

## ROLE OF SHG BANK LINKAGE PROGRAMME FOR ECONOMIC EMPOWERMENT OF WOMEN IN ANANTAPURAM DISTRICT

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**Abstract:** Empowerment of women is a holistic concept. It is a multidimensional in its approach and involves a basic realization and awareness of women power, potentialities, capabilities and competences, rights and opportunities of all round development in all spheres of life. self help groups is being propogated as an alternative system of credit delivery for the poorest of the poor groups. From the study it reveals that in Anantapuram District that SHGs have been playing a vital role in the economic development of poor women .By joining the SHG, the women have improved their saving capacity and use them to meet their financing needs. This research paper is an in depth analysis of a set of determinants of women empowerment through discussions held with selected 300 SHGs members in Three Mandals of Anantapuram District in Andhra Pradesh.

*Keywords:* DWACRA, The International Fund For Agriculture Development, Self Help Groups, SGSY

**Introduction:** Empowerment of women has emerged as an important issue in our country. In India, nearly half of the population consists of women. In India their work participation rate is less than half that of men. The role of women in the development of nation is very important now-a-days. So women should be respected both in the society as well as in the family. To increase the status of women, they must be empowered in all aspects such as economically, socially, politically and culturally. To empower women government has introduced various schemes such as DWACRA, TRYSEM and SGSY. One among them is Self Help Groups. This programme is mainly meant for the rural poor who are living below the poverty line or under vicious circle of poverty. This programme is for poor women, marginalized women and so on. Its main aim is to alleviate poverty among the poor. The International Fund for Agriculture Development. (IFAD) declared 2005 as International year of micro-finance. In India micro credit programmes are implemented through group structure which is known as "Self Help Groups".

**SHGs and Empowerment of women:** Self help groups are small economically homogenous groups. The size of the groups consists of 15-20 members who are financially weak. There should be no discrimination among group members based on caste, religion or political affiliations. They come together for the purpose of solving their common problems through self help and mutual help who do not have access to formal financial institutions. The meetings will be held weekly, fortnightly or monthly. These group members save small amount of money which depends on their capacity and they kept the money in the bank .From the savings they use to take loan from the group it self. The rate of interest is not too high. Even these groups will also get help from the NGOs, Government, Banks and Co-operatives.

All these members are actively participate in all the activities. Small loan and small savings are very helpful for the poor, even to have their own job, where they are able to improve their life style or towards Socio – economic activities. with the help of the Anganwadi teachers these members are able to maintain their

attendance registers, minutes book, account books, pass book. Self Help Groups enhance the equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The objectives of SHGs are to save their income avail the loan from the common fund of the group, create confidence and capabilities of the members, help the members in decision making, motivate the members by taking up of the social responsibilities to discuss the women related issues. SHG helps the women in uplifting their living conditions and also encompass the Social, economic, educational level to improve their empowerment level. The components of empowerment of women are: a) Access to economic resources, b) participation in economic decision-making, c) opportunities for self - development, d) participation in Socio-Political decision - making, e) Scope for skill development and, f) Impact on general welfare of the family and community.

**Review of Literature:** Namboodiri and Shiyani (2001) in their study have examined the impact of SHGs linkage with Banks in promotion of thrift and purveying credit to weaker sections belonging to the rural areas. The study revealed that majority of the SHGs are women based and exhibited homogeneity in their economic and social status. The study results have revealed the fact that SHGs promoted by NGOs have shown better results in terms of savings, credit etc., The analysis has shown that due to predominance of consumption loans scope for undertaking income Generating activities has been reduced. The formation of SHGs has led to women participation in development activities in rural areas.

Boraian (2003) made an attempt to assess the process of empowerment of women through SHGs promoted by eight NGOs which received funds from a donor agency in Andhra Pradesh and Tamilnadu. The study observed that cash flow in the group and their families had been increased, members have greater access to credit and their emergency as well as other needs were met with ease.

Amal Mandel (2005) research paper examines the importance of SHGs in poverty alleviation as the groups

are organized on the basis of self help and mutual help. The author was of the view that the earlier anti-poverty programme (Prior to SGSY) have mainly followed individual approach and have not given serious thought on the need for sustainable income generation. In the light of the past experience the author believed that the group approach based on self-help and mutual help may facilitate the sustainable development of women. The author was the view that the group approach is only the way to meet the financial needs through thrift and inter loaning. If SHGs are guided by external agencies, the results will be encouraging

Indira Kumari and Sambasiva Rao (2006) evaluated the performance of DWACRA, with special reference to Krishna District of Andhra Pradesh, a premier in the promotion of self-help groups. The author noted that SHGs were encouraged to come together as co-operative societies at the village and mandal levels by federating them under mutually aided co-operative societies Act 1995. They concluded that training is an important aspect for formation, sustainability of SHGs and monitoring the performance of SHGs. An immediate attention must be focused on marketing of SHGs products.

