in such a way that it would promote solidarities between women and enable women to become successful entrepreneurs”.
5. Saikia, P. (2016) in her paper about the impact in women empowerment by the rural SHGs of Assam reveals that majority of the women of the sampling frame has been empowered as a result of their engagement in a SHG. There is a significant rise in their income level, can bear family expenses, can participate in family decisions and work outside of their homes, post their SHG involvement.
6. Nath, Bhabananda(2014) in his study of the loaning performances through different SHGs models have identified that among the different models of microfinance delivery in India, the SHG models is the most dominant player in extending microfinance and has been the most accepted model. The different SHG models functioning currently are :

MODEL	FEATURES
Model 1	NGOs are works as promoters and links SHG's directly with the Banks who provide directly loan to the SHGs in proportion to their savings
Model 2	NGOs works as financial intermediaries for channelising credit from bank to SHGs
Model 3	SHGs are organized by NGO/MFIs and linked with apex institutions.
Model 4	SHGs are organized under government sponsored programmes like SGSY, IMY, DWCRA and linked with Banks for credit linkage
Model 5	SHGs are promoted by bank themselves and provide credit with.

7. N.Muthu(2021) while tracking the progress of the SHG-Bank Linkage Program in his study has revealed that this program initiated by NABARD has established to be the prime auxiliary credit delivery system which is widely acceptance by banks, NGOs and various government departments. The author in his concluding remarks states that the program has provided a favourable environment for enhancing India's potential for greater equitable growth with women empowerment while considering the positive signs in their performance. The study also states that SHG-BLP is spreading and evolving as a flagship multi-facet means for developing and empowering women.

### OBJECTIVES OF THE STUDY :

The broad objective of the study is to make a general assessment of the financial performance of the exclusive Women SHGs in Assam and comment on their financial sustainability. In light of this, the specific objectives are :

1. To evaluate the trend of deposits and loans advanced to Women SHGs of Assam under the SHG-Bank Linkage Programme(SBLP)
2. To assess the Non-Performing Asset Portfolio of the banks advancing loans to Women SHGs of Assam under the SHG-Bank Linkage Programme(SBLP).

### RESEARCH METHODOLOGY :

*Nature of Research :* The Study is Descriptive in Nature.

*Sources of Data :* Data used for analysis and interpretation is collected from secondary source i.e. majority from Publications of NABARD.

*Area of Study :* The study pertains to the state of Assam in the NER of India.

*Period of Study :* The study will be conducted for the time period of 2015-16 to 2020-21.

*Sampling :* The sampling for the study will comprise of the entire sampling frame i.e. all the Women SHGs of Assam availing benefit under the SHG-Bank Linkage Programme. Hence no Sampling Design is adopted to determine the number of sample.

*Tools for Analysis :* Ratio and Graphical Tools are used for Data Analysis and Interpretation.

### ANALYSIS :

**Table 1: Amount of savings of women SHGs under SBLP Programme in Assam (in lakhs)**

	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
<b>Public Bank</b>	4,050.96	2982.00	3912.90	5637.33	7377.90	14761.40
<b>Private Bank</b>	20.86	21.79	10.35	501.83	221.89	347.20
<b>RRBs</b>	4,246.30	3264.58	7867.87	10514.84	14711.44	24849.40
<b>Cooperative Bank</b>	241.09	243.16	248.25	251.80	252.75	250.13
<b>Total</b>	8559.21	6511.53	12039.37	16905.80	22563.98	40208.13

Source : The Table is compiled from data provided in report titled "Status of Microfinance in India", published by NABARD for the years 2015-16 to 2020-21

**Table 2: Amount of loans disbursed to women SHGs under SBLP Programme in Assam (in lakhs)**

	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
<b>Public Bank</b>	3,717.44	4534.93	9858.95	7997.51	15788.11	23792.84
<b>Private Bank</b>	77.14	13.16	14.10	46.18	61.40	303.24
<b>RRBs</b>	8,711.34	10735.34	18243.77	10383.76	24750.39	49432.08
<b>Cooperative Bank</b>	261.00	165.10	196.23	306.60	918.94	-
<b>Total</b>	12766.92	15448.53	28313.05	18734.05	41518.84	73528.16

Source : The Table is compiled from data provided in report titled “Status of Microfinance in India”, published by NABARD for the years 2015-16 to 2020-21.

**Table 3: Amount of loan outstanding from women SHGs in under SBLP Programme in Assam (in lakhs)**

	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
<b>Public Banks</b>	19,087.03	17105.63	23518.99	22100.03	26861.08	31457.56
<b>Private Banks</b>	44.40	16.83	25.27	39.58	884.11	994.91
<b>RRBs</b>	26,271.64	28640.31	38098.88	24050.82	32690.03	66971.81
<b>Cooperative Banks</b>	695.18	216.19	255.93	388.81	934.29	-
<b>Total</b>	46,098.25	45,978.96	61899.07	46579.24	61369.51	99424.28

Source : The Table is compiled from data provided in report titled “Status of Microfinance in India”, published by NABARD for the years 2015-16 to 2020-21.

