

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

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FINDINGS

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MICRO FINANCE THROUGH SHG-BANK LINKAGE PROGRAMME: A STUDY OF SELECT COMMERCIAL BANKS IN YSR DISTRICT, ANDHRAPRADESH

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ABSTRACT

Government of India select micro finance is powerful tool to reduce poverty and improve the women empowerment. Micro finance is a very small amount, but it helps the poor people meet their needs and to raise their income levels and improve their living standards. Social and economical backward women have formed in to a group on the bases of "self-help" members voluntarily coming together to save small amount regularly, establishing linkage with banks for the delivery of financial services their members, delivery of credit to the needy members. SHGs-banks linkage programme, aimed at providing a cost effective mechanism for providing financial services to "self-help groups". It impacted the lives of millions of poor women's positively; SHG-Bank linkage programme (SBLP) started as pilot project 1992 on the basis of the recommendation of S K Kalia Committee. National Bank for Agriculture and Rural Development (NABARD) sponsored SHG-Bank linkage programme is the fastly growing micro finance programme in the world covering 98 million poor households. The present study is an attempt to analyze micro finance through shg-bank linkage programme, a study of select commercial banks (syndicate bank, state bank of India) in YSR kadapa district, Andhra Pradesh. The study includes broad objectives are to analyses the operating system of SHGs for mobilization of saving, delivery of credit to the needy, management of group funds, repayment of loans, in building up leadership, establishing linkage with banks and examines the social benefits derived by the members. In order to collect and gather primary data, field observation and structured questionnaire survey methods were employed.

KEYWORDS

Microfinance, women empowerment, self-help groups, shg-bank linkage programme, YSRkadapa district.

INTRODUCTION

Microfinance is an effective intervention for poverty alleviation in early seventies for developing countries. Micro finance define as efforts to improve poor people's access to loans and saving services may be the fastest growing and most widely recognized anti poverty too. The great visionary and Nobel Prize winner Prof. Md. Yunus has conceptualized this intervention to eradicate poverty. Credit is one of the most crucial inputs in the process of economic development. SHGs have also emerged as a powerful device and an effective medium for delivering credit to the poor in the rural economy. It helps in poverty alleviation and women empowerment. Self-help groups (SHGs) movement has triggered off a silent revolution in the rural credit delivery system in India.

SHG MOVEMENT IN INDIA

The origin of SHGs is from the brain child of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. SHGs were started and formed in 1975. Indian Government introduced Integrated Rural Development program (IRDP) in 1978 and designed to be "a direct instrument for attacking India's rural poverty"

Development of women and children in rural areas (DWCRA) program (a sub-component of the centrally-sponsored integrated rural development program) is introduced Andhra Pradesh Government in 1982. SHG-Bank linkage program (SBLP) started as pilot project 1992. through under the program of National Bank for Agriculture and Rural Development (NABARD) . Government of India merged all the development programs in to one program i.e. "swarn gayanti gram swaraj yojana "in April 1999.

In 2000 SHG promotion in A.P. was massively expanded with the launch Andhra Pradesh district poverty initiatives project (APDPIP). The program known locally as "VELUGU" meaning "light" in Telugu. In 2004 Indira kranthi patham (ikp, formerly velugu) IKP is implemented by society for Elimination of Rural poverty of Andhra Pradesh.

REVIEW OF LITERATURE

Several researches have been conducted A Study on the SHG Bank Linkage Program. A brief review of few significant works is done in this section.

Jessica Schick's., (2013), states that although there is ample indication that microfinance can be highly beneficial for the poor, there is no consistent and robust proof to date that microfinance effectively promotes micro enterprise development, that it increases the asset ownership of micro borrowers or that it positively affects borrowers' income.

Dr. M.Aruna and Ms. Rema Jyothirmayi. , (May, 2011), made a study on "The Role of Microfinance in Women Empowerment: A Study on the SHG Bank Linkage Program in Hyderabad (Andhra Pradesh), in their article they found that Micro finance programs are treated as a key strategy in addressing development issues across nations since the last three decades. This study attempts to explore on the much debated question of the role of microfinance as a financial intermediary for enhancing women empowerment A primary survey has been carried out to capture the realistic experiences and observation from the beneficiaries of Micro sate branch of Hyderabad, a unique initiative of Indian Bank for microfinance operations intended to improve the status of women.