**SHG-Bank Linkage Programme And Economic Empowerment Of Women in Anantapur District:** Anantapur district is one of the most backward and drought prone areas of Andhra Pradesh. This district possesses an extensive dry area and hence the agricultural conditions are precarious. Due to geographical, demographic and agronomic limitations drawbacks, this district continued to be a place of famines and droughts. The rural population are suffering from absence of continuous employment and income generating activities. The planners and policy makers are bound to pay their attention on this district. Whenever they initiate programmes or schemes to attain the objectives of rural development and women development. This district was one among the three districts in which the beginning of SHGs and linking banks with SHGs were initiated in Andhra Pradesh.

A most notable milestone in the SHG movement was when NABARD linkage programme in February 1992. Early 1990s witnessed the beginning of the SHG Bank linkage movement in India, a movement that has been described as the largest micro-finance intervention in the world. The Reserve Bank of India (RBI) advised commercial banks to consider lending to SHGs as part of their rural credit operations. NABARD proposed the commercial banks and RRBs to lend directly to the rural poor by creating SHG and bank linkage. NABARD has been providing refinance facilities at reduced interest rate to co-operative banks, commercial banks and RRBs for long term credit in order to augment their loanable resources and enable them to on-lend to SHGs. There has been a grater out reach of financial services to the poor through SHGs. The Government of Andhra Pradesh has taken up the theme of women's empowerment as one of the strategies to tackle the

socio-economic poverty. Self-help movement through savings has been taken up as a mass movement by women. The State Government is consciously making an effort to assist SHGs by Providing Revolving Fund / Matching Grant under various programmes.

Through the SHGs the micro credit is disbursed to rural women for the purpose of making them enterprising women and encouraging them to enter entrepreneurial activities, credit needs of rural women can be fulfilled totally through the SHG. The fundamental concepts like group help, micro credit, self-employment and empowerment of poor can be attained in a broader perspective. For these, every SHG has to pass through few stages. Pre-group formation, group formation, saving and thrift operation, group stabilization, bank linkage, and economic activity. The group members being with saving a regular amount every month and rotates the money to the needy members for various purposes at a specified interest rate. After the group stabilizes over a period of six months or more in the effective management of its own funds, it conducts regular meetings, maintains savings and gives loans to members an interest. The SHGs are linked with the banks for external credit under the projects of rural development. Each group will received Revolving Fund when it will pass first gradation after its establishment. Generally the DRDA will provide revolving fund coequal to the amount of group corpus. Revolving Fund is a simple subsidy to each and every group passing first gradation. Hence the total corpus of the SHG consisting of savings, interests, revolving fund and other incomes generated from penalties. In addition to the total corpus, the SHG can get a bank credit amounting to around four times the group corpus. The group rotates the entire money to the needy members to carry the economic and entrepreneurial activities and make wealth of its. If the repayment is cent percent and the recycling is fast, the saving amount increases rapidly owing to the accumulation of income from interest. This savings habit help the group members to attain economic soundness and to escape from the clutches of money lenders. It ultimately paves the way for the empowerment of women and build confidence in them to stand on their own feet.

Before giving any financial assistance, the SHGs are assessed for their: Maturity, continuity of functioning, Growing to a state of developing income generation activities, Economic independence, and Self-management group. The group gets linked to the Bank for a credit support only after it is assessed and declared to be a health group. DRDA and service area banks using an instrument called Critical Rating Index (CRI) used to assess the Quality of the Self Help Group. Based on the evaluation of CRI, the SHGs are provided financial assistance through Bank Linkage Schemes, Interest subsidies and the Revolving fund. Every SHG will get bank linkage upto Rs. 5.00 lakhs.

**Objectives:** This paper proposes to Analyses the Role of SHG - bank linkage programme for economic conditions

of the SHG members of Bukkarayasamudram mandal, Kalyandurg Mandal, and Anantapur Rural Mandal in Anantapur District.

