

EMPOWERMENT OF RURAL WOMEN EMPLOYEES IN MICROFINANCE AT RANGA REDDY DISTRICT

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Abstract

Rural development is a strategy designed to improve the economic and social life of specific group of people, the rural poor's. It involves the extension of benefits of development to the poorest among those who seek a livelihood in rural areas, such as small farmers, tenants and landless. The Government of India (GoI) gave considerable importance to rural reconstruction and formulated a number of strategies for rural development. Rural development implies both the economic betterment of people as well as greater social transformation. Over the years, rural development has emerged as a strategy designed to improve the economic and social life of a specific group of people-the rural poor. Micro-Finance programmes has a significant role to play in Indian economy for boosting micro entrepreneurial activities for creating productive assets coupled with employment generation. Microfinance can be broadly defined as the provision of small scale financial services such as saving, credit and other basic financial services to poor and low- income people .The term " Microfinance Institution" now refers to a wide range of organizations dedicated to providing these services and includes on-governmental organizations, credit unions, cooperatives, private commercial banks, non-bank financial institutions and parts of State Owned banks, "various the micro finance is a very young anal growing business vertical in the financial sector and also is an important tool for poverty control. The state governments in guidance from NABARD, SIDBI, on NGCTs are forging links with commercial banks for making credit facility to the groups. Under various rural development programmes including DWCRA (Development of Women and Children in Rural Areas), the impact of support given to SHG's has been quite visible. Self-help group (SHGs) is defined as a voluntary group valuing personal interactions and mutual aid as a means of altering or ameliorating t6+he problems members according to the group member's priorities. The rate of interest charged by the SHG from its members is 2-3 percent per month.

Keywords: Empowerment, Microfinance Institutions, Rural development.

1. INTRODUCTION

The state government has taken up the development as an agenda for the upliftment of the rural women throughout the state where majority of women are saving one rupee a day. In the west, the status of woman was changed by the conditions generated by the industrial revolution, humanitarian movements and the women's movement for equality. Empowerment also means the ability to assert oneself, striving for upward mobility or attaining the psychological state of being powerful. The idea of empowerment through gaining equal right has been challenged by radical feminists who feel that separate sets of rights are required for the full empowerment of women. Women are also a bundle of possibilities. She has emotions, motherhood, and nurturing nature inbuilt in her personality but she is equally strong; sometimes even stronger than her male counterparts. It is need to move beyond the traditional variables of women's

status although agree that status variables are necessary first step leading to more complex task of conceptualizing, meaning, and analysing women's empowerment. Empowerment just by being financially or economically strong, politically strong (by making Panchayat Pradhan) would not be sufficient.

Microfinance is the provision of financial services to the poor/economically weaker individuals and groups who lack access to conventional banking services (Jayadev& Rao, 2012). Microfinance emerged as a sustainable tool for financial inclusion serving as an effective strategy for poverty alleviation and women empowerment in many developing countries. Microfinance services include savings account, loans, insurance and deposits, but collateral-free short-term loans or microcredit remain the most popular. While microfinance services are offered by both commercial banks and MFIs, an MFI operation are extremely challenging since it only deals with clients belonging to marginalized section of the society and incurs high operational risks and transactional costs stemming from lack of economies of scale (Visconti, 2016). MFIs normally need to serve a large client base availing short-term micro-loans which results in overburdening of employees affecting their performance and productivity (Jha & Singh, 2015). Hence, the sustainability of MFIs depends on the knowledge, emotional competency, interpersonal skills and social networking ability of the employees. To achieve profitability, MFIs need to recruit suitable and optimal number of employees who can accomplish tasks such as identifying potential clients/borrowers, determining creditworthiness, developing, and maintaining client relationships, providing loans, monitoring, and collecting payments ensuring the economic development of clients and organization. Thus, the research problem identified in this work is to examine the microfinance empowering of women in Self-Help groups as the primary lender and commercial banks as the secondary lender in the context of selected respondents in Ranga Reddy district of Telangana State. , the objectives are:

- To examine the provision of rural credit in the microfinance in financial inclusion of women empowerment.
- To analyse the review of earlier studies Microfinance SHGs in Telangana and Ranga Reddy District.
- To analyse the beneficiaries awareness microfinance SHGs transactions in Ranga Reddy district.