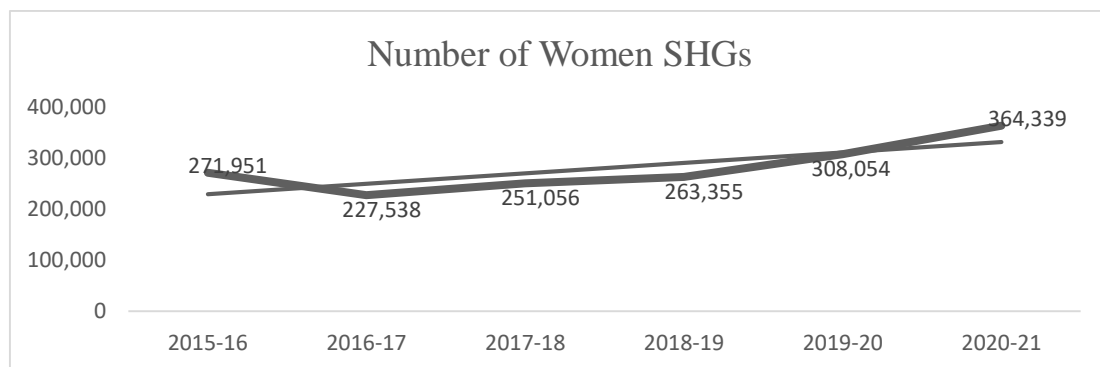


Chart- 1: Number of women SHGs in Assam from 2015-16 to 2020-21.

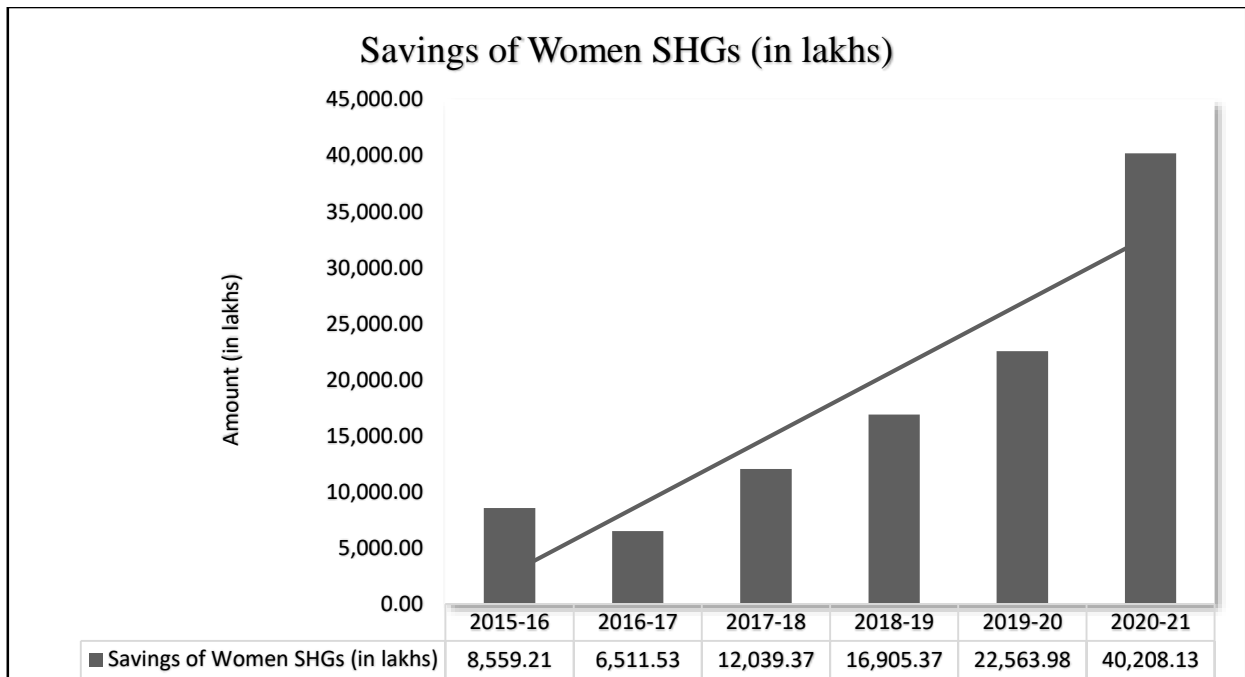


Chart 2: Amount of savings (in lakhs) of women SHGs in Assam under SBLP from 2015-16 to 2020-21.