B. Venkatappa and G. Sivaiah., (2011) , In their paper "Self Help groups through DWCRA in Andhra Pradesh" review that rural development implies both the economic betterment of people as well as greater social transformation. In order to provide the rural people with better prospects for economic development.

Arjun Y Pangannavar.,(2010), in his paper women SHG programme and rural poverty A micro study reviews incidence of poverty is efforts through rural development programme to overcome the problem of poverty incidence of poverty is more in rural India. Governments made their efforts. Through rural development programme to overcome the problem of poverty.

According to Jaysheela. (2009), there is positive correlation between credit availability and the level of women's empowerment. Indian Banking sector has been handicapped by high incidence of overdue. Microfinance institutions provide credit to poor who have no access to institutional credit. MFIs use innovative and unconventional methods to reduce lending costs. She suggested that the SHGs have to take up economically viable projects. There is need to include more NGO's for proper working of SHGs

Anand. (2008), states that MFIs can serve as a good vehicle for penetrating rural population, the commercial banks flushed them with funds in order to push their agenda of acquiring hold of rural market, diversifying risk, and serving rural economy.

E.A. Parmeshwara., (2006), opined that there is need for combined efforts of both Commercial banks and specialized MFIs. Both can supplement in increasing the outreach. NABARD should show interest to motivate the bank people to co-operate and supply microfinance to the SHGs. According to him there is need to check subsidy oriented SHGs particularly in SGSY.

Thomas. (1998), described SHG as a homogenous group of rural poor voluntarily formed to save small amount out of their earnings which is convenient to all the members and agreed upon by all to form a common fund corpus for the group and to its members for meeting their productive and emergent credit needs. From the above definitions, it is clear that basically SHG is a small group of people gathered on voluntary basis with the objective to save money and utilize it to meet out their requirements and/or take up small Income Generating Activities in order to empower themselves

IMPORTANCE OF THE STUDY

- To study the impact of SHG bank linkage programme on women SHGs empowerment in YSR kadapa district
- To analyze the economic gains derived by the members after joining the SHGs.
- To study the economic development of women through Self Help Groups in YSR kadapa district
- To study the profile of the members of Self Help Groups in YSR Kadapa district

DATA COLLECTION SOURCES

The study is based on both the secondary and primary sources of data. In order to collect and gather primary data, field observation and structured Questionnaire survey methods were employed. In addition, information was also collected through discussions and interviews with local NGOs and government's grass roots level workers. Secondary data gathered from the records of SHGs and Society for Elimination of Rural Poverty (SERP), district rural development agency, District Statistical Hand Book, director census operation, Govt. of AP Hyderabad and websites.

SAMPLE DESIGN

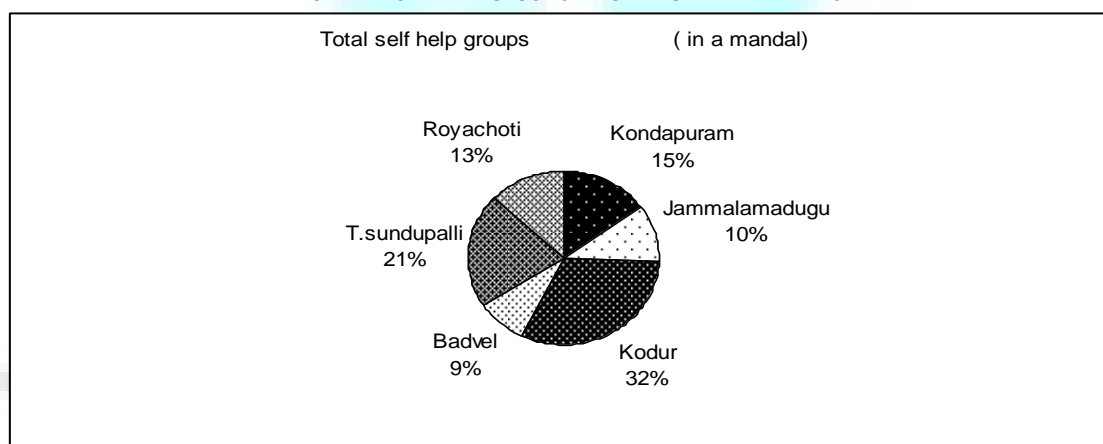
YSR Kadapa district in Andhra Pradesh was purposefully selected for the study. The district is one of the pioneering districts for the implementation of Development of Women and Children in Rural Areas (DWCRA) as pilot project in the Andhra Pradesh state along with Srikakulam and Adilabad. Multi-stage stratified random sampling technique used in the study. Mandal is the sampling unit in the first stage, SHG bank branch in the second stage, and SHG in the final stage. Dr YSR kadapa district is broadly divided in to three revenue divisions, namely Jammalamadugu, Rajampeta and kadapa. Two mandals from each revenue division are purposely selected. There are nearly 3182 groups promoted by (SBI—1295groups, Syndicate bank—1887groups) from six branches. The researcher has chosen 3SHGs from each 6bank branches are selected; giving a sample of 18 SHGs are drawn as member sampling units, resulting on SHG member sample of 202.

