



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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WOMEN'S SUSTAINABILITY THROUGH SHGs-BANK LINKAGE PROGRAMME - A STUDY OF CHITTOOR DISTRICT IN ANDHRA PRADESH

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ABSTRACT

In order to enhance the economic and social sustainability of women, and ultimately economic development of the nation, the importance of utilization of female labour force has now been well recognized. Every possible effort is made to strengthen the status of women particularly those in rural areas through the promotion of self-help groups among women and through their collective activities, their economic, and social sustainability is sought to be achieved. This research paper is completely based upon the primary data collected from the DWCRA/SHG Members in Chittoor District of Andhra Pradesh. It focuses on the motivation of the SHG members by different resource persons in various revenue divisions of Chittoor District to join the SHGs, savings mobilized by the DWCRA/SHG women in different revenue divisions of Chittoor district along with the average levels of savings, internal loans transacted from the year when the group activity was begun by the respective SHG up to December 2009, SHG-Bank linkage programme in the study area, the utilization of SHG-bank linkage loans by the members in different revenue divisions of Chittoor district and the value of assets of different types such as family comforts, agricultural assets including landed property, livestock assets and financial assets such as LIC policies, bonds etc., possessed by the DWCRA/SHG member households before they became the members of the DWCRA/SHGs.

KEYWORDS

Women's Sustainability, Micro-credit - Self-Help Group (SHG) members - Bank Linkage Programme, Chittoor district of Andhra Pradesh.

PREAMBLE

A significant development in recent years has been the mushrooming of community-based organizations and initiatives at the local level for women. Reports indicate that self-help programmes, often in the form of savings and credit or micro-credit schemes, have succeeded in changing the lives of poor women, enhancing their incomes, alleviating their poverty and generating positive externalities such as increased self-esteem. Before the 1990s, credit schemes for rural women were almost negligible. The concept of women's credit was born when women-oriented studies insistently drew attention to the discrimination against and the women struggle of women to obtain access to credit. However, there is a perceptible gap in financing the genuine credit needs of poor women especially women in the rural sector.

There are certain misconceptions about the poor that they expect loans at subsidized rates of interest on soft terms, that they lack education, skills, capacity to save, credit-worthiness and therefore are not bankable. Nevertheless, the experiences of several self-help groups (SHGs) reveal that the rural poor are actually efficient managers of credit and finance. They want that timely and adequate credit is made available to them to undertake any economic activity rather than credit subsidy. The Government measures have attempted to help the poor by implementing different poverty alleviation programmes but with little success, since most of them are target-based involving lengthy procedures for loan disbursements, high transaction costs, and lack of supervision and monitoring. Banks often suffer from poor repayment result in a high level of non-performing assets (NPAs).

Since the credit requirements of the rural poor cannot be met by adopting the project lending approach as in the case of the organized sector, there has emerged the need for an informal credit supply through self-help groups (SHGs). The rural poor with assistance from the NGOs have demonstrated their potential for self-help to secure economic, social and financial strength. Various case studies show that there is a positive correlation between credit availability and women's sustainability.

SELF-HELP GROUP (SHG)

According to the Reserve Bank of India, a Self-Help Group (SHG) is a registered or unregistered group of micro-entrepreneurs having homogenous social and economic background, voluntarily coming together to save small amounts regularly, mutually agree to contribute to a common fund and to meet their

emergency needs on mutual help basis.¹ The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment thereof. In fact, peer pressure has been recognized as an effective substitute for collaterals.

According to the NGOs, a Self-Help Group (SHG) is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members. The savings are kept with a bank. This common fund is in the name of the SHG. Usually, the number of members in an SHG does not exceed twenty.²

ORIGIN AND CONCEPT OF SHGs

The origin of SHGs traced to the Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. They were formed and started in Bangladesh in 1975. In India the National Agriculture Bank for Rural Development (NABARD) was initiated in 1986-87. But the real effort for organizing the SHGs was made after 1991-92 when the SHGs formed linkages with banks.³ An SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amounts regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group.⁴ The SHGs have been recognized as a useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of the poor through thrift.⁵ They serve as a medium to develop the saving habit among women.⁶ They enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life.⁷ The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand-based lending, collateral free, women-friendly loan, peer group pressure in repayment, skill training, capacity-building and empowerment.⁸

WORKING OF THE SHGs

The SHGs work democratically. The upper limit of members in a group is restricted to 20. One of them is selected as the 'animator' and two others are selected as representatives. The animator is selected for a period of two years. The group members meet every week, to discuss the group savings, rotation of sangha funds, bank loan, repayment of loan, social and community action programmes.

FUNCTIONS OF THE SHGs

The following are the functions of the SHGs.

1. Creating a common fund by the members through their regular savings;
2. Adopting a flexible working system to pool resources in a democratic way;
3. Meeting periodically (weekly once), and decision-making collectively by the group;
4. Lending small and reasonable amounts, so that it is easy to repay in time.
5. Charging affordable interest, varying it from group to group and from loan to loan. However it is a little higher than the banks' but much lower than that of private money-lenders.

From the previous studies related to the SHGs, it is clear that the SHGs are an effective means to promote both rural savings and gainful employment, and to reduce rural poverty considerably. The women members of the SHGs become economically independent and their contribution to household income are also increased.

OBJECTIVES OF SELF-HELP GROUP

The SHGs comprise very poor people who do not have access to formal financial institutions. They act as a forum providing space for the members to exchange ideas and opinions and support each other. They also enable them to learn to cooperate with each other and work in a group environment. The SHGs provide a savings mechanism, which suits the needs of the members. They also provide a cost-effective delivery mechanism for small credit to their members. The SHGs significantly contribute to the sustainability of poor women.⁹

HELP IN THE FORMATION OF SELF-HELP GROUP

The SHGs are at present promoted by governments, development banks, voluntary agencies and the NGOs, with focus on social and economic issues, mainly thrift and credit programmes. They are also taking up issues relating to rural enterprises, non-traditional enterprises, projects and modernization of agriculture. Generally, the SHGs are formed by the Development Agencies and NGOs, which account over 90 per cent of the SHGs at present, are formed and promoted by Development Agencies and the NGOs.