2. LITERATURE REVIEW

There have been a number of studies conducted by the eminent economists and researchers with the help of primary and secondary sources of data. The studies mainly focused on review of literature on conceptual aspects of Microfinance and empowerment of rural women, this section gives a highlight of the research made on this subject with special focus on the Self-help groups (SHGs), and impact of this strategy is based on that participatory institutions of the poor provide them with the space to develop skills and confidence empowerment of women lending programme. The review is made in two sub section-the first one for a general view on

related aspects of micro finance and the second one deals with specific SHGs country and State experiences.

The Empowering of women at present social, economic, political and educational systems provide way for the development of the women in all spheres, but in rural areas, even to this day, for women, motherhood is traditionally accepted to be the fittest role. It has been considered as the main occupation of women. Women in India constitute 48 percent of the total population. But their participation in economic activities is only 38 percent. This is because, rural women possess less employment opportunities in industries and they face marketing problems in self-employment. Though, government of India implemented many programs and vocational training for rural women to have economic independence their situation is far from satisfaction.

The conceptual aspects of Microfinance and empowerment of rural women, this section gives a highlight of the research made on this subject till date with special focus on the Self-help groups (SHGs), and impact of this strategy is based on that participatory institutions of the poor provide them with the space to develop skills and confidence empowerment of women lending programme. The review is made in two sub-section-the first one for a general view on related aspects of micro finance and the second one deals with specific SHGs groups in India and Telangana experiences.

The government of Andhra Pradesh is committed to social and economic empowerment of women. It has adopted micro credit as a tool to attain the same and had taken the SHG-Bank Linkage program as a mass movement since 1998-1999 onwards in the State to achieve the goal. Various training and capacity building programs have been conducted on production, packing, marketing, micro credit and utilization of loans etc., to women SHGs. In addition to the above regular skill development training programs are being organized for giving value addition to SHG products, to develop skills among women on marketing, packaging, etc. Due to the efforts of the government more than 3.50 lakh women SHGs have availed loans from banks and other financial institutions and improved their economic status. Some of the groups have availed the loans 2 to 5 times. During the financial year 2008-09 Rs. 15 11037 crores has been targeted as loan mobilization under SHG-Bank linkage program and an amount of Rs.6682.17 crores has been mobilized up to February, 2010.

The examination of socio-economic profile of Ranga Reddy District, this district comprises in 27 mandals, in this two mandals are selected Saroor Nagar Mandal and Rajender Nagar

In Saroor Nagar Mandal total villages are 17 panchayats, where as in Rajender Nagar Mandal there 26 villages are there.

The Ranga Reddy District SHGs programme study in a way is intended to understand the nature and objectives of the SHG programmes how the rural women were motivated to take up certain programmes which were enlisted in the SHGs scheme. This study is going to evaluate the role performances and evaluation of the SHGs programmes are taken-up. For this, purpose sample design formulated and tested in one district. All these programmes apart from State policies

Central Government of India's major and important programme Develop of Women and Children in Rural Areas (DWACRA) programme is introduced in the district as a pilot project

The efficiency measurement of microfinancing and rural women activities hovers around the achievements of twin objectives: microfinance and SHGs. Microfinance and Bank Linkage Programmes in India and Andhra Pradesh the former emphasizes on the task of fulfilling the need of the poor and the latter on the microfinance banks of the provider of the finance. But the ultimate test of performance of the provider depends on SHGs, which is the cornerstone of sound microfinance.

Robinson, (1998).⁶² The provision of "Microfinance is a broad range of financial services such as deposits, loans, payment services, money transfers, and insurance to poor and low-income households and, their micro-enterprises. Microfinance services are provided by three types of sources: formal institutions, such as rural banks and cooperatives; semiformal institutions, such as non-government organizations; and informal sources such as money lenders and shopkeepers. Institutional microfinance is defined to include microfinance services provided by both formal and semiformal institutions. Microfinance institutions are defined as institutions whose major business is the provision of microfinance services" (ADB, 200a).