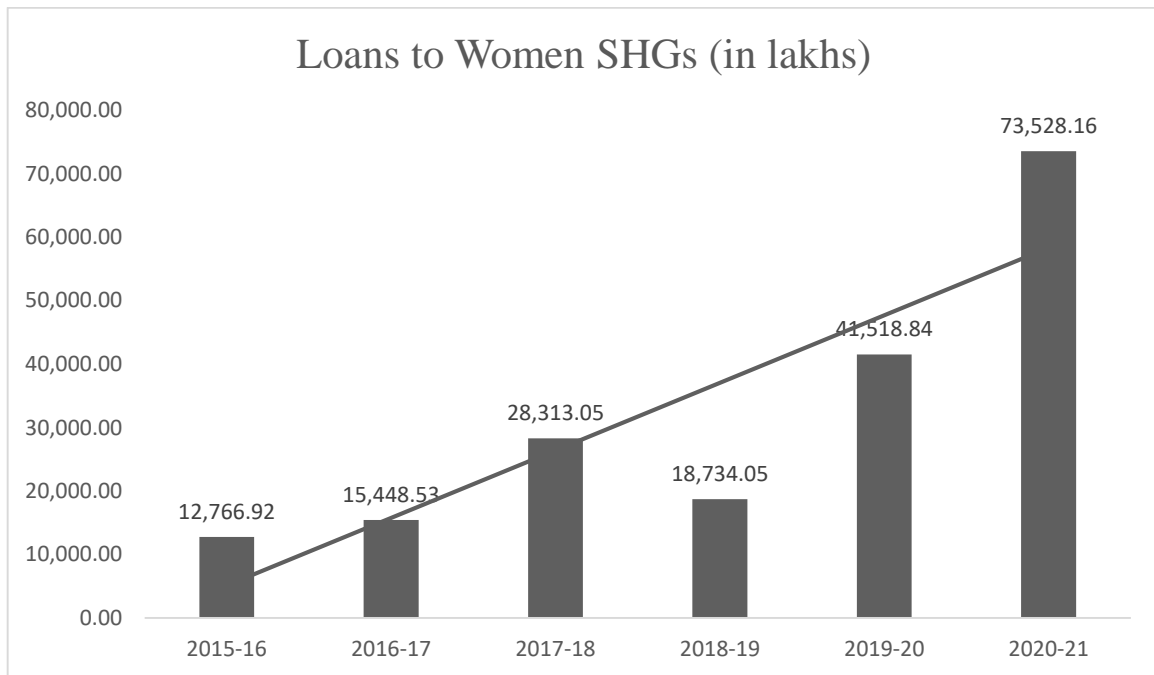


Chart 3: Amount of loan (in lakhs) disbursed to women SHGs under SBLP in Assam from 2015-16 to 2020-21.

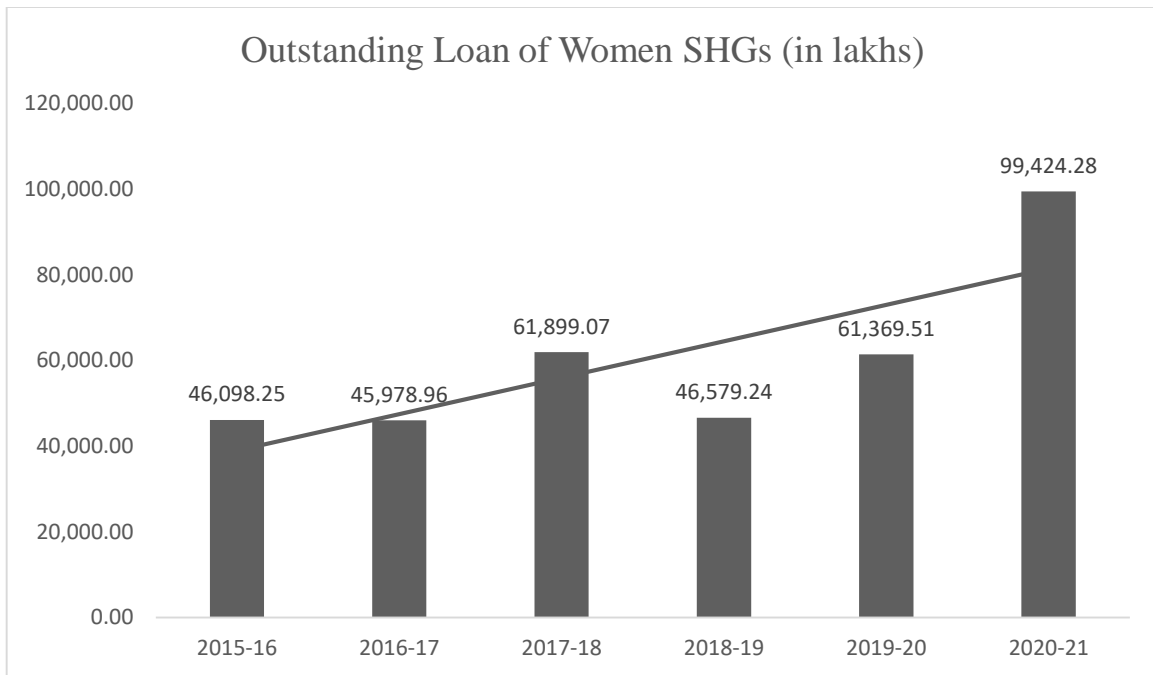


Chart 4: Amount of loan outstanding (in lakhs) of women SHGs under SBLP in Assam from 2015-16 to 2020-21.