TABLE 1: SAMPLING FRAME OF THE STUDY

Mandal names	Total self help groups (in a mandal)	Sample self help groups (in a mandal)	Total self help members (in a mandal)	Sample self help members (in a mandal)
Kondapuram	735	3	7458	34
Jammalamadugu	506	3	5104	31
Kodur	1550	3	15627	35
Badvel	415	3	4159	32
T.sundupalli	1044	3	11623	37
Royachoti	622	3	6315	33
total	4872	18	50286	202

Source: Field survey

PIE CHART 1: SELF HELP GROUP'S PERCENTAGE IN MANDAL WISE



PROFILE OF SHG MEMBERS

The average age of SHG members in the study area is presented in Table 2. It is observed that the average age of SHG members was 37 years, minimum is 24 years and maximum is 55 years. Regarding the caste profile of SHG members, the table shows that majority of members belong to backward castes. The occupation of the members are concerned, majority of them are engaged in agricultural activities.

TABLE 2: PROFILE OF SHG MEMBERS

S.NO	Particulars	Kondapuram		Jammalamadugu		Kodur		Badvel		T.sundupalli		Royachoti	
		No. of respondents	%ge	No. of respondents	%ge	No. of respondents	%ge	No. of respondents	%ge	No. of respondents	%ge	No. of respondents	%ge
1 Age group(in years)													
a	Upto30	12	40	09	30	08	27	13	43	11	37	06	20
b	30to40	10	33	14	47	06	20	07	23	09	30	12	40
c	40to50	05	17	06	20	12	40	05	17	07	23	09	30
d	Above50	03	10	01	3	04	13	05	17	03	10	03	10
Subtotal(a to d)		30	100	30	100	30	100	30	100	30	100	30	100
2 community													
a	ST	03	10	02	7	05	17	03	10	02	7	05	17
b	SC	08	27	06	20	03	10	09	30	4	13	03	10
c	BC	12	40	13	43	12	40	13	43	15	50	11	37
d	OC	06	20	06	20	07	23	04	14	06	20	04	13
e	Minority	01	3	03	10	03	10	01	3	03	10	07	23
Subtotal(a to e)		30	100	30	100	30	100	30	100	30	100	30	100
3 occupation													
a	Farmers	08	27	09	30	07	23	06	20	12	40	07	23
b	Agriculture labour	12	40	11	37	09	30	10	33	08	27	11	37
c	Nonagricultural labour	04	13	07	23	06	20	09	30	04	13	09	30
d	Others	06	20	03	10	08	27	05	17	06	20	03	10
Subtotal(a to d)		30	100	30	100	30	100	30	100	30	100	30	100