Micro financing assumes significance due to variety of reasons,

- Microfinance can be a critical element of an effective poverty reduction strategy. Improved access and efficient provision of savings, credit, and insurance facilities in particular can enable the poor to smoothen their consumption, manage their risks better, build their assets gradually, develop their micro enterprises, enhance their income earning capacity, and enjoy an improved quality of life. Microfinance services can also contribute to the improvement of resource allocation, promotion of markets, and adoption of better technology; thus, microfinance helps to promote economic growth and development,
- Without permanent access to institutional microfinance, most poor households continue to rely on meagre selffinance or informal sources of microfinance, which limits their ability to actively participate in and benefit from the development opportunities,
- Microfinance can provide an effective way to assist and empower poor women, who make up a significant proportion of the poor and suffer disproportionately from poverty,
- Microfinance can contribute to the development of the overall financial system through integration of financial markets CADE, 2000a)

Saradha & Gowhar Jhan (2009)³⁶. Women empowerment through Self-Help groups. The Authors shows that the good practice of the women SHGs in the book is repayment of the 37 loan in time. They conclude that the economic activities of SHGs are quite success. In this way SHGs are very successful to develop women empowerment in both rural and urban area.

Robinson. M. S. (1998)⁴⁹. The asserts that "if it were widely available, institutional commercial microfinance could improve the economic activities and the quality of life of

hundreds of millions of people in the developing world.” Sugianto, (1998)50.” In this study have, in general, shown that microfinance services have also had a positive impact on specific socioeconomic variables such as children’s schooling, household nutrition status, and women’s empowerment. Elisabeth Rhyne (1998)51. The points out that “only by achieving a high degree of sustainability have microfinance organizations gained access to the funding they need over time to serve significant numbers of their poverty level clients. This image reveals that there is in fact only one objective - outreach. Sustainability is but the means to achieve.

VandShiyani. & Namboodri N. (2001.)32. These study observe that the role of self-help groups in India". The author suggested that proper policies, rules and regulations regarding purpose of utilization, rate of interest, repayment pattern, formation of SHGs and involvement of each and every unemployed women, poor men and not only rural but urban poor also in micro finance program need to be made. Along with credit, training should be given for proper utilization of resource. Abhijeet, Kanak KanliBagchi, edt (2009)33. The study carried out by Microfinance and rural development .The editor has divided the volume into two parts, one focusing on general issues and the second pail focusing on conceptual issues. The common tenor of the papers included in this volume is that while in some cases micro credit progames have indeed been able to achieve what they had primarily set out to do namely, increasing the capabilities of the poor women, thre still exist many imperfections in the implementation procedures which prevent the achievement of desired or better result. Shake Akhbar&Raziya Parvin (2008)34. The “Self-Help Groups and women Empowerment” The authors expressed their opinion about the concept of empowerment of women along with its components, parameter and levels. They have traced the genesis of Self-Help groups in India and analyzed the basic strategy adopted to promote the empowerment of women. Finally, the book has focused its attention on the analysis of how the self-help groups go along with the levels of empowerment of women and stood as an indicator towards the process of empowerment of women.

3. RESEARCH METHODOLOGY

Rural Development

Rural development means over all development of rural areas to improve the quality of rural people. National development could be achieved only by achieving the rural development. (Dr.Jitendra Ahirrao 2009) this an analysis has been made on the basis of primary data gathered from the field observations through an appropriate interview schedule specially designed for the respondents. The interview schedule was pre-tested in the beginning and after some modifications, the information was elicited and presented in the chapter. Size of the sample respondents and their social background, category-wise particulars, age composition, family size, level of education, and gender-wise particulars are given. This study also facilitates to understand the nature and background of sample respondents irrespective of their farm size and community background in study area. Socio – Economic Conditions of the SHGs Sample Respondents 18 the productive age groups of 36 – 45 and the below 25 age group respondents are the highest and the lowest. The social categories of the respondents are varying. In both areas BC respondents are at the top and the ST is at the bottom. In respondents’ members areas

BC & Others together are 62.0 percent. SC&ST are 38.0 percent in SHGs member's areas respectively.

All the Socio-Economic conditions like sample size, caste, age, education, occupations, gender, marital status, religion wise distribution nature of family and size of family, type of family and nature of households are analyzed. The basic amenities like health, education, water, road and transport and etc are also examined by the researcher and variations are noted in between SHGs members' areas.

Methodology

The database for the study comprises data collected from primary and secondary sources. The primary data were collected through administering a structured questionnaire. The questionnaire was prepared as per the objectives and a sample of 300 respondents from 2 sample Mandals and 6 villages in Ranga Reddy district were randomly selected. Each sample mandal has three villages and an equal sample size of 50 respondents chosen randomly. In two mandals is Saroor Nagar and Rajender Nagar analysis seeks to compare the SHGs respondents. Secondary Data are collected from the regional offices of the linked banks and NABARD office at Andhra Pradesh (Amaravati) and Telangana State from Hyderabad, data and literature from World Bank, ADB, NABARD, RBI and from other national and international publications/documents and from internet are also used for this work. Primary survey of SHGs and the linked bank branches are made with a help of a schedule of questions to collect the relevant data. All the SHGs linked with the bank branches of Andhra Pradesh is considered as the population for this primary survey. Out of the SHGs all those who have more than five years of existence are shorted out. Out of them, a present study is under taken in Ranga Reddy district of Telangana region.