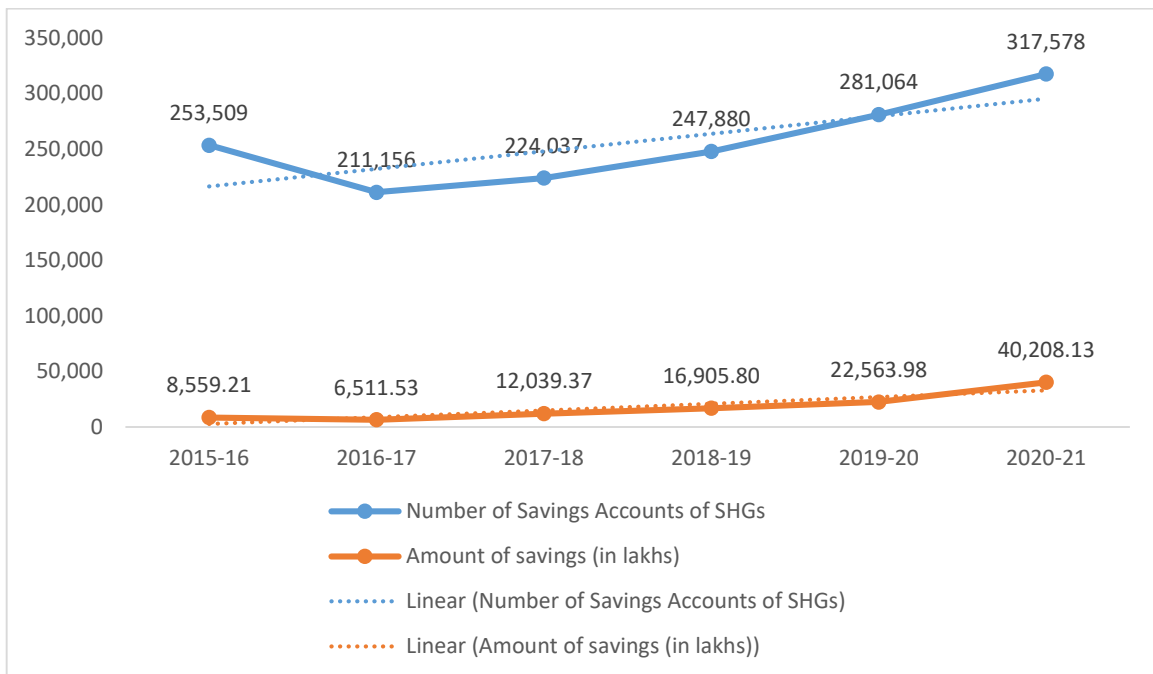


Chart 5: Number of savings account and amount of savings (in lakhs) of women SHGs under SBLP in Assam from 2015-16 to 2020-21.

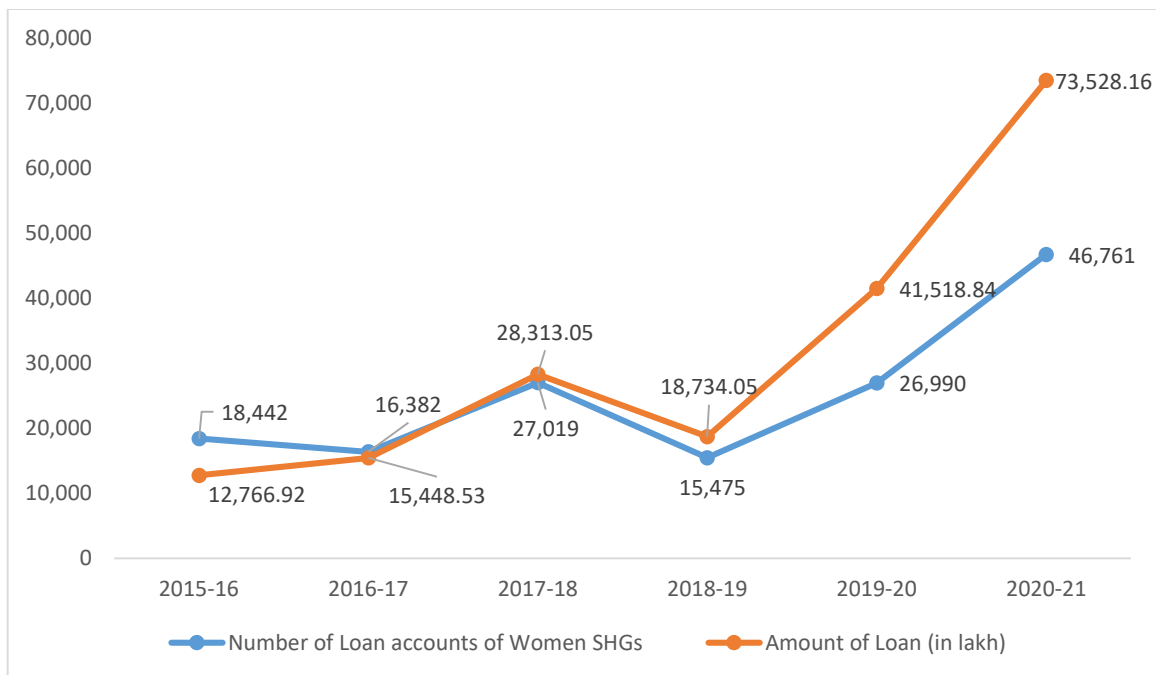


Chart 6: Number of loan accounts and amount of loans (in lakhs) disbursed to women SHGs under SBLP in Assam from 2015-16 to 2020-21.