SHG MEMBERS COMPRISE ONLY POOR PEOPLE

It is essential that only the very poor be considered as the target group for the SHGs-bank linkage programmed, as the formal banks bypass them. Further, though a SHG can be an all-women group or all-men group, or even a mixed group, generally it comprises only women. For experience has demonstrated that women's groups perform better in all the important activities of the SHGs. Mixed groups are not preferred generally, due to conflicting interests among them.

SHGs ARE SUSTAINABLE BECAUSE

- Members come together due to a felt need, on a platform of affinity and commonality of problems,
- SHGs are savings led and act as adhesive,
- They are characterised by collective and participatory wisdom,
- They give doorstep access to micro finance with near zero transaction cost,
- They offer interface with the banking network.
- They offer platform for women's sustainability.

MICRO-CREDIT - SELF-HELP GROUP (SHG) - BANK LINKAGE PROGRAMME

Micro-credit has been defined as the provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve their living standards. Micro-credit Institutions provide these facilities.

SELF-HELP GROUP (SHG) - BANK LINKAGE PROGRAMME

Despite the vast expansion of the formal credit system in the country, the dependence of the rural poor on moneylenders continues unabated in many areas, especially for meeting urgent requirements. Such dependence is pronounced in the case of marginal farmers, landless labourers, petty traders and rural artisans belonging to socially and economically backward classes and tribes whose propensity to save is limited or too small to interest the banks. For various reasons, credit to these sections of society has not been institutionalized. However the studies conducted by the NABARD, APRACA and ILO on the informal groups promoted by non-governmental organizations (NGOs) brought out that Self-Help Savings and Credit Groups have the potential to bring together the formal banking structure and the rural poor for mutual benefit and that their working has been encouraging.

The NABARD accordingly launched a pilot project for the purpose and supported it by way of refinance. It also provided technical support and guidance to the agencies participating in the programme. The following criteria would broadly be adopted by the NABARD for selecting the SHGs:

- a) They should be in existence for at least six months.
- b) They should have actively promoted the savings habit.
- c) They could be formal (registered) or informal (unregistered).
- d) Membership of each group could be between 10 to 25 persons.

The advances given by the banks to these groups were treated as advances to the 'weaker sections' under the priority sector. While the norms relating to margin, security as also scales of finance and unit cost would broadly guide the banks for lending to the SHGs, deviations there from could be made by the banks, where deemed necessary. These relaxations in margin, security norms, etc. were only in respect of the SHGs to be financed under the pilot project.

EVOLUTION OF SELF-HELP GROUPS

There are three level of evolution of Self-Help Groups. They are;

- At one level households use microfinance to meet 'survival' requirements where small savings and loans serve as a buffer in the event of an emergency or to smoothen consumption or even service previous debt to give itself more liquidity during lean times.
- At the second level, 'subsistence' needs are met through microfinance, where a household begins to utilize microfinance to diversify its basket of income-generating activities, or to meet working capital requirements in traditional activities.
- At the third level as households reach a stage where they can assume a higher degree of risk, microfinance would be used to invest in setting up an enterprise or facilitating entry into employment in one way or the other in order that the household becomes 'sustainable'.

Microfinance can change the lives of the poor. There may not be a quantum jump in the income but it is possible still to ensure a reasonable rise in the income of the poor. The progress of the Self-Help Group movement in India so far has been promising. It has reached out to 34,77,965 Self-Help Groups over the sixteen years.¹⁰ It has shown that the poor can organize themselves and do things to promote their well-being. It has also had a tremendous social impact.

SUSTAINABLE ASPECTS OF SELF-HELP MICRO-CREDIT SCHEMES

Self-help groups intermediated by micro-credit have been shown to have positive effects on women, with some of these impacts being ripple effects. They have played valuable roles in reducing the vulnerability of the poor, through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge.¹¹ Several recent assessment studies have also generally reported positive impacts.¹²

In India, micro-credit studies done on groups dealing with dairy farming have noted positive profit levels and short payback periods for loans.¹³ Earnings generated from such undertakings have been instrumental in increasing the physical well-being of the household, often through better nutrition and sanitation. The household's asset base has also been enhanced by the addition of jewellery (a portable asset), improved housing and land purchase in some cases.

Studies in several countries point out that loans are sometimes used for consumption smoothing, not production. It has been pointed out that the poor often have short-term liquidity needs (frequently requiring lump-sum payments), which would normally be met by usurious moneylenders if other financial sources such as micro-credit were not available. Sudden and debilitating shocks can force poor households into disempowering situations of distress. During the Asian economic crisis, self-help micro-credit groups served as important cushions and safety nets. A high proportion of the funds made available for self-help micro-credit schemes were utilized by women, enabling them to meet the subsistence needs of their families during those difficult economic times (ESCAP 2002). Many self-help programmes have also incorporated elements of savings, which can be used for purposes such as health insurance and emergency loans, thereby serving as private safety nets.

In the realm of self-confidence and self-esteem, the feedback from the IFAD gender mainstreaming review has been very positive. Reports indicate that women are more able to articulate their views and are able to command attention and respect within the household, and often within the community. Increased self-confidence is especially pronounced when women are exposed to training in women's rights and social and political issues.