Source: Field survey

BANK WISE SHGs GROUPS

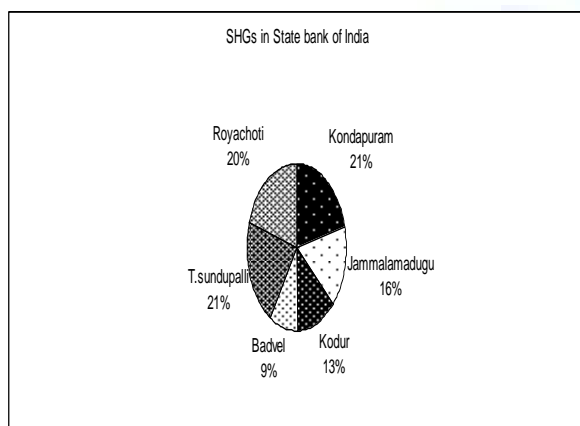
Table 3 shows taken sample 175 villages and in the study are a total number of 4872 self help groups were functioning with 50286 members. Highest SHGs in kodur mandal 1550shgs and lowest SHGs in badvel mandal 415shgs. All three revenue division total shgs in state bank of India is 1295. Highest SHGs in kondapuram mandal 275shgs and lowest SHGs in badvel mandal 120shgs. All three revenue division total shgs in syndicate bank is 1887. Highest SHGs in kodur mandal 446shgs and lowest SHGs in badvel mandal 139shgs. from these membes 202 respondents were selected for the study as sample.

TABLE 3: SHGS LINK WITH STATE BANK OF INDIA AND SYNDICATE BANK

JAMMALAMADUGU				
Mandal name	Total NO. Of. village	Total NO. Of. SHGs	SHGs in State bank of India	SHGs in Syndicate bank
Kondapuram	36	735	275	345
Jammalamadugu	26	506	202	219
Subtotal	62	1241	477	564
RAJAMPETA				
Kodur	45	1550	166	446
Badvel	15	415	120	139
Subtotal	60	1965	286	585
KADAPA				
T.sundupalli	30	1044	269	409
Royachoti	23	622	263	329
Subtotal	53	1666	532	738

Source: Field survey

PIE CHART 2: SHGS LINK WITH STATE BANK OF INDIA IN PERCENTAGE



PIE CHART 3: SHGS LINK WITH SYNDICATE BANK IN PERCENTAGE

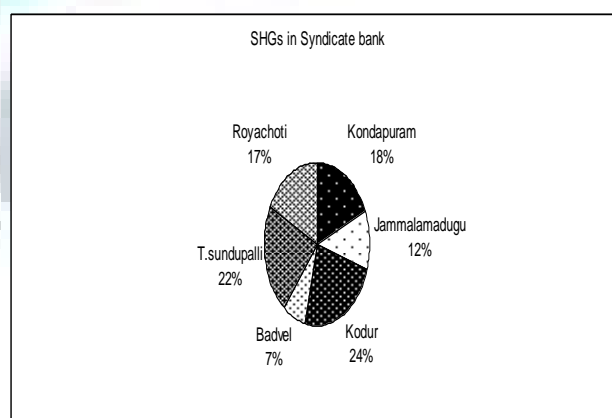
**BANK WISE RENEWAL OF LOAN**

Table 4 shows bank wise and year wise renewal of loan. In YSR kadapa district state bank of India in the year 2012 renewal of loan to total 3416 SHGs amount in RS128.10 corers, in the year 2013 renewal of loan to total 2791 SHGs amount in RS68.89 corers and in the year 2014 renewal of loan to total 2931 SHGs amount in RS90.43 corers. Syndicate bank India in the year 2012 renewal of loan to total 1094 SHGs amount in RS38.82 corers, in the year 2013 renewal of loan to total 1895 SHGs amount in RS58.76 corers and in the year 2014 renewal of loan to total 3104 SHGs amount in RS116.41 corers.

TABLE 4: LOAN SUPPORT TO SHGS FROM STATE BANK OF INDIA AND SYNDICATE BANK IN YEAR WISE TOTAL KADAPA DISTRICT

Name of the bank	Total no.of.SHGs (renewal of loan)	Renewal of loan amount (in corers)
2012		
State bank of India	3416	128.10
Syndicate bank	1094	38.82
2013		
State bank of India	2791	68.89
Syndicate bank	1895	58.76
2014		
State bank of India	2931	90.43
Syndicate bank	3104	116.41

Source: <http://ikp.serp.ap.gov.in>**LOAN SUPPORT BY BANKS TO SHGS**

Table 5 shows there is a bank linkage programme established to SHGs. The SHG members opened their accounts in various nationalized banks such as State Bank of India, Syndicate bank, Andhra Bank, and union bank etc. and also local bank like andhrapragathi Grameena Bank. SHG members are getting both internal loans and external loans under the security of NGO. They are also maintaining cashbook, membership register, loan register, individual passbook register, etc. They are taking loans for both production and consumption purposes.