Sampling Design

The sample selection of respondents is through multi stage selection process. In the first stage three hundred sample (300) respondents are selected in the district of Warangal. In the second stage two mandals have been selected with an equal share of 150 and in total 6 villages each mandals, three villages in SHGs areas of respondents.

Tools used for the analysis of data both statistical and non-statistical techniques are applied. Out of which the most important are described below. Multiple regression analysis to choose the important variables among all the variables as identified by an extensive literature survey and from the primary survey, which explain the financial soundness of SHGs, Subsidy component in total loan disbursed by the banks is the most important consideration study of microfinance and rural women. The removal of the anomaly of understating cost has been suggested through the Subsidy Dependence Index (SDI). This Index takes into account all funds at full market rates. A key asset of the SDI is that the subsidy element is removed in order to make a realistic assessment of profitability and tries to find out whether the bank can sustain itself in the long run.

Table 1: Selected Village Details in Microfinance (SHGs) Area

Village codes	Saroor Nagar Mandal	Village code	Rajender Nagar Mandal
1	Saroor Nagar	4	Rajender Nagar
2	Jalpalle	5	Gandamguda
3	Venkata Puram	8	Khanapur

Source: Field Study

Table 2: Age wise Distribution of the SHGs Respondents

Age Groups	Saroor Nagar	Rajender Nagar	Total
18 – 25 Yr	15 (10.0)	18 (12.0)	33 (11.0)
26 – 35	30 (20.0)	28 (18.7)	58 (19.3)
36 – 45	62 (41.3)	64 (42.7)	126 (42.0)
Above 46	43 (28.7)	40 (26.7)	83 (27.7)
Total	150 (100.00)	150 (100.00)	300 (100.00)

Source: Field Study

The above table reveals the age composition of the respondents in the sample area. The two sample mandals have 300 sample respondents and are distributed in different age groups. 42.0 (126) percent respondents are from 36 – 45 age group followed by above 46 years is 27.7 (83) percent, 26 – 35, 19.33 (58) and only 11.0 (33) from below 25 years respectively. Both the mandals have an equal distribution with 100(150) percent in each. In Saroor Nagar mandal out of 150 sample 62.0 (41.34), 28.66 (43), 20.0 (30), and 10.0 (15) percent respondents are in the age groups of 36-45, 46 above, 25-35 and below 25 years respectively. 126 In Rajender Nagar mandal all the respondents distributed in all the age groups are 36-45 and above 46, 26-35 and below 25 age groups 42.67 (64), 26.67 (40), 18.66 (28) and 12.0 (18) percentages respectively. In both the mandals 36 – 45 age group respondents are the highest and below 25 years are the lowest. In the total respondents the active age groups of below 25- 45 years respondents are together 72.33 percent of two sample mandals Saroor Nagar and Rajender Nagar areas

4. ANALYSIS AND INTERPRETATION

The social categories of BC&ST are distributed with small deference share in both mandals. SC is the highest in Rajender Nagar while Others from Saroor Nagar mandal is the highest. The respondents from SC&ST together 38.0 and 62.0 percent are from BC& Others categories

Table 3: Caste wise Distribution of the SHGs Respondents

Caste Groups	Saroor Nagar	Rajender Nagar	Total
SC	38 (24.0)	40 (26.67)	76 (25.33)
ST	18 (12.0)	20 (13.33)	38 (12.67)
BC	66 (44.0)	68 (45.33)	134 (44.67)
Others	30 (20.0)	22 (14.67)	52 (17.33)
Total	150 (100.00)	150 (100.00)	300 (100.00)

Source: Field Study

Above table depicts the social category wise distribution of respondents in the study area. The total 300 sample respondents are covered from all categories. Out of 44.67 (134) percent respondents are from Backward Castes as the highest in which 45.33 (68), 44.0 (66) percent are in each mandal followed by others, 17.33 (52) of which Rajender Nagar 14.67 (22) and Saroor Nagar have 20.0 (30) percent, SC is 24.0 (36) percent from Saroor Nagar and 26.67 (40) percent from Rajender Nagar. Among the total respondents ST caste is noted as the lowest, i.e, 12.67(38) percent from Rajender Nagar 13.33 (20) and Saroor Nagar have percent from 12.0 (18) in mandal.