In order to enhance the economic and social sustainability of women, and ultimately economic development of the nation, the importance of utilization of female labour force (which accounts for roughly about 50 per cent of the total manpower), has now been well recognized. And now there is no profession or service from which women are barred. Every possible effort is made to strengthen the status of women particularly those in rural areas through appropriate development policies and programmes. One such development effort is the promotion of self-help groups among women and through their collective activities, their economic, and social sustainability is sought to be achieved. In this paper an attempt is made to study how women's sustainability through 'Self-Help Groups-Bank Linkage Programme' activities sought to achieve their economic and social sustainability in Chittoor district of Andhra Pradesh.

This article is completely based upon the primary data collected from the DWCRA/SHG Members in Chittoor District of Andhra Pradesh. It focuses on the motivation of the SHG members by different resource persons in various revenue divisions of Chittoor District to join the SHGs, savings mobilized by the DWCRA/SHG women in different revenue divisions of Chittoor district along with the average levels of savings, internal loans transacted from the year when the group activity was begun by the respective SHG up to December 2009, SHG-Bank linkage programme in the study area, the utilization of SHG-bank linkage loans by the members in different revenue divisions of Chittoor district and the value of assets of different types such as family comforts, agricultural assets including landed property, livestock assets and financial assets such as LIC policies, bonds etc., possessed by the DWCRA/SHG member households before they became the members of the DWCRA/SHGs.

OBJECTIVES

The following are the specific objectives of the study.

1. To study the motivation of the SHG members by different resource persons in various revenue divisions of Chittoor district to join as members of the SHG,
2. To examine the savings mobilized by the DWCRA/SHG women in different revenue divisions of Chittoor district,
3. To assess the internal loans transacted from the beginning of the group activity by the respective SHG up to December 2009 in the study area,
4. To examine the SHG-Bank linkage programme in the study district, and
5. To study the utilization of SHG-bank linkage loans by the members in different revenue divisions of Chittoor district and the value of assets of different types.

METHODOLOGY

There are three revenue divisions in the study area viz., Chittoor, Madanapalli and Tirupati. All of them have been included in the study. At the rate of three mandals per revenue division, nine mandals were selected from the entire district using the simple random sampling technique without replacement. Three revenue villages from each of the three revenue mandals, 9 villages in all were selected from each Revenue Division and at the rate of 9 villages from each Revenue Division 27 villages were selected. From each selected revenue village two DWCRA/SHGs were selected using Simple Random Sampling technique without Replacement (SRSWOR) and from each DWCRA/SHG, six women members were selected using the SRSWOR. Thus, on the whole, (27 x 2 =) 54 SHGs and (54 x 6 =) 324 sample SHG members were selected from the entire district. The size of the sample is 324 DWCRA/SHG members.

MOTIVATION OF THE DWCRA/SHG MEMBERS

The DWACRA movement was started in the Chittoor District in the year 1992. Later under Swarnajayanti Gram Swarozgar Yojana (SGSY) it was converted to Self-Help Group Movement. The Andhra Pradesh Rural Poverty Reduction Project (APRPRP) started functioning in the District with effect from June 2002. The old groups and newly formed groups are strengthened. In all these activities, the facilitating staff such as community co-coordinators, the APMs,

community activists, community resource persons, Village book-keepers, Mandal level book-keepers etc., provided continuous facilitation and support. The defunct groups were also revived and old group were strengthened. On account of motivation and continuous intensive training provided by these persons, the groups have become more active and self-sustainable. Table No. 1 incorporates the information regarding the motivation of the SHG members by different resource persons in various revenue divisions of Chittoor district to join the SHGs.

TABLE NO. 1: MOTIVATION OF THE DWCRA/SHG MEMBERS

S. No.	Motivation Pattern	Caste Group Category					Total & %
		SC	ST	Minorities	BC	OC	
Chittoor Division							
1.	Self motivated	14	11	0	27	9	61 (56.48)
2.	Village SHGs	6	5	0	4	2	17 (15.74)
3.	DWCRA/SM Staff	3	2	0	18	7	30 (27.78)
	Total	23	18	0	49	18	108 (100)
Madanapalle Division							
1.	Self motivated	8	2	4	31	11	56 (51.85)
2.	Village SHGs	6	0	2	13	3	24 (22.22)
3.	DWCRA/SM Staff	1	1	2	16	8	28 (25.93)
	Total	15	3	8	60	22	108 (100)
Tirupati Division							
1.	Self motivated	6	7	1	30	15	59 (54.63)
2.	Village SHGs	7	5	0	10	3	24 (22.22)
3.	DWCRA/SM Staff	1	5	2	10	6	25 (23.15)
	Total	14	17	3	50	24	108 (100)
Total							
1.	Self motivated	28	20	5	88	35	176
	%	53.85	52.63	45.45	55.35	54.69	54.32
2.	Village SHGs	19	10	2	27	8	66
	%	36.54	26.32	18.18	16.99	12.5	20.37
3.	DWCRA/SM Staff	5	8	4	44	21	82
	%	9.61	21.05	36.36	27.67	32.81	25.93
	Total	52	38	11	159	64	324
	%	100.0	100.0	100.0	100.0	100.0	100.0

Note: SM Staff: Sangamitra Staff.

Source: Field Survey Data.

The above Table reveals that out of the 324, DWCRA/SHG members who formed the sample 176 or about 54.32 per cent were self-motivated. This is indeed a remarkable achievement because the poor have realized that their salvation lies in joining the DWCRA/SHG movement and have done so on their own. Another 66 DWCRA/SHG members were motivated by the peer groups in their villages. They constituted 20.37 per cent. The DWCRA/Velugu/IKP/Sanga mitra staff seems to have motivated 25.93 per cent of the SHG members. In other words, the staff of various organizations motivated a little over one-quarter of the SHG women while the other half had joined the SHG movement on their own.