TABLE 5: LOAN SUPPORT TO SHGS FROM STATE BANK OF INDIA AND SYNDICATE BANK

Name of the mandal	Sample of SHGs (renewal of loan)	State bank of India (renewal of loan)			Syndicate bank (renewal of loan)		
		2012	2013	2014	2012	2013	2014
		Loan availed (lakhs)	Loan availed (lakhs)	Loan availed (lakhs)	Loan availed (lakhs)	Loan availed (lakhs)	Loan availed (lakhs)
Jammalamadugu							
Kondapuram	10	2550000	2610000	1650000	1880000	2670000	3220000
Jammalamadugu	10	3200000	3310000	200000	2970000	4220000	4370000
Rajampeta							
Kodur	10	3590000	3240000	2880000	2850000	3045000	3895000
Badvel	10	3250000	2090000	300000	3600000	4590000	1500000
Kadapa							
T.sundupalli	10	4350000	3150000	3850000	3230000	3993000	4300000
Royachoti	10	1790000	3520000	2750000	2540000	2740000	4110000

Source: Field survey

State bank of India provide highest loan renewal in the year 2012 in T.sundupalli mandal 43.5 lakhs and lowest loan renewal in the year 2014 in Jammalamadugu mandal 2.0 lakhs Syndicate bank provide highest loan renewal in the year 2013 in badvel mandal 45.9 lakhs and lowest loan renewal in the year 2014 in badvel mandal 15.0 lakhs

PURPOSES OF RAISING LOANS

Generally, after six months operation of savings account, the saving is pooled and used for internal lending among the members. The amount of loan and Number of loans is decided by the members themselves depending on their need and urgency.

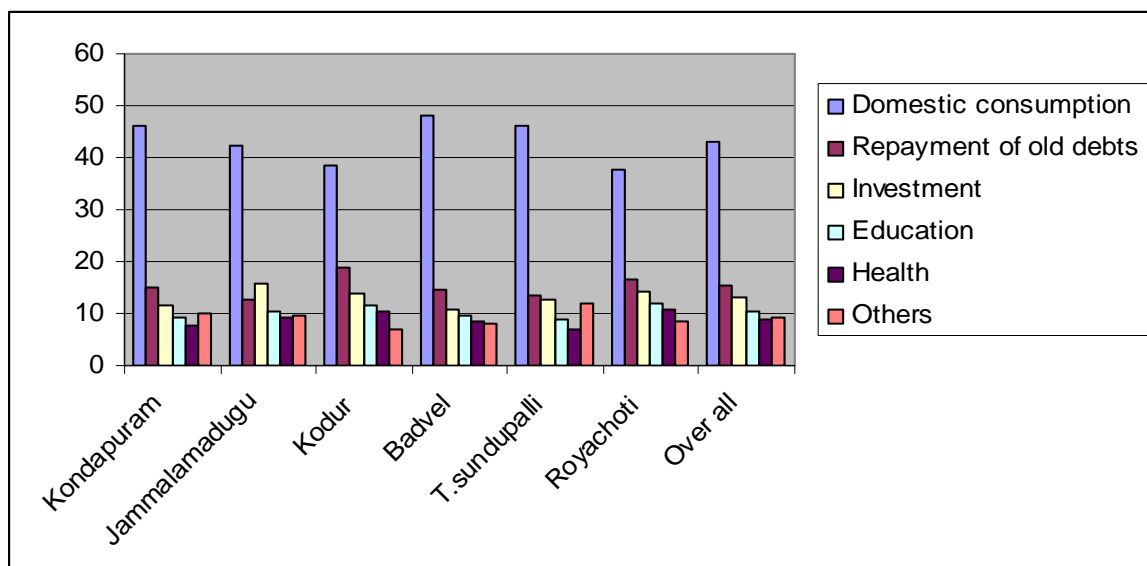
The purpose-wise credit demanded by the SHG members is given in Table 6. It is observed that most of the members have demanded credit for domestic consumption purposes. It is highest in Badel mandal (48.12) followed by T.sundupalli mandal (46.25). Reasonable proportions of SHG members have demanded credit for repayment of old debts. This percentage is highest in kodur mandal (18.6) and lowest in Jammalamadugu mandal (12.84). About 13.18 percentage of credit is demanded for investment purposes. A proportion of credit was demanded by the SHG members for education purpose. A rest proportion of loan is availed for health and other purposes. It is clear that a larger share of credit demanded by SHG members is being utilized for domestic consumption purposes, more than the repayment of debts and investment.