Chi-Square Test	Value	df	Asymp. Sig. (2-sided)
Pearson Chi Square	1.576	3	.665

From the above table we observe that chi- square calculated value 1.576, DF=3, $p=0.665 > 0.05$ and table value at 5% level of significance with 3 degrees of freedom is 7.815. Here calculated value is less than table value, hence accept null hypothesis and concluded that there is no significant association between caste of SHGs Respondents and mandals, which means social status is similar in both the mandals

Table 4: Marital Status of SHGs the Respondent

Marital status	Saroor Nagar	Rajender Nagar	Total
Married	135 (90.0)	133 (88.7)	268 (89.33)
Un married	06 (4.0)	05 (3.33)	11 (3.67)
Widow	05 (3.33)	07 (4.67)	12 (4.0)
Divorced	04 (2.67)	05 (3.33)	09 (3.0)
Total	150 (100.00)	150 (100.00)	300 (100.00)

Source: Field Study

The above table reveals the marital status of the respondents in SHGs areas of Saroor Nagar and Rajender Nagar mandals. Out of 300 respondents, 89.33 (268) percent are married of which 90.0 (135) and 88.67 (133) percent are from Saroor Nagar and Rajender Nagar mandals respectively. Un-married respondents are very low at 3.67 (11) percent of which 3.3 (5) percent are in Rajender Nagar and 4.0 (6) percent in Saroor Nagar respectively. 4.0(12) present are widows, and divorced 3.0(9) in both mandals Married respondents are at the top and un-married are at the low in both mandals.

Chi-Square Test	Value	df	Asymp. Sig. (2-sided)
Pearson Chi Square	.550	3	.908

From the above table we observe that chi- square calculated value 0.550, DF=3, p=0.908>0.05 and table value at 5% level of significance with 3 degrees of freedom is 7.815 Here Calculated value is less than table value, hence accept null hypothesis and concluded that there is no significant association between Marital Status of SHGs Respondents and mandals.

Table 5: Religion Particulars of SHGs the Respondent

Religion	Saroor Nagar	Rajender Nagar	Total
Hindu	120 (80.0)	126 (84.0)	246 (82.0)
Muslim	10 (6.67)	08 (5.33)	18 (6.0)
Christian	18 (12.0)	14 (9.34)	32 (10.67)
Others	02 (1.33)	02 (1.33)	04 (1.33)
Total	150 (100.00)	150 (100.00)	300 (100.00)

Source: Field Study

The above table reveals religion wise distribution of the respondents in industrial SHGs SHGs areas of Saroor Nagar and Rajender Nagar mandals. Out of 300 sample respondents 82.0 (246) percent are from Hindu religion of which 84.0 (126) percent are in Rajender Nager and 80.0 (120) percent are from Saroor Nagar mandals respectively. The Christian religion is 10.67 (32) percent of which 12.0 (18) are from Saroor Nagar and 9.34 (14) percent from Rajender Nagar. There are 6.0 (18) percent Muslims of which 5.33 (8) percent are in Rajender Nagar and 6.67 (10) percent of Saroor Nagar. Others are also at 2.0 (1.33) percent are both mandals also. It is clear that Hindu religion is at top and the other religions are negligible in both mandals

Chi-Square Test	Value	df	Asymp. Sig. (2-sided)
Pearson Chi Square	.869	3	.833

From the above table we observe that chi- square calculated value 0.869, DF=3, p=0.833>0.05 and table value at 5% level of significance with 3degrees of freedom is 7.815 Here Calculated value is less than table value, hence accept null hypothesis and concluded that there is no significant association between religion of SHGs Respondents and mandals All the Socio-

Economic conditions like sample size, caste, age, marital status, religion wise are analysed. Self-Help Group members Bank Linkage Programme is not only instrumental of savings mobilization and credit dispensation, but also helpful in employment and income generation, assets creation and changing the behavioural aspects of Women empowering the Self-Help Group members. The analysis of various economic factors reveals the significance of the Self-Help Group-Bank Linkage Programme on income and employment generation, assets creation and other aspects of living conditions of the Self-Help Group members in the study area