Table 4: Total Loan Disbursed and NPAs(in lakhs) from Women SHGs of Assam from years 2016-17 to 2020-21

	2016-17	2017-18	2018-19	2019-20	2020-21
Total Loan Disbursed to Woman SHGs of Assam	15448.53	28313.05	18734.05	41518.84	73528.16
Total NPAs from the Women SHGs of the state	4608.5	9991.15	11276.81	11276.81	20964.56

Source : The Table is compiled from data provided in report titled “Status of Microfinance in India”, published by NABARD for the years 2016-17 to 2020-21.

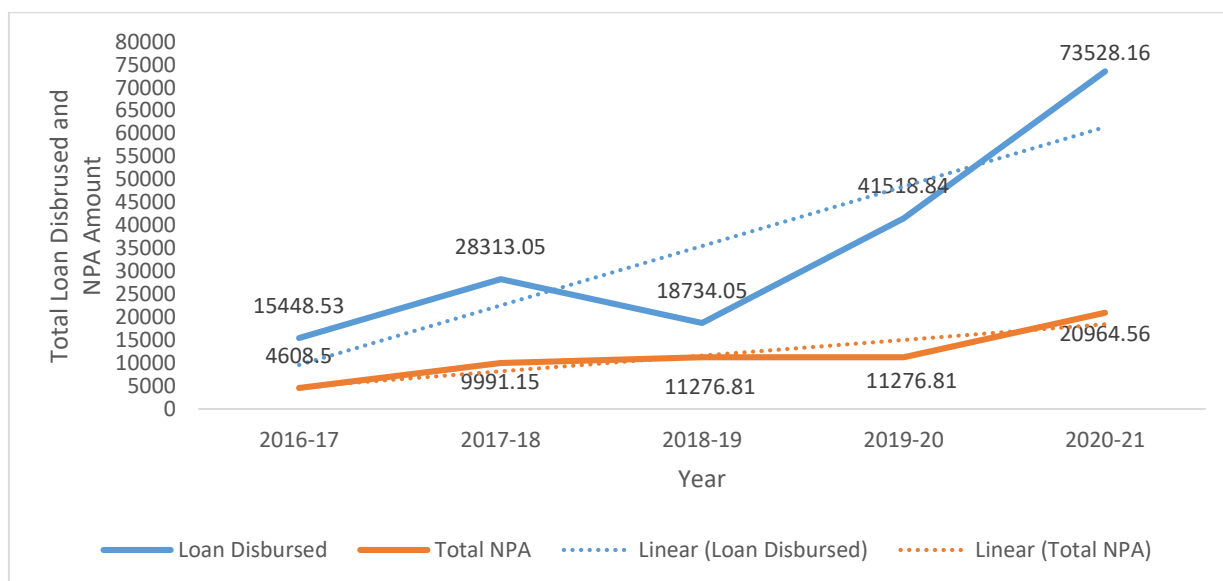


Chart 7 : Total Loan Disbursed and NPAs(figures in lakhs) from Women SHGs of Assam from years 2016-17 to 2020-21

Table 5 : Portfolio of NPA as against Loan Outstanding of exclusive Women SHGs(under SBLP) of Assam from 2016-17 to 2020-21. (Figures in lakhs)

	2016-17			2017-18			2018-19			2019-20			2020-21		
	LO	NP A	%	LO	NP A	%	LO	NPA	%	LO	NP A	%	LO	NPA	%
<b>PCB</b>	1710 6.45	228 2	13.34	2351 9.79	445 7	18.9 5	2210 0.661	6018. 01	27.2 3	2686 2.18	586 6.7	21 .8 4	314 57.5 6	6338. 36	20 .1 5
<b>Pvt-CB</b>	16.82 54	2.65	15.75	0	0	0	39.65	0.46	1.16	883.9 5	123. 93	14 .0 2	994. 88	112.8 2	11 .3 4
<b>CB</b>	2863 8.2	231 6.83	8.09	3810 3.05	549 0.65	14.4 1	2405 2.85	5229. 09	21.7 4	3268 4.64	487 3.28	14 .9 1	669 71.8 1	1451 3.38	21 .6 7
<b>RRB</b>	215.9 509	7.04	3.26	255.8 824	43.5	17	388.9 6	29.25	7.52	934.2	46.7 1	5	0	0	0
<b>Total</b>	4597 7.42	460 8.5	10.02	6187 8.72	999 1.15	16.1 4	4658 2.13	1127 6.81	24.2 1	6136 4.97	112 76.8 1	17 .8	994 24.2 5	2096 4.56	21 .0 8

Source : The Table is compiled from data provided in report titled “Status of Microfinance in India”, published by NABARD for the years 2016-17 to 2020-21.