TABLE 6: PURPOSES OF RAISING LOANS BY SHG MEMBERS (in percentages)

Purpose	Kondapuram	Jammalamadugu	Kodur	Badvel	T.sundupalli	Royachoti	Over all
Domestic consumption	45.98	42.37	38.54	48.12	46.25	37.86	43.19
Repayment of old debts	15.13	12.84	18.67	14.72	13.56	16.41	15.22
Investment	11.64	15.61	13.82	10.95	12.68	14.39	13.18
Education	09.42	10.22	11.70	09.68	08.92	12.10	10.34
Health	07.80	09.38	10.51	08.37	06.84	10.67	08.93
Others	10.03	09.58	06.76	08.16	11.75	08.57	09.14
Total	100	100	100	100	100	100	100

Source: Field survey

COLUMN CHART 1: PURPOSES OF RAISING LOANS BY SHG MEMBERS IN PERCENTAGE



OBSERVATIONS AND DISCUSSION

NGOs appoint animators who work in the village for formation of groups, providing basic training and skill, banking function like opening of saving bank A/c of SHGs and get the loan sanction from bank manager for the group to undertake economic activity

1. After formation of group each group member has to pay premium monthly Rs 50 to 100 to build corpus fund initially.
2. Group has to save for six month, after that it is eligible for revolving fund Rs. 5000 to 10000 under SGSY. If they repay the loan in time then they are eligible to get higher amount of loan with 50 % subsidy of the cost of the project or Rs. 1.25 lakh which ever is lower.
3. Once the group gets the loan then next stage is to choose the income generating activities which is suitable for them. SHG member's activities undertaken by following table.

TABLE 7: SHGs MEMBERS ACTIVITIES

SHG activities	Number of SHGs	percentage
Dairy	49	24.26
Goat rearing	25	12.37
Petty trade	38	18.81
Growing Vegetables	33	16.34
Ready made garment	21	10.40
Others	36	17.82
Total	202	100

Source: Primary Data

COLUMN CHART 2: SHGs MEMBERS ACTIVITIES



4. The business activities taken up by members on their own interest and they prefer traditional activities in which they are well –versed than new activities.
5. The improvement in standard of living of poor people through generation of women employment is an ultimate goal of SGSY. It therefore becomes necessary to assess the share of income earned by women through SHG activities. Following table shows monthly income of women working in different SHGs that supports their family.

ECONOMIC ACTIVITIES COVERED BY SHG MEMBERS

Table 7 reveals that most of the SHG members are engaged in dairy goatery, and poultry business. Some of the members are engaged in individual businesses Like preparing pickle, bodi, papad, ready made garments, making bags, vegetable business, tailoring, pan shop etc.. Some are engaged in other activities. As there is a good demand for milk products, they are preparing sweets with milk, ghee, etc. and are getting good price. They earn about Rs. 1500 to Rs.1800per month through these activities

TABLE 8: IMPACT OF SGSY ON AVERAGE INCOME OF BORROWERS PER ANNUM

per Month Income Rs.	Before joining the group		After joining the group	
	Frequency	Percentage	Frequency	Percentage
Nil	129	63.86	13	6.44
0-1500	36	17.82	41	20.29
1500-2500	22	10.89	96	47.52
2500-3500	15	7.43	47	23.27
Above 3500	Nil	Nil	05	2.48
	202	100	202	100

Source: Primary Data

Around 63.86% of the women respondent contributes nothing before joining the group as against 6.44% after joining SHG. Moreover, it has been observed that more than 73 % of the women are earning more than Rs.1500 per month after joining the group. This clearly depicts that SGSY is improving income level of the family. Few women might use financial support from SHGs to clear their debts, as a result of which they could not use fund for any productive purpose.