5. CONCLUSION AND RECOMMENDATIONS

The Microfinance to providing credit to poor and particularly those who live in rural areas has been explored extensively from time to time in India. The Indian Rural Credit System, as it has emerged, is a product of both evolution and intervention. The broad objectives of policy intervention have been: (a) to institutionalize credit, (b) to enlarge its coverage, and (c) to ensure provision of timely and adequate finance at reasonable rates of interest to as large as segment of the rural population as possible. The institutional innovations have been a continuous process with changes occurring, depending on experience. The typical microfinance clients are low-income persons that do not have access to formal financial institutions. Microfinance clients are typically self-employed, often household-based entrepreneurs. In rural areas, they are usually small farmers and others who are engaged in small income-generating activities such as food processing and petty trade. In urban areas, microfinance activities are more diverse and include shopkeepers, service providers, artisans, street vendors, etc. Microfinance clients are poor and vulnerable non-poor who have a relatively less stable source of income. So, micro finance 248 is not appropriate for a section of society who are homeless, nomads and destitute.

The whole programme is focused on the empowerment of the women, which helps them participating in decision making at community level, deciding about the nutrition, education and health of their children, achieving financial independence to some extent and feeling as a productive part of society. Self-help group (SHGs) is defined as a voluntary group valuing personal interactions and mutual aid as a means of altering or ameliorating the problems members according to the group member's priorities. The rate of interest charged by the SHG from its members is 2-3 percent per month. Consumption of loans is allowed: The SHGs are thus able to provide banking sendees to their members which are cost effective, simple, flexible, accessible to their members and above all without any default in repayment loans. In India to begin with NGOs spread SHGs movement and later on it grew impressively with the patronage of NABARD.

The SHGs can be divided into two categories 249

- Groups that are primarily geared to deliver financial resources provided by the microfinance institutions to the individual borrowers.
- Groups that manage and lend these accumulated savings and externally leveraged muds to their members.

It is suggested to offer to make Microfinance Bank linkage of Self-Help groups more meaningful, worthiness, forceful and effective instrument for the improvement of women and ultimately empowering them. The government should undertake a total development package 259 comprising stimulatory, support and sustaining activities for the development of Self Help Groups in the state. The role of incentives and concessions, the reengineering of delivery mechanism and creation of entrepreneurial clubs will go a long way in the development and creation of successful Self-Help Groups.

Women empowerment the legislative measure for dealing with the problems of small scale units run by women entrepreneurs should be relaxed and more liberal policies and attitudes should be adopted. Self-Help Groups Bank linkage faced the problems of marketing's. These problems overcome certain agencies like State Advisory Board, Women's Development of Co-operation, and Rural marketing service center, cooperative societies, Federation of Super Market, State Emporia, Govt. Departments can extend various supporting services for the supply of new materials, collecting the finished products to marketing these products of SHGs members. Women entrepreneurs all associations and the Non-Government Organizations (NGOs) interested in the course of promotion of economic empowerment of women a role in the implementation of income generation schemes evolved by the central and the governments. To make the Self-Help Groups as effective instruments for women empowerment, there should be a continuous flow of funds to Self-Help Groups. But from the field study, it is learnt that the goods produced by Self-Help Groups are sold on credit basis and they are not able to realize cash in time resulting in holding up of the production process

Limitations of the Study

This study was conducted using a smaller sample of employees working in MFIs in Ranga Reddy district, Telangana. Besides, the respondents were selected using convenience sampling, a non-probability sampling technique. Hence, necessary caution must be exercised before generalizing the results to other regions and MFIs. The financial viability of both SHGs and microfinance bank branches is poor in Andhra Pradesh. The SHGs-Bank linkage micro lending programme in selected members of respondent.

Future Research Directions

Future research can focus on greater awareness, better mobilization and more scientific approach towards the development of Self-Help Group Organisations must make an effort to diffuse information among the less educated women on the prospects of entrepreneurship. Wide range extensive campaigning should be done by these organisations, particularly the non-government ones, for involving women in agricultural entrepreneurship. The support system should streamline and re-orient their programmes and policies in a direction leading to higher job involvement, higher achievement and motivation. Adequate infrastructural support by one single coordinating or nodal agency should be provided to facilitate flow of adequate working capital, technology, electricity, land and marketing facilities. Post-training follow up is vital for the success of Self- Help Groups.

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