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EXPERIENCES OF SCHEDULED CASTE SHG WOMEN: A STUDY OF ANANTHAPURAMU DISTRICT OF ANDHRA PRADESH

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ABSTRACT

Scheduled Caste women are placed at the very bottom of South Asia's caste, class and gender hierarchies. They suffer multiple forms of discrimination - as Dalits, as poor, and as women. The caste system declares Scheduled Caste women to be intrinsically impure and 'untouchable', which sanctions social exclusion and exploitation. The vast majority of Scheduled Caste women are impoverished; they are landless wage labourers; and they lack access to basic resources. They are subjugated by patriarchal structures, both in the general community and within their own family. Violence and inhuman treatment, such as sexual assault, rape, and naked parading, serve as a social mechanism to maintain Scheduled Caste women's subordinate position in society. They are targeted by dominant castes as a way of humiliating entire Scheduled Caste communities. Human rights abuses against Scheduled Caste women are mostly committed with impunity. Police personnel often neglect or deny Scheduled Caste women of their right to seek legal and judicial aid. In many cases, the judiciary fails to enforce the laws that protect Scheduled Caste women from discrimination. The formation of SHGs in rural areas became a ray of hope for Scheduled Caste women. In this an attempt is made to analyze the experiences of Scheduled Caste women in backward Ananthapuramu district of Andhra Pradesh.

KEYWORDS : *Scheduled Caste, Scheduled Caste women, inhuman treatment.*



INTRODUCTION :

In India, Dalits - officially known as Scheduled Castes - constitute one sixth of the population. They are consistently discriminated against despite a constitutional ban on 'untouchability', and the enactment of specific legislations including the Protection of Civil Rights (PCR) Act