Here,

LO refers to Amount of Loan Outstanding; NPA refers to Amount of Non- Performing Assets; % means NPA as percentage to Total Loan Outstanding; PCB refers to Public Sector Commercial Banks ; Pvt-CB refers to Private Sector Commercial Banks; CB refers to Cooperative Banks; RRB refers to Regional Rural Banks.

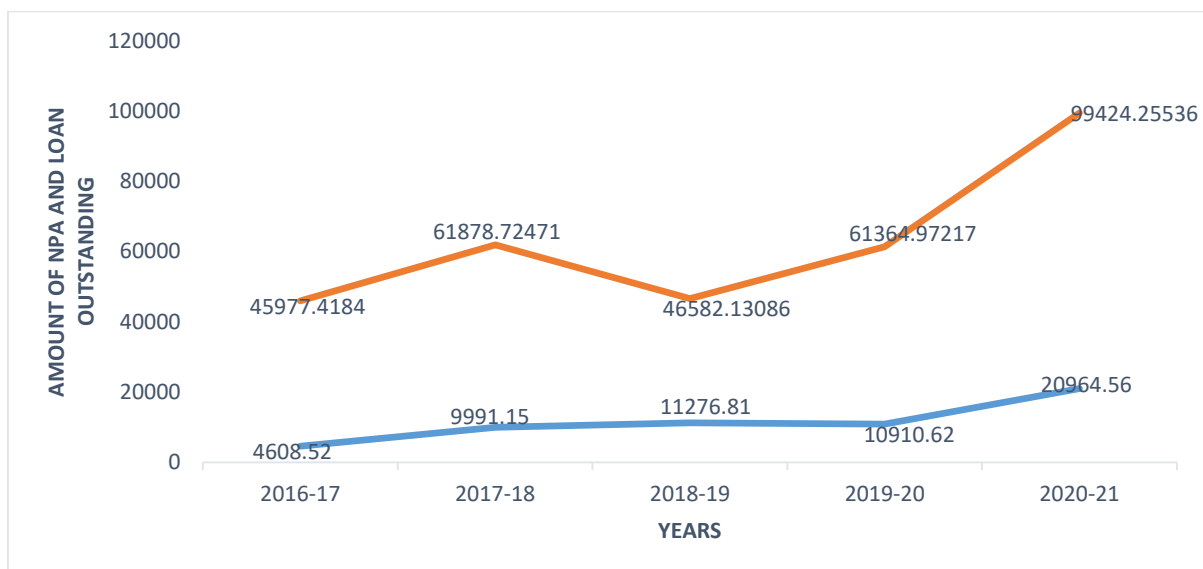


Chart 8 : Amount(in Lakhs) of Non- Performing Assets(Blue Line) and Loan Outstanding(Red Line) of Women SHGS under SBLP from 2016-17 to 2020-21



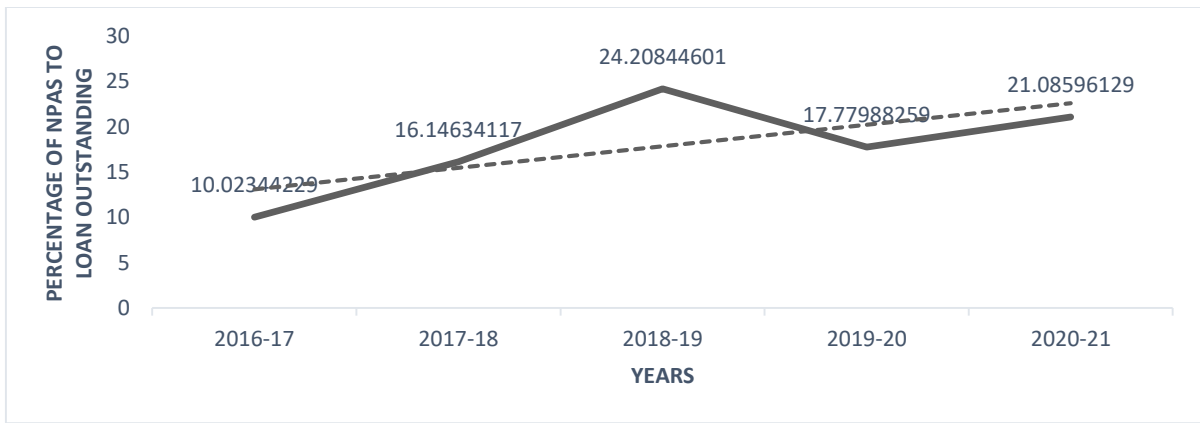


Chart 9 : Percentage of Non-Performing Assets to Loan Outstanding of Women SHGs under SBLP from 2016-17 to 2020-21.