REPAYMENT OF LOAN

Table 9 illustrates the repayment of loans by the self help group members in the sample study. It was confirmed that 75% of the sample respondents repaid the loan in time, 10% of the sample respondents repaid in advance and 15% had not repaid in time .moreover, and banks instruct the members to save minimum RS.200 per month. So repayment is very easy to self help groups. The loans can be used individual group members for their personal needs. Sometimes the group may invest in some economic activities; thus, most of the self help group members are repaid in time.

TABLE 9: REPAYMENT OF LOAN BY MEMBERS OF SELF HELP GROUPS

S.NO	Particulars	No. of Respondents	Percentage
1	Repayment in time	148	73.27
2	Repayment in advance	23	11.39
3	Repayment not in time	31	15.34
Total		202	100.00

Source: Primary Data

BENEFITS DERIVED BY SHG MEMBERS

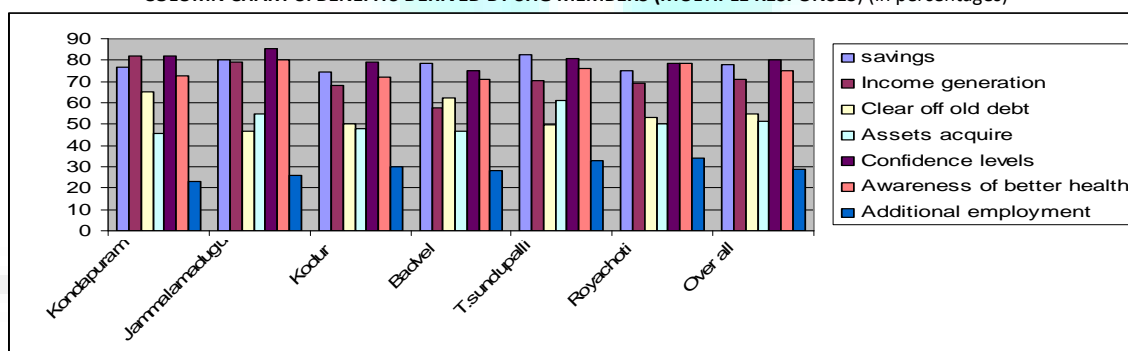
Table 10 shows variety of benefits is derived by the members of SHGs as presented One of the outstanding benefits reported by all the members is the development of self-confidence (80.41%) ranked first, followed by savings habit (76.01%), economic independence (69.34%), social cohesion (74.94%), freedom from debt (54.31%), asset ownership (47.13%), additional employment (25.06%).

TABLE 10: BENEFITS DERIVED BY SHG MEMBERS (MULTIPLE RESPONSES) (in percentages)

Benefits	Kondapuram	Jammalamadugu	Kodur	Badvel	T.sundupalli	Royachoti	Over all
savings	76.94	80.12	74.36	78.62	82.23	75.27	77.92
Income generation	82.14	78.96	68.21	57.59	70.28	69.16	71.06
Clear off old debt	65.27	46.91	50.28	62.34	49.63	52.82	54.54
Assets acquire	45.63	55.01	48.14	46.98	61.29	50.14	51.20
Confidence levels	82.00	85.64	79.24	75.16	80.72	78.29	80.18
Awareness of better health	72.56	80.16	72.39	70.98	76.12	78.68	75.15
Additional employment	22.81	25.96	30.16	28.13	32.81	34.10	28.99

Source: Field survey

COLUMN CHART 3: BENEFITS DERIVED BY SHG MEMBERS (MULTIPLE RESPONSES) (in percentages)