Among the three revenue divisions more than half of the sample women in Chittoor revenue division were motivated on their own to join the DWCRA/SHG members. This is no wonder because; Chittoor is a relatively developed division and has higher levels of awareness among women who have realized that their destiny lies in joining the movement. It was natural that many women in various mandals of Chittoor revenue division willingly joined the SHG movement as they wish to free themselves from the clutches of poverty and backwardness. Self-motivation is the primary motivation factor, for the majority of the sample DWCRA/SM Staff is the second factor of motivation and villages SHGs are the third factor to motivate women to join as SHGs members in the three revenue divisions.

The caste group-wise analysis of motivation of the sample SHG women indicates that 55.35 per cent of them among the BCs, 54.69 per cent among the OCs women were self-motivated. Among the SCs 53.85 per cent and the STs 52.63 per cent were self-motivated. The peer group women in the villages also seem to have exerted pressure and motivated women to join the SHGs. Their proportion was relatively higher among the SCs (36.54 per cent) and the STs (26.32 per cent) than among the minorities (18.18 per cent), the BCs (16.99 per cent) and the OCs (12.50 per cent).

The organizational staff and the NGOs seem to have played a decisive role in motivating the OC and BC women to join fold of the DWCRA/SHG movement. The DWCRA/SHG/Velugu/IKP personnel motivated the remaining 9.61 per cent of the SC members in the villages. In the case of the STs, the DWCRA/SHG/Velugu/IKP personnel influenced a still higher proportion of 21.05 per cent of women. It could be seen from the table that 36.36 per cent of the minorities seem to have joined the SHG movement motivated by the organizational staff and the NGOs. 32.81 per cent of OC women and 27.67 per cent of BC women joined the SHG movement influenced by the DWCRA/SHG/Velugu and the IKP workers. Thus more than half of women of all caste groups' in the district seem to have joined the DWCRA/SHG movement on their own, while the peer group members and the organizational staff played an important role in motivating the women of some caste groups to join the SHGs.

SAVINGS LEVELS OF MEMBERS OF THE DWCRA/SHGS

As noted already, in Andhra Pradesh, the self-help movement through savings has been a mass movement of women. There are 8.50 lakh women SHGs in Andhra Pradesh covering nearly 111.81 lakh rural poor women. The SHGs not only encourage savings but also enable the members to take small loans out of the corpus available with the group. An amount of Rs. 4025.55 crores was mobilized as corpus among these groups and their savings had accumulated to Rs. 1962.50 as on March, 2009. The state government has taken several initiatives to extend financial support to these groups. During the financial year 2008-09 Rs.11037 crores was been targeted as loan mobilization under the SHG-Bank linkage programme and an amount of Rs.7203.53 crores had been mobilized up to March 2009.¹⁴ In tune with the developments at the state level, the DWCRA/SHGs women in the district also have taken up the uphill task of mobilizing savings out of their limited resources. Table No.2 provides the details of savings mobilized by the DWCRA/SHG women in the three revenue divisions of Chittoor district along with the average levels of savings.

TABLE NO.2: AVERAGE SAVINGS LEVELS OF SHG MEMBERS IN CHITTOOR DISTRICT (Rs.)

S.No.	Category	Savings	Revenue Divisions			Total
			Chittoor	Madanapalle	Tirupati	
1	SC	Average savings per month per member	61.74 (23)	65.67 (15)	69.51 (14)	64.97 (52)
		Average savings of all the group members per month	650.71	640.10	613.17	637.54
		Total group savings up to Dec. 2009	82154	39232	33990	56805
2	ST	Average savings per month per member	66.67 (18)	61.75 (3)	63.15 (17)	64.71 (38)
		Average savings of all the group members per month	766.00	651.16	595.10	680.48
		Total group savings up to Dec. 2009	69256	31256	52736	58865
3	Minority	Average savings per month per member	0 (0)	82.12 (8)	75.21 (3)	80.24 (11)
		Average savings of all the group members per month	0	745.00	635.50	715.14
		Total group savings up to Dec. 2009	0	22310	9932	18934
4	BC	Average savings per month per member	65.72 (49)	70.15 (60)	72.50 (50)	69.52 (159)
		Average savings of all the group members per month	850.16	810.75	842.15	832.77
		Total group savings up to Dec. 2009	100855	120256	100125	107947
5	OC	Average savings per month per member	63.15 (18)	65.16 (22)	68.67 (24)	65.91 (64)
		Average savings of all the group members per month	950.10	973.70	987.30	972.16
		Total group savings up to Dec. 2009	89155	101079	110739	101348
Average savings per month per member			64.60 (108)	69.16 (108)	69.86 (108)	67.88 (324)
Average savings of the total group members per month			810.31 (108)	811.00 (108)	800.10 (108)	807.12 (324)
Total group savings up to Dec. 2009			89656 (108)	101759 (108)	83946 (108)	91787 (324)

Note: Figures in parentheses indicate number of members in the respective division and caste group.

Source: Field Survey Data.

It could be seen from Table No.2 that on average, per DWCRA/SHG member saved an amount of Rs.68 per month in the entire district. In the beginning when the SHG groups were first formed in the state each woman member used to save one rupee per day or thirty rupees per month. But now with the increase in their levels of income and price levels, the members stepped up their savings level to fifty rupees and further to one hundred rupees per month. Consequently, their monthly savings levels considerably increased. The average monthly savings of each member in all the members in the sample amounted to Rs.807 in the district. The average cumulative savings of all the group members up to December 2009 aggregated to Rs.91,787. There were no noticeable variations in the monthly savings of individual members as well as in the average savings of all group members per month. For instance, the average savings per month per member in Chittoor division was relatively lower at Rs.64.60 than that in the two other revenue divisions viz., Madanapalle (Rs.69.16) and Tirupati (Rs.69.86). Similarly the average savings of the members in the group varied narrowing between Rs.800 and Rs.811. On the other hand, the cumulative average monthly savings of all the members in Madanapalle up to December 2009 aggregated to Rs.1, 01,759 compared to Rs.89, 656 in Chittoor and Rs.83, 946 in Tirupati. Since, the DWCRA/SHG members in Madanapalle division started the SHG movement much earlier than their counterparts in the other revenue divisions perhaps because their low levels of living, they were due to save substantially.