1. The primary objective of the present paper is to study whether formation of self-help groups and linking them with banks had beneficial impacts on economic development of SHG members.
  2. To assess the extent of mobilization of funds and generation of income by the SHGs
  3. To suggest certain measures for strengthening SHGs
- Looking into the efficacies of SHG-Bank linkages as the potential tool for poverty alleviation, this study attempts to gauge the extent of 'inclusiveness' or financial support to gauge the extent of 'inclusiveness' or financial support the scheme was able to deliver under 'Priority Sector Lending.'

**Methodology:**The study is based on both types of data i.e., primary and secondary data. Primary data has been collected through well structured questionnaire and

gathered information as per the reply given by the respondents. The secondary data is collected from Mandal Development Officers, DRDA, Anantapur, Reports, Records, Annual Action plan etc., The study is based on the sample selection of SHGs from three mandals in Anantapur District. Tool like percentage, simple average have been used in order to analyze the data.

**Sampling design:**This study covered seventeen identified SHGs from Kalyandurg Mandal, Twenty four SHG's from Bukkarayasamudram mandal and Thirteen from Anantapur (rural) mandal. With 300 members selected randomly in Anantapur District. The total 300 respondents are ninety three from Kalyandurg mandal, one hundred and thirty five from Bukkarayasamudram mandal and Seventy two from Anantapur (rural) Mandal. Random sampling method has been adopted to select the sample size.

S.No.	Particulars	Nos
I	At the Beginning	
	Year of Starting SHG Programme in the District	1987-88
	No.of SHGs in the beginning year	100
	No.of SHG Members	1817
II	At Present : (2011-12)	
	Total Number of House Holds	641632
	Total Number of SHGs	56034
	Total Number of Village Organisations (Vos)	2583
	Total Number of Mandal Samakhyas (MS)	63

Source: Records of DRDA/IKP, Anantapur

In Table 1 shows that for the first time in Anantapur district, women groups were formed under DWCRA during 1987-88. The number of groups were 100 with 1887 SHG members. At present there are 56,034 SHG groups were formed the 6,41,632 total house holds in Anantapur District. About 2,583 village organizations and 63 mandal Samakhyas are functioning in the District.

Source: DRDA / IKP, Anantapur

S.No.	Particulars	No. of SHGs	Percentage
	Economic Categorization		
1	Poor	36324	64.82
2	Poorest of the Poor	15521	27.70
3	Above Poverty Line	950	1.70
4	Non-Poor	3239	5.78
	Total	56034	100.00

Table 2 present the details of economic categorization of SHGs in the Anantapur district. It reveals that about 36,324 SHGs, representing 64.82 percent belongs to poor women and 15,521 groups belong to the poorest of poor women representing a 27.70 percent of total SHGs. The women who are above poverty line and non-poor are 950 and 3239 SHGs representing a small portion of SHGs in the District.

Table 3 present the details of credit mobilization made

through SHG-Bank linkage programme in Anantapur District during 1999-2000 to 2011-12. The table conveys that about 1,81,862 SHGs were linked to the Banks, starting with 1951 SHGs in 1999-2000. It also conveys that the number of SHGs linked to banks very high in the year 2008-2009 as 33820 groups were linked. Next in order, about 32831 groups and 20907 groups in number were linked in the years 2007-2008 and 2009-10. The highest amount of credit mobilization was made in the

year 2011-12, 2010-11, and 2007-08 as the amounts of Rs. 46,224.89, 36,131.10 and 32,846.58 lakhs were mobilized in these years. The average amount of credit mobilized (per group finance) was also very high in the year 2011-12 as it shows that Rs. 2.57 lakhs were made available to each group on an average in that year. Next to this, an amount of Rs. 1.86 lakhs were made available for each group in the year 2010-11. However, only an amount of

Rs. 0.17 lakhs was made available in the year 2000-2001, which shows the least during the period. The cumulative achievement ie., the total amount of credit mobilized was Rs. 202962.77 lakhs during the period. The table indicates that a substantial increase in the figures of per group finance can be observe from the year 2002-2003 onwards