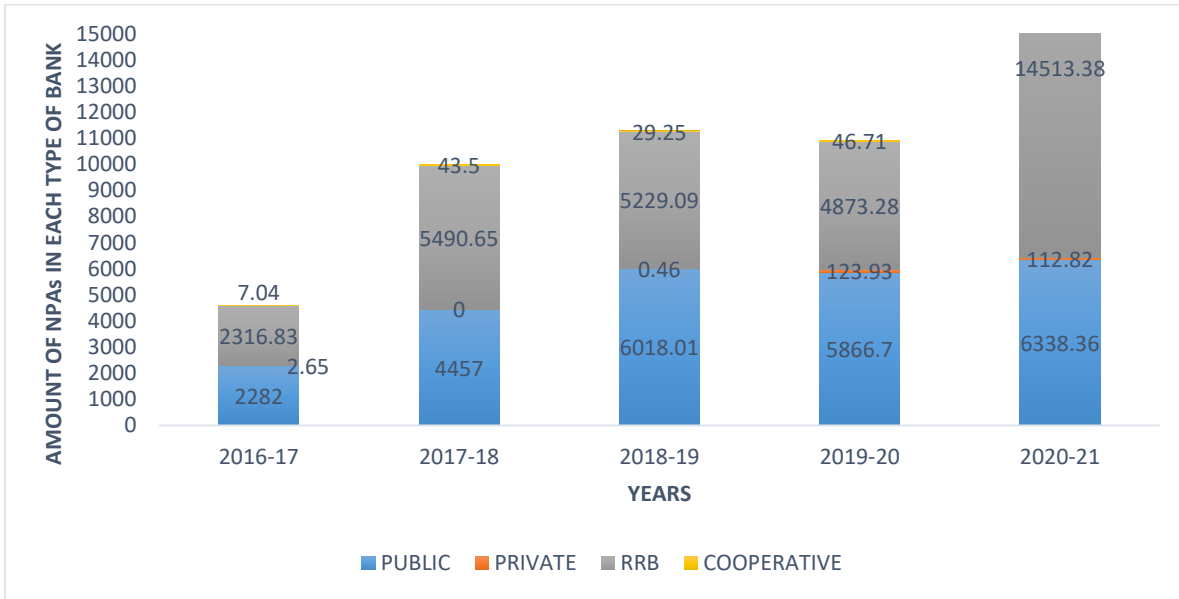


Chart 10 : Share(in Lakhs) of each type of Bank( Public Commercial, Private Commercial, Regional Rural Banks, Cooperative Banks) in Total NPA of Women SHGs under SBLP throughout the years 2016-17 to 2020-21

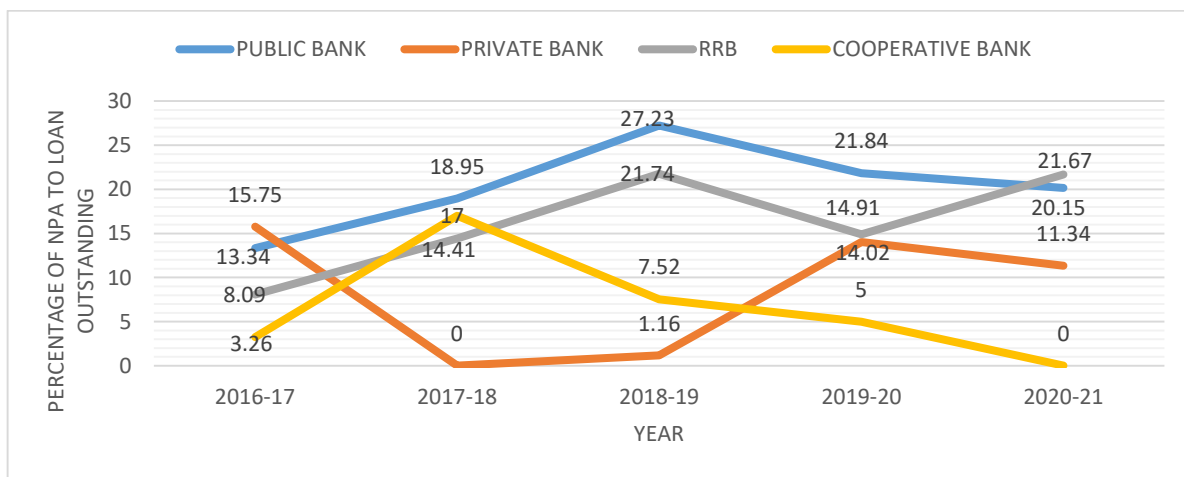


Chart 11 : Percentage of NPA to Loan Outstanding of each type of Bank( Public and Pvt Commercial, Regional Rural Banks, Cooperative Banks) throughout the years 2016-17 to 2020-21.

## **INTERPRETATION :**

1. The number of women SHGs in Assam under SBLP can be seen to have an increasing trend over the years under study except for the year 2016-17. Such an increase indicates the popularity of the programme among the women of Assam and the benefits that it reaps. Also it can be deduced that the extension activities of the programme is reaching the targeted audience.