The Table also contains the savings of the DWCRA/SHG members caste-wise in the three divisions. Among them, the average monthly savings of the minorities was the highest at Rs.80.24 per member, the saving of the BC members was Rs.69.52, OC members Rs.65.91 and of the SC and ST members Rs.65 each. As the minority members joined the SHGs only recently they started their SHG activity with relatively high levels of savings at Rs.100 per month. This might be the reason for their high level of monthly savings per member. On the other hand, the OC members achieved the monthly savings of Rs.972 per group, much more than that of the BCs (Rs.833), minorities (Rs.715), STs (Rs.680) and SCs (Rs.638). These statistics clearly indicate that in spite of the fact that the weaker sections of society who have been languishing in abject poverty for a very long period were the major stakeholders of the DWCRA/SHG movement in Andhra Pradesh, their capacity to save is still very low and hence, their monthly as well as their cumulative savings were comparatively. The differences in the total savings of different caste group members could be attributed not only to the amount of savings done per month but also to the period of operation of the DWCRA/SHGs. The longer the period of the operation of the SHGs, larger would be the amount of savings and vice versa. The Table also incorporates the revenue division-wise average savings levels for individual members, all the members in the group and their average cumulative savings up to December 2009. There are no remarkable variations in these variables among three revenue divisions of Chittoor district.

An attempt was made to analyse the differences in the average monthly savings per DWCRA/SHG member belonging to the five caste groups in the three revenue divisions by using the ANOVA two-way classification without replication. The results are furnished in the following Table.

TABLE NO. 2A: ANOVA RESULTS FOR AVERAGE MONTHLY SAVINGS LEVELS PER SHG MEMBER

Source of Variation	SS	df	MS	F-cal	P-value	F crit
Rows (Caste Groups)	501.19	4	125.30	0.317	0.859	3.84
Columns (Revenue Divisions)	1073.73	2	536.87	1.360	0.310	4.46
Error	3157.95	8	394.74			
Total	4732.88	14				

Source: Computed for the data presented in Table No.2.

The results of the ANOVA clearly indicate that the calculated F-values are lower than the F-critical value at 5 per cent probability level for both average savings among different caste groups ($0.317 < 3.84$) and in different revenue divisions ($1.360 < 4.46$). These results clearly reiterate the conclusions already drawn that there are no remarkable variations in the monthly savings of the individual members in Chittoor district.

Similar conclusions hold good in the case of the analysis of variations in the average monthly savings levels per DWCRA/SHG group in Chittoor district. These results are furnished in Table No.2B.

TABLE NO. 2B: ANOVA RESULTS FOR AVERAGE MONTHLY SAVINGS LEVELS PER SELF- HELP GROUP

Source of Variation	SS	df	MS	F-cal	P-value	F crit
Rows (Caste Groups)	458416	4	114604	3.041	0.085	3.838
Columns (Revenue Divisions)	39628	2	19814	0.526	0.610	4.459
Error	301502	8	37688			
Total	799546	14				

Source: Computed for the data presented in Table No.2

The analysis of average cumulative group savings of the DWCRA/SHGs in Chittoor as presented in Table No. 2C.

TABLE NO. 2C: ANOVA RESULTS FOR AVERAGE CUMULATIVE SAVINGS UP TO 31ST DECEMBER 2009

Source of Variation	SS	df	MS	F-cal	P-value	F crit
Rows (Caste Groups)	18980273581	4	4745068395	13.865	0.001	3.838
Columns (Revenue Divisions)	129157340	2	64578670	0.189	0.832	4.459
Error	2737842409	8	342230301			
Total	21847273330	14				

Source: Computed for the data presented in Table No. 2.

The above Table reveals that there are statistically significant differences in the average cumulative savings of different caste group members as the computed F-value is greater than the table or critical F-value (13.865 > 3.838). On the other hand, the computed F-value is less than the theoretical or critical F-value (0.189 < 4.459) in the case of average cumulative savings in the three revenue divisions of Chittoor district. This reiterates the conclusions that there are no statistically significant variations in the average cumulative savings of the DWCRA/SHGs in the three study revenue divisions.

Internal Loans Transacted by the DWCRA/SHG Members

The resources generated by the members of the DWCRA/SHG groups by way of pooled savings of the members, the revolving fund and/or the matching grant provided by the government are pooled together either at the group level, or at the village level or at the mandal level. Whenever any member is in need of money for consumption, education, health, or production purposes, a decision is taken in the weekly group meeting, and the money is provided to the needy person without insisting on any security. The borrowed money is repaid either in equal instalments or in lump sum according to the convenience of the member. Sometimes the members of the group undertake some fruitful economic activity either collectively or individually so that they can earn some income to stand on their own legs. As recorded information is not available on the amount of internal loan transacted, in some cases, memory recall method was used to elicit information. Since, there may be memory lapses on the part of the SHG members, the quantum of internal loans transacted may not be exact and only rough estimates are given by them. Table No.3 presents the details of internal loans transacted from the beginning of group activity by the respective SHGs upto December 2009.

TABLE NO. 3: INTERNAL LOANS TRANSACTED BY THE SHG MEMBERS

S. No.	Category	Internal Loans	Revenue Divisions			Total
			Chittoor	Madanapalle	Tirupati	
1	SC	Average Loans	8500 (23)	7300 (15)	9150 (14)	8329 (52)
		Average R/I %	18	24	12	18.12
2	ST	Average Loans	6400 (18)	6000 (3)	7200 (17)	6726 (38)
		Average R/I %	12	12	12	12.00
3	Minorities	Average Loans	0 (0)	4500 (8)	5000 (3)	4636 (11)
		Average R/I %	0	18	24	20
4	BC	Average Loans	9500 (49)	8600 (60)	10500 (50)	9475 (159)
		Average R/I %	24	18	18	19.85
5	OC	Average Loans	12000 (18)	10500 (22)	11000 (24)	11109 (64)
		Average R/I %	18	12	12	13.69
Total Internal Loans			9187 (108)	8431 (108)	9764 (108)	9127 (324)
Total Average rate of Interest %			19.72	17.44	15.11	17.43

Note: Figures in parentheses indicate number of members in the respective division and caste group.