Source : DRDA / IKP, Anantapur

**Table - 3 Credit Mobilization Through SHG-Bank Linkage Programme in Anantapuram District during 1999-2000 to 2011-12**

S. No.	Year	No. of SHGs linked to Banks	Credit Mobilized (Rs.in Lakhs)	Per Group Finance (Rs. In Lakhs)	Cumulative Achievement (Rs. In Lakhs)
1	1999-2000	1951	397.92	0.20	397.92
2	2000-2001	3105	526.00	0.17	923.92
3	2001-2002	5594	1,113.00	0.20	2,036.92
4	2002-2003	4674	1,222.00	0.26	3,258.92
5	2003-2004	6862	2,124.00	0.31	5,382.92
6	2004-2005	10114	3,545.95	0.35	8,928.87
7	2005-2006	12209	5,874.88	0.48	14,803.75
8	2006-2007	12401	10,000.65	0.81	24,804.40
9	2007-2008	32831	32,846.58	1.00	57,650.98
10	2008-2009	33820	32,829.75	0.97	90,480.73
11	2009-2010	20907	30,126.05	1.44	1,20,606.78
12	2010-2011	19460	36,131.1	1.86	1,56,737.88
13	2011-2012	17934	46,224.89	2.57	2,02,962.77
Total Achievement since inception of the scheme		181862	2,02,962.77	10.62	

Table 4 represents the details age of the respondents met by the researcher in the field survey. The table reveals that about 17 respondents (about 5.67% of the sample) are in the age between 18 to 25 years. about 100 respondents (33.33%) are in the age between 26 and 35 years. about 130 respondents (43.33%) are in the age between 36 and 50 years and the remaining 53 respondents (17.67%) are above the age of 51 years. It indicates that a majority (about 76.66%) of the respondents are in the age between 26 to 50 years.

**Table 4 DETAILS OF AGE OF THE RESPONDENTS**

S.No.	Range of Age	No. of Respondents	Percentage
1	Between 18 and 25 years	17	5.67
2	Between 26 and 35 Years	100	33.33
3	Between 36 and 50 years	130	43.33
4	Above 51 years	53	17.67
	Total	300	100

Source: Field Survey conducted by the researcher

S.No.	Occupational Status	No. of Respondents	Percentage
1	Agricultural labour	199	66.33
2	Industrial labour	14	4.67
3	Rural artisans	24	8.00
4	Others	63	21.00
	Total	300	100

**Source: Field Survey conducted by the researcher**

Table 5 represents the details of occupational status of the respondents. The table reveals about 199 respondents are agricultural labour being mainly involved in agricultural activities and they are consisting of 66.33 percent of the sample. The respondents who are categorized under industrial labour are 14 in number representing 4.67 percent and the respondents categorized under rural artisans category are 24 in number representing a 8.00 percent population of the sample. Other category include the respondents who are carrying the small and petty businesses and jobs of temporary employment. There are about 63 respondents in this category and they are representing a 21.00 percent population of the sample.

S.No.	Income Status	No. of Respondents	Percentage
1	Below Rs. 10,000	112	37.33
2	Between Rs. 10,001 - Rs. 30,000	134	44.67
3	Between Rs. 30,001 - Rs. 50,000	50	16.67
4	Above Rs. 50,001	4	1.33
	Total	300	100

**Source: Field Survey conducted by the researcher**

Table 6 represents the figures relating to income status reveals that about 112 respondents are having the annual income of less than Rs. 10000 (individually) and are representing a 37.33 percent of the sample. The respondents who are having the annual income between Rs. 10001 and Rs. 30000 are 134 in number representing a 44.67 percent of the sample size. About 50 respondents are having the annual income

Table 7 indicates that out of 300 respondents, about 160 respondents, representing about 53.33% of the sample, could save a total amount of Rs. 10000 since their joining in the group. Next to them, about 122 respondents, representing a 40.67% of the sample, could save a total amount of between Rs. 10001 and Rs. 20000. The respondents who could have a total savings between Rs. 20001 and Rs. 30000 are about 10 in number and they are representing about 3.33% of the sample. The respondents who have a total savings of more than Rs. 30000 are about eight in number and they are representing about a 2.67% of the sample.

S.No.	Total Savings	No. of Respondents	Percentage
1	Below Rs.10,000	160	53.33
2	Between Rs. 10,001 - Rs. 20,000	122	40.67
3	Between Rs. 20,001 - Rs. 30,000	10	3.33
4	Above Rs. 30,000	08	2.67
	Total	300	100

**Source: Field Survey conducted by the researcher**

S.No.	Source of Loan	No. of Respondents	Percentage
1	Commercial Banks/ RRBS/ Co-op Banks	172	57.33
2	SHG Federations	81	27.00
3	NGOs	4	1.33
4	Government Agencies	43	14.34
	Total	300	100

Source: Field Survey conducted by the researcher

Table 8 presents the details of loan management followed by the respondents. Through the details relating to source of loan, it can be understood that about 172 respondents, representing 57.33% of the sample, have obtained loans from the commercial banks, regional rural banks and co-operative banks. About 81 respondents, representing 27.00% of the sample, obtained loans from the SHG Federations like village organizations, mandal samakhyas (federations) and zilla (district) samakhyas. The respondents, who obtained loan from government agencies like DRDA, DWMA, SC/ST/BC Corporations, are 43 in number and they are representing about 14.34% of the sample. The respondents who obtained loan from the Non-Governmental Organizations (NGOs) are four in number and they are representing about 1.33% of the population. It indicates that a majority of the SHG members obtain loan from the banks.