2. In Assam, the amount of savings of women SHGs under SBLP have an increasing trend except for the year 2016-17. The increase in the amount of savings might be an indication that the engagement in SHGs have been able to generate sufficient disposable income for their members as a result of which their savings have increased simultaneously. Also the amount of savings might also have increased due to an increase in the number of savings account of women SHGs under SBLP.

3. The amount of loans disbursed to women SHGs in Assam under SBLP from 2015-16 to 2020-21 has a positive trend but there was a steep decline in the year 2018-19. Further, it can be seen that there was a significant growth in the amount of loans disbursed to women SHGs under SBLP from the year 2019-20 to 2020-21. Such an increasing trend indicates a rising demand in the working capital by the SHGs and availing the loans for various expansion and/or diversification activities which itself is an indicator of their economic development. The increase in the amount of loan disbursement also indicates the inclusion of new SHGs under the programme and thus depicting a success story of the SBLP.

4. Although there was a significant decline in the amount of loans outstanding of women SHGs in Assam under SBLP but it is noteworthy that the amount of loans outstanding has increased by around 62% (approx.) in 2020-21 as compared to the previous year. Such increase is an issue of concern as it indicates that such outstanding loans, if not cleared within the stipulated time, may convert into NPAs.

5. From the steady rise of the Total Non-Performing Asset(NPA) record with the Banks, the operating efficiency of the collateral free loans advanced to SHGs is in a shadow of doubt. The ineffectiveness of the Women SHG members in utilization of funds is reflected through the rising NPA trend. Various factors can be attributed towards the inability of the Women SHGs of Assam to repay loan within the stipulated time, some of such factors are Investing loan amount on social expenditure rather than in Income generating expenditure, expecting to avail loan waiver benefits from the government as promised by political parties, lack of proper financial literacy and discipline among the group members, lack of proper capacity building training, small ticket size of the loan which renders insufficient to start a business properly and establish business linkages.

6. From Chart 9, it can be inferred that the percentage of NPAs to the amount of loan outstanding of the Women SHGs in Assam over the years of study is on the rise. This is a matter of concern as it indicates the Loans outstanding are getting converted into NPAs at a faster rate over the years and thus depicting a poor picture of loan repayment by the SHGs.

7. With reference to Chart 10 which provides us with the segregation of the Total NPA for the year, it can be drawn that in almost all the years under study, Public Sector Banks and Regional Rural Banks contribute almost 99% towards the total NPA of the year. Accordingly the share of total loan outstanding for the respective years is also the highest for the banks of these two sectors. However if the trend of the NPA recorded over the years in these four sectors of banks are assessed, it can be deduced that Cooperative Banks has been recording a steep fall in their NPA after the second year(2017-18), despite a steady increase in their loan outstanding records over the years under study. This indicates that cooperative banks are instrumental in recovering their loans, thereby depicting a positive scenario of the financial health of their SHGs. In case of Regional Rural Banks and Public Sector Commercial Banks except for the occasional setback in the year 2018-19, the percentage of NPA to the outstanding loan figures is on an increasing trend which is a matter of concern as these two sector banks are the leading players in disbursement of credit to SHGs. The Private sector banks are not very active in delivering microfinance services to Women SHGs of the state and such is the fluctuating trend in the figures of the percentage of NPA to their outstanding loan figures.

8. As depicted in Chart 7, despite the steady rise in NPAs resulting from the loan accounts of the Women SHGs of Assam, the loans disbursed by the various sector banks to the Women SHGs of the state are also in the rise, except for the unusual dip in the year 2018-19. This positive correlation between rising NPAs and Loans Disbursed by the banks reflects on the lenient attitude of the banks towards loan sanction and lack in substantial effort in recovering the bad loans. Although infusion of credit to the SHGs is important yet there also needs to be an equally efficient system of recovery put into play else there might be a major strain on the financial system.

## **CONCLUSION :**

Infusing Microfinance through SHGs is revolutionary movement undertaken by the Government of India for the last three decades. The SHG-Bank linkage programme which is a pioneering initiative to fuel this movement has resulted in a massive success till date. Considering the relevant data under study from 2015-16 to 2020-21, it is worth mentioning that with the increase in the number of women SHGs in Assam under SBLP, women have become more financially empowered. Moreover, the amount of savings and loans disbursed to women SHGs in Assam under SBLP highlights a positive picture as they have a considerable increasing trend indicating that their business activities are generating additional income and demanding more working capital. However, the mounting NPAs of the women SHGs under SBLP is a matter of concern as it articulates that the women SHGs of the state have not been able to materialize the financial assistance that they have received from Banks under the Self Help Group Bank Linkage Programme. The concerned authorities must take appropriate measures to ensure that the loans taken by the SHGs are actually utilized for the purpose that they are taken. If proper measures are not undertaken for controlling NPAs then it might pose as a threat to the financial sustainability of the SHGs and will have a detrimental impact on the economy. Also, apart from providing financial

assistance the financial institutions should also provide managerial and technical assistance to the SHGs which will help them to accelerate their economic performance.

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