EVALUATION OF THE LINKAGE PROGRAM

1. Dependency on money lenders reduced
2. Savings habit enhanced / increased
3. Self sufficiency for consumption requirements attained.
4. 90% of the total SHGs have accessed financial assistance from banks.
5. Repayment of SHG loans is above 97%.
6. Diversification and value addition to the existing activities.
7. SHG women are engaged in 250 varieties of income generating activities.
8. SHG women are producing qualitative products with high standards in packing, etc.
9. SHG women earning additional monthly incomes ranges from Rs.3000/- to 4000/-
10. SHG women actively participating in several government welfare programs such as family welfare, literacy etc.,
11. SHG women under taking government works such as stitching & supply of Uniforms, bags, Caps etc.
12. SHG women are able to supply SHG products to national and international markets.
13. Has developed self confidence and leadership qualities

The issue of extending loans to SHGs under SHG Bank-Linkage program since 1998-99 created a path for their economic empowerment. The income generating activities taken up by the SHGs and access to the banks and financial institutions attracted the attention of not only other States but at international level also. Many dignitaries from other states and other countries visited Andhra Pradesh and praised the SHG movement and implementation of SHG-Bank Linkage program in Andhra Pradesh. The other State governments are also taking the practice as a model and are sending teams to study the implementation of the program with an aim to implement in the same way in their states.

BENEFITS OF SHG- BANK LINKAGE PROGRAMME

1. An effective rural credit deliver system
2. Reduction in transaction cost
3. Improvement in recovery performance
4. Ensuring better end – use of the loan
5. Profitable proposition as 100% refinance is available from NABARD at cheaper rate.
6. Simple loaning procedure and documentation.
7. Pool of savings mobilized from rural poor.
8. Fostering rural publicity that builds/improves bank linkage
9. Above all, the rural poor reposing confidence on banks.

CONCLUSION

Based on the interviews and discussions with the group members, field workers of the local NGO and group questionnaire survey results, it is found that the Operational efficiency and group dynamics of the SHG is not same in all branches. This could be attributed to several factors like background of SHG formation, internal problem, support provided by the promoters, effective leadership. The members opined that they have joined the group in order to earn more income, promote savings habits and to develop collective economic and social activities. The SHG disbursed loans both for consumption and production purposes. Purpose-wise disbursement of credit by SHG indicates that, domestic consumption received maximum share. The members have invested the loan in different economic activities like Ready made garment, khali stitching (leaf-plates), preparing eatables like bodi, papad, etc. They are also engaged in poultry, dairy and goatery business. In Royachoti mandal, the members are preparing milk products like sweets, ghee, khoa, etc. and getting good price. Members perceived several benefits through their membership in SHGs such as economic independence and self-confidence, promotion of savings habits, social cohesion and freedom from debt. The study also reveals that SHGs had set a new agenda for financial intermediation by banks in the form of micro-credit. It has infused dynamism among its members to climb up socio-economic ladder in the development process. Thus, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation. Linkage programme reduces dependency on money lenders and also increase savings habit. Repayment of SHG loans is above 97 %. SHG women are producing qualitative products with high standards in packing, etc. SHG women earning additional monthly incomes ranges from Rs.3000/- to 4000/- . SHG women actively participating in several government welfare programs such as family welfare, literacy etc. SHG women under taking government works such as stitching & supply of Uniforms, bags, Caps etc. SHG women are able to supply SHG products to national and international markets.

SUGGESTIONS

The following suggestions are made for women empowerment and effective implementation of Self Help Groups in YSR district in particular and in India in general.

- As the poor can and do save in a variety of ways, the banks should work towards creative harnessing of such savings.
- Banks need to have flexibility in terms of working hours, documentation, mode of interactions and transactions.
- Banks also need to explore ways to generate and utilize local knowledge and information for effective loan monitoring and risk mitigation.
- Bank needs to insist on micro-credit plans for the SHGs for proper appraisal of the SHG Loans.
- The bankers should ensure that the loans that they provide should be put to right use.
- Care should be taken to see that the credit is used for the purposes mentions in the actual plan submitted in bank.
- The Government should implement all micro finance schemes effectively and systematically.
- Women should educate towards their opportunities and upgrade their knowledge according to the social and technological changes.
- Women should keep interest on empowering themselves and prepare themselves to face any problems in their businesses.

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