S.No.	Quantity of loan	No. of Respondents	Percentage
1	Upto Rs. 10,000	51	17.00
2	Upto Rs. 25,000	135	45.00
3	Upto Rs. 50,000	58	19.33
4	Upto Rs. 1,00,000	43	14.33
5	Above Rs. 1,00,000	13	4.34
	Total	300	100.00

Source: Field Survey conducted by the researcher

Table 9 presents against different categories relating to quantity of loan, it can be seen that about 51 respondents, representing 17.00% of the population, could get a loan up to Rs. 10000. About 135 respondents, representing 45.00% of the sample, could get a loan up to Rs. 25000. About 58 respondents, representing 19.33% of the sample, could raise a loan up to Rs. 50000. The respondents who raised a loan up to Rs. 100000 are 43 in number and they are representing about 14.33% of the sample. About 13 respondents, representing 4.34% of the sample, could raise a loan beyond Rs. 100000. The table indicates that a majority of the SHG members could raise loan upto Rs. 25000.

S.No.	PURPOSE OF RAISING LOAN	No. of Respondents	Percentage
1	Agriculture inputs	45	15.00
2	Irrigation purpose	14	4.67
3	Housing	20	6.67
4	To repay earlier loans	22	7.33
5	Children education	13	4.33
6	To meet medical expenditure	8	2.67
7	Purchase of cattle	54	18.00
8	Sheep rearing	45	15.00
9	Petty business	60	20.00
10	Family purpose	19	6.33
	Total	300	100.00

Source: Field Survey conducted by the researcher

Table 10 the figures presented against different categories relating to purpose of raising loan, it can be seen that the respondents who are 45 in number and representing 15.00% of the sample could raise loan to meet the expenditure of agricultural inputs. About 54 respondents, representing 18.00% of the sample, could raise loan for the purpose of purchasing cattle. About 60 respondents, representing 20.00% of the sample, raised the loan for carrying petty businesses like sarie (women dressing clothes) business, vegetable vendors, hotel running, imparting tailoring knowledge and dairying activities.

The members who raised loan for sheep rearing purpose are 45 in number and they are representing about 15.00% of the sample. The respondents who raised loan for repaying earlier loans and housing purposes are about 22 and 20 in number and they are representing 7.33 and 6.67% respectively. Next to these, the respondents who raised loan for meeting family expenditures are also considerable in number as they are about 19 and representing 6.33% of the sample. The respondents who raised loan for meeting medical expenditure, children education and irrigation development are meager in number as they representing below 5.00% of the sample only. It indicates that a majority of the SHG members raised the loans for the purposes of purchase of cattle, running petty businesses, agricultural inputs and sheep rearing.

S.N O	Description of statement and category	Yes (%)	No (%)	Total
1	Inculcated the habit of making saving.	263 (87.67)	37 (12.33)	300 (100)
2	Discontinued dependence on money lenders.	261 (87)	39 (13)	300 (100)
3	Improved decision-making capabilities regarding loan management	194 (64.67)	106 (35.33)	300 (100)
4	Developed the capabilities to contribute to the family income	218 (72.67)	82 (27.33)	300 (100)
5	Developed the capabilities necessary for asset development-building infrastructure.	122 (40.67)	178 (59.33)	300 (100)
6	Developed the capabilities for creating self-employment.	219 (73%)	81 (27%)	300 (100)
7	Improved access to get required financial assistance from the banks.	208 (69.33)	92 (30.67)	300 (100)
8	Improved the status of repaying the earlier loans without much difficulties .	212 (70.67)	88 (29.33)	300 (100)
9	The forced savings increased the members credit worthiness in the eyes of bankers, relatives, and money lenders.	224 (74.67)	76 (25.33)	300 (100)
10	Increased the ability to get small loans fairly and easily from the non-traditional money lenders.	226 (75.33)	74 (24.67)	300 (100)

**Source: Field survey conducted by the researcher through Question schedule**

Table 11 also presents the details of impact of SHG-Bank linkage programme on the economic development of SHG members. The details of SHG members perception are the following: About 263 respondents, representing 87.67% of the sample, have a positive perception that they have inculcated the habit of making savings after becoming the members of SHG and about 37 respondents (representing 12.33% of the sample) expressed NO answer to the statement. It conveys that the SHG-Bank linkage programme has brought a positive change and made the majority members to

inculcate the habit of making savings for their better future economic life.

Due to the SHG-Bank linkage programme, a majority of the SHG members expressed that they have discontinued their dependence on money lenders as about 261 respondents (representing 87.00% of the sample) have a positive perception to the statement and about 39 respondents (representing 13.00% of the sample population) have responded oppositely. About 194 respondents, representing 64.67% of the sample, have expressed that they have improved decision

making capabilities regarding loan management due to awareness they got from managing SHG accounts and financial matters and about 106 respondents (representing 35.33% of the sample) have responded oppositely. To the statement specifying the individual status to contribute to the family income, about 218 respondents (representing 72.67% of the sample) have expressed YES answer and about 82 respondents (representing 27.33% of the sample) have expressed No answer. It indicates that a majority of the SHG members have got the status of contributing their savings/ income to the family income which specify the incremental status in generating the income by becoming SHG member. About 122 respondents, representing 40.67% of the sample, have expressed that they could develop the capabilities of building infrastructure and asset development by becoming the members of SHG. About 178 respondents (representing 59.33% of the sample) have expressed that they unable to do so. It indicates that a majority of the SHG members have unable to develop the capabilities though they get incremental incomes generated from SHG. However, it is a positive sign that a considerable number of SHG members could develop the capabilities to develop and build assets and infrastructure by becoming the SHG members. With regard to the status of creating self-employment, about 219 respondents (representing 73.00% of the sample) have expressed positively and about 81 respondents (representing 27.00% of the sample) have expressed No answer. It indicates that a majority of the SHG members have obtained the status of creating employment themselves by becoming members of SHG. About 208

**Problems:**

**The following are the problems faced by the SHG members in the study areas;**

- Inability to catch the market for farm based product rather than industrial product
- Micro credit is too small to make a dent in poverty alleviation and growth.
- Male members always dominate the group meetings.
- Problem of maintaining the records and books of accounts, as majority of the respondents have poor knowledge.
- Some of the groups of the study area are active for only 2-3 years and become inactive later on
- Irregularity in attending meetings.

**Suggestions:**

**Conclusions:**The financial assistance provided the SHGs for the development of socio-economic status are found to have reached the economically marginalized and socially backward, in the study area. These SHGs have been working in right direction in eradicating the poverty of the rural poor and in the empowerment of the women. Still there is a vast scope for micro entrepreneurial activities in the rural as well as urban areas. Women share in

respondents representing 69.33% of the sample, expressed that they were provided improved accessibility to financial assistance from the banks and about 92 respondents (representing 30.67% of the sample) have expressed that they could not get improved access to the banks by becoming SHG members. About 212 respondents representing 70.67% of the sample, have expressed that they could improve the status of repaying the earlier loans taken from the money lenders without much difficulties and about 88 respondents (representing 29.33% of the sample) have expressed that they could not improve such status by becoming SHG member. A majority of the respondents who are 224 in number (representing 74.67% of the sample) could express that the SHG savings have increased their credit worthiness in the eyes of bankers, relatives and money lenders and a minority of the respondents who are 76 in number (representing 25.33% of the sample) have expressed they could not have such status.

With regard to possession of ability to get small loans fairly and easily from the non-traditional money lenders for meeting short-term obligations, about 226 respondents (representing 75.33% of the sample) have expressed positive answer and about 74 respondents (representing 24.67% of the sample) have responded negatively. It indicates that a majority of the SHG members have got the abilities to get short-term, small loans from non-traditional money lenders without any difficulty and they attribute this status to their SHG membership.

- Some suggestions emerged as part of this study conducted.
- Banks are required to provide greater linkage to SHGs in providing higher amount of bank loan. The members should be provided training of the SHG members to make the micro financing more meaningful
- Proper accounting knowledge is to be imparted to at least three women members in each group so that they can make a proper check on the accounts of their SHG.
- Authorities ought to focus their attention to develop a pragmatic plan to educate, train and encourage SHG members so that women have a positive role in social welfare, education and employment and health care activities.

rural employment in the study areas has increased significantly; it is still much lower as compared to other areas. Therefore, more and more SHGs should be encouraged so that they provide development funds to the neglected target groups which in turn lead to socio-economic development of the region, and it brought some positive changes in the Anantapur District.

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