Source: Field Survey Data.

It could be seen from the Table that the average amount of loans transacted by the members of the SHGs upto December 2009 amounted to Rs.9,127 in the three revenue divisions put together. The average rate of interest charged in the entire district calculated on the basis of weighted average rate of interest charged to each member turned out to be 17.43 per cent.

There are variations in the amount of internal loans transacted among the members in the three revenue divisions as well as among different caste group members in Chittoor district. As could be observed from the table the average amount of internal loans transacted by the DWCRA/SHG members in Chittoor division amounted to Rs.9,187 which is marginally higher than the district average of Rs.9,127. On the other hand, the average amount of internal loans transacted among the members in Madanapalle division is considerably lower at Rs.8,431 as compared to the district average. Interestingly, the DWCRA/SHG members in Tirupati division seemed to have better utilized the opportunities and transacted the highest amount of Rs.9,764 upto December 2009. The average rate of interest charged is also relatively low at 15.11 per cent as against 19.72 per cent in Chittoor division and 17.44 per cent in Madanapalle division. This might be due to the fact that because of relatively higher level of urbanization in Tirupati division, there was greater demand for small business loans and hence, the average amount of loan transacted in the division was very high. As the economic theory goes, the rate of interest charged is inversely related to the size of loan and hence, the rate of interest charged was also very low in the revenue division. Since, Chittoor division was also relatively urbanized, the average amount of internal loans transacted was also relatively high next only to Tirupati division. The converse could be said about the average amount of internal loans transacted in Madanapalle division.

The caste hierarchy and size of internal loans transacted seemed to have correlated to a higher degree in Chittoor district. The average amount of internal loans rotated among different caste group members was the highest for the OC members at Rs. 11, 109 followed by that for the BC members at Rs.9, 475 and SC members at Rs.8,329. The minority members and ST members could not have utilized the opportunities to avail themselves of the convenient internal loans. The average amount of internal loans that have circulated among the minority members was the lowest at Rs. 4,636 only. The ST members seemed to have

exhibited a better performance than their counterparts among the minorities with an average amount of loans of Rs.6, 726. There considerable variations in the quantum of internal loans that have been rotated among the DW CRA/SHG members belonging to different caste group members in the revenue divisions of Chittoor district. This could be better understood from the ANOVA results furnished in Table No. 3A.

TABLE NO. 3A: ANOVA RESULTS FOR INTERNAL LOANS TRANSACTED BY THE SHG MEMBERS

Source of Variation	SS	df	MS	F-cal	P-value	F crit
Rows (Caste Groups)	112986000	4	28246500	14.581	0.001	3.838
Columns (Revenue Divisions)	5150333	2	2575167	1.329	0.317	4.459
Error	15498000	8	1937250			
Total	133634333.3	14				

Source: Computed for the data presented in Table No.3.

As could be seen from the above Table, F-value of 14.581 computed for the average amount of internal loans transacted by different caste group members is significantly higher than the F-critical or theoretical or table value of 3.838 for the same variable. This again reiterates the conclusion drawn above that there are significant variations in the average amount of internal loans transacted by different caste group members in the district. Hence, the statistical Null Hypothesis that there are no significant variations in the average amount of internal loans transacted by different caste group members in the study is rejected. The same conclusion is also reiterated by the lower (0.001) p-value than the significant level of 5 per cent or (0.05) chosen for the test. However, there are no statistically significant differences in the average amount of internal loans transacted by the members in the different revenue divisions. This is evident from the fact that the computed F-value is less than the table value (1.329<4.459) for this variable. By the same taken, it can also be stated that the computed p-value (0.317) is higher than the chosen level of 5 per cent or 0.05 probability level of significance.

An attempt was also made to analyse the significance of differences in the average rate of interest charged for internal loans by different caste group members and in different revenue divisions by means of two-way ANOVA without replication. The results are furnished in Table No.3B.

TABLE NO. 3B: ANOVA RESULTS FOR AVERAGE INTEREST RATE CHARGED FOR INTERNAL LOANS BY DIFFERENT CASTE GROUP MEMBERS IN DIFFERENT REVENUE DIVISIONS

Source of Variation	SS	df	MS	F-cal	P-value	F crit
Rows (Caste Groups)	129.6	4	32.4	0.621	0.661	3.838
Columns (Revenue Divisions)	14.4	2	7.2	0.138	0.873	4.459
Error	417.6	8	52.2			
Total	561.6	14				

Source: Computed for the data presented in Table No. 3.

The above Table clearly indicates that there are no statistically significant variations in the average rate of interest charged for internal loans by members of different caste group members and in the three revenue divisions. The calculated F-values for both rows (caste-groups) and columns (Revenue Divisions) are less than the table or critical F-values at 5 per cent probability level and more than the computed p-values at the same level of significance.

SHGS-BANK LINKAGE LOANS DISBURSED

Internal loans are not the only source of finance to the DW CRA/SHG groups. In recent years National Bank for Agriculture and Rural Development (NABARD) has taken up the stupendous task of linking formal financial institutions like commercial banks, regional rural banks and cooperative societies with the SHGs and extended loans to the latter at liberal terms without insisting upon any security except the collective responsibility assumed by the group members themselves. These loans are refinanced by the NABARD.¹⁵ The rate of interest is also very low. The state government of Andhra Pradesh has introduced a novel programme of extending finance to the SHG members at the interest rate of 3 per cent per annum. This scheme is known as "Pavala Vaddi" scheme. Table No.4 presents the details of the SHG-bank linkage prgramme in Chittoor district.

TABLE NO. 4: SHG-BANK LINKAGE LOANS DISBURSED TO THE SHG MEMBERS

S. No.	Category	Details	Revenue Divisions			Total
			Chittoor	Madanapalle	Tirupati	
1.	SC	Average SHG Loan per member	45521 (23)	25565 (15)	22608 (14)	33596 (52)
		Average R/I	12.50	12.00	12.25	12.89
		Total Outstanding	10956	39200	6286	17838
2.	ST	Average SHG Loan per member	51705 (18)	66000 (3)	22112 (17)	39595 (38)
		Average R/I	12.50	12.00	12.00	12.24
		Total Outstanding	13167	12000	7252	18630
3.	Minority	Average SHG Loan per member	0 (0)	18117 (8)	20000 (3)	18630 (11)
		Average R/I	0	12.00	12.50	12.14
		Total Outstanding	0	38500	14000	31818
4.	BC	Average SHG Loan per member	36575 (49)	45616 (60)	18047 (50)	34160 (159)
		Average R/I	12.00	12.15	12.50	12.21
		Total Outstanding	6391	8863	9667	8437
5.	OC	Average SHG Loan per member	34510 (18)	32625 (22)	21420 (24)	28953 (64)
		Average R/I	12.50	12.25	12.00	12.23
		Total Outstanding	7000	6727	11040	8594
Average SHG Loan per member			40658 (108)	38714 (108)	20082 (108)	33151 (324)
Total Average Rate of Interest			12.50 (108)	12.13 (108)	12.28 (108)	12.30 (324)
Total Outstanding			8594 (108)	14924 (108)	9274 (108)	10931 (324)

Note: Figures in parentheses indicate number of members in the respective division and caste group.

Source: Field Survey Data.

Table No. 4 reveals that the average amount of SHG loan transacted in all the three study divisions upto December 2009 amounted to Rs.33, 151per member. Among the three divisions, the average amount of bank loans extended to the SHGs is very high in Chittoor division with an amount of Rs. 40, 658 followed by Madanapalle and Tirupati divisions with an amount of Rs.38, 714 and Rs. 20, 082 respectively. Nevertheless, there are no remarkable variations in the average rate of interest charged by the banks. The total amount of SHG loans outstanding is Rs.10, 931 in the entire district. It is the highest in Madanapalle division with an amount of Rs.14, 942 followed by Tirupati and Chittoor divisions with an average outstanding amount of Rs.9, 274 and Rs.8, 594 respectively. The analysis of caste group-wise average amount of SHG-bank loans disbursed reveals that there are no marked variations in the amount of loans obtained by the DWCRAs/SHGs of different caste groups. The ST members of the groups seem to have received the highest average amount of bank loans at Rs.39, 595 followed by the BCs (Rs.34, 160), the SCs (Rs.33, 596) and the OCs (Rs.28, 953). In other words, the minority members of the DWCRAs/SHGs seem to have received the lowest amount of Rs.18, 630. There are no noticeable variations in the rate of interest charged to the loans disbursed to different caste group members. However, the amount of loans outstanding is very high in the case of loans taken by the minority members at Rs.34, 160. This might be due to the fact that these members joined the DWCRAs/SHGs recently and also raised loans only very recently. On the other hand, the amount loan outstanding is very low in the case of the BC (Rs.8437) and the OC (Rs.8594) members. Thus caste factor also seems to have play an important role in the repayment of SHG bank loans. Though there are inter-revenue division and inter-caste group variations in the average amount of SHG-bank loans disbursed in the district, these variations seem to have no statistical significance. The relevant information is provided in Table No. 4A.

TABLE NO. 4A: ANOVA RESULTS FOR DIFFERENCES IN THE AVERAGE AMOUNT OF SHG-BANK LINKAGE LOANS PROVIDED TO DIFFERENT CASTE GROUP MEMBERS IN DIFFERENT REVENUE DIVISIONS

Source of Variation	SS	df	MS	F-cal	P-value	F crit
Rows (Caste Groups)	1757470012	4	439367503	2.736147	0.10528	3.8379
Columns (Revenue Divisions)	767215708	2	383607854	2.388905	0.15365	4.459
Error	1284631468	8	160578933			
Total	3809317187	14				

Source: Computed for the data presented in Table No. 4.

As could be observed from the above Table, the F-computed value for differences in the average amount of SHG loans provided to different caste-groups (rows) is less than the corresponding critical F-value at 5 per cent level of significance. Similarly, the calculated F-value for differences in the average amount of SHG loans provided to SHG members in different revenue divisions (columns) is also less than the corresponding critical or table or theoretical F-value. This implies that the observed differences in the average amount loans among different caste groups and in different revenue divisions are within the theoretically permissible limits and hence these differences could be attributed to fluctuations of sampling. A similar conclusion could also be drawn on the basis of the given p-values 0.105284 and 0.153651 that are lower than the chosen 0.05 probability level.

An attempt was also made to analyse the differences in the average amount of loans outstanding in the case of different caste groups and in the three divisions using the ANOVA technique. The relevant details are furnished in Table No.4B.

TABLE NO. 4B: ANOVA RESULTS FOR DIFFERENCES IN THE AVERAGE AMOUNT OF SHG-BANK LINKAGE LOANS OUTSTANDING WITH DIFFERENT CASTE GROUP MEMBERS AND IN DIFFERENT REVENUE DIVISIONS

Source of Variation	SS	df	MS	F-cal	P-value	F crit
Rows (Caste Groups)	309152458	4	77288115	0.68696	0.62086	3.8379
Columns (Revenue Divisions)	530858171	2	265429085	2.35922	0.15654	4.459
Error	900056471	8	112507059			
Total	1740067100	14				

Source: Computed for the data presented in Table No. 4.

It could be seen from the Table that the computed F-test value 0.686962 for differences in the average amount of loans outstanding among different caste group members in the district is lower than the critical or table F-value 3.837853 and that the computed F-test value 2.359222 for differences in the average amount of loans outstanding among members in different revenue divisions in the district is lower than the critical or table F-value 4.45897. Hence the relevant null hypothesis is accepted. Therefore, it can be concluded that there are no statistically significant differences in the amount of loans outstanding for different caste group members in the district. The same conclusion emerged from the analysis of p-values that are lower than the critical level of 0.05 chosen for the study.

PURPOSE OF UTILIZATION OF SHGS-BANK LINKAGE LOANS

The SHGs-bank linkage loans obtained by the DWCRAs/SHG members could be used for different purposes. Some of them might be more productive and the others might be less productive. Table No. 5 incorporates the details of the utilization of SHGs-bank linkage loans by the members in the three divisions of Chittoor district.

TABLE NO. 5: PURPOSE OF SHG LOANS IN TERMS OF NUMBER OF MEMBERS

S. No.	Purposes	Caste Group Category					Total
		SC	ST	Minorities	BC	OC	
Chittoor Division							
1	Education	2	1	0	2	1	6
2	Business	2	2	0	9	6	19
3	Agriculture	10	9	0	17	5	41
4	House Exp.	6	4	0	12	2	24
5	Artisan exp.	0	0	0	3	0	3
6	Cattle Rearing	2	2	0	4	2	10
7	Social Functions	1	0	0	2	2	5
	Total	23	18	0	49	18	108
Madanapalle Division							
1	Education	0	0	1	6	0	7
2	Business	5	2	2	19	8	36
3	Agriculture	6	1	3	16	7	33
4	House Exp.	3	0	2	12	5	22
5	Artisan exp.	0	0	0	2	0	2
6	Cattle Rearing	0	0	0	3	1	4
7	Social Functions	1	0	0	2	1	4
	Total	15	3	8	60	22	108
Tirupati Division							
1	Education	1	0	0	3	2	6
2	Business	4	3	1	16	6	30
3	Agriculture	3	5	0	11	4	23
4	House Exp.	4	4	2	11	6	27
5	Artisan exp.	0	0	0	2	0	2
6	Cattle Rearing	2	2	0	5	4	13
7	Social Functions	0	3	0	2	2	7
	Total	14	17	3	50	24	108
Total							
1	Education	3	1	1	11	3	19
	%	5.77	2.63	9.09	6.12	4.69	5.86
2	Business	11	7	3	44	20	85
	%	21.15	18.42	27.27	27.67	31.25	26.23
3	Agriculture	19	15	3	44	16	97
	%	36.54	39.47	27.27	27.67	25.00	29.94
4	House Exp.	13	8	4	35	13	73
	%	25.00	21.05	36.36	22.01	20.31	22.53
5	Artisan Exp.	0	0	0	7	0	7
	%	0.00	0.00	0.00	4.40	0.00	2.16
6	Cattle Rearing	4	4	0	12	7	27
	%	7.69	10.53	0.00	7.55	10.94	8.33
7	Social Function	2	3	0.00	6	5	16
	%	3.85	7.89		3.77	7.81	4.93
	Total	52	38	11	159	64	324
	%	100	100	100	100	100	100

Source: Field Survey Data.

As could be observed from the Table above that agriculture, business and household expenditure are the three most important purposes to which the SHG-bank linkage loans seem to have been put. About 29.94 per cent of the members utilized the loan amount for meeting agricultural expenditure. Since the district is predominantly agriculture-oriented district and that the agriculture provides sustenance to major part of the people, there is no wonder that a number of members spent their loan amount to meet agricultural operations. Another 26.23 per cent of the members used the amount for undertaking various petty business activities to earn an independent income and to stand on their own legs. About 22.53 per cent of the members in the district utilized the amount to meet the household expenditure.

The household consumption expenditure appears to be as important as the production expenditure in micro-finance analysis. Hence, it cannot be said to be an unproductive expenditure. Next to agriculture, cattle rearing such as rearing sheep, goats, cows and buffaloes seem to be a very important productive activity in rural areas. About 8.33 per cent of the members have used the loan amount for this purpose in the district. About 5.86 per cent of the members used the loan to provide better education to their children. Social functions also seemed to have gained some portion of the SHG loans. About 4.93 per cent of the members seemed to have diverted some portion of their loans for this purpose only 2.16 per cent of the members utilized the loan for buying tools for carpentry, weaving, pottery etc, to carry out their traditional activities.

The caste group-wise analysis of the purpose of utilization of SHG loan indicates that a higher proportion of the SHG bank loan amount utilized by the OC BC and minority members to meet business expenditure than the district average. On the other hand, the SC and ST castes seem to have used the loan amount to meet their agricultural operations than the district average as well as their counterparts among other caste groups. There are no significant variations in the number of members using the amount to meet the household needs among various caste groups except the fact that a relatively higher proportion of the SC, ST and minority members diverted the amount to such needs. Interestingly, only the BC members of the groups used the amount to buy artisan instruments.

The revenue division wise analysis of the use of SHGs-bank loan amount to various purposes indicates no noteworthy variations among the three revenue divisions except the fact that a relatively larger proportion of members in Chittoor division used the amount for meeting the agricultural operations than their counterparts in the other divisions. On the other hand, a relatively larger proportion of members in Madanapalle (36 out of 108) and in Tirupati (30 out of 108) used the amount to undertake business activities than their counterparts in Chittoor division (19 out of 108). Apart from these noticeable differences there are no other differences in the pattern of utilization of the SHGs-bank linkage amount in the three revenue divisions in Chittoor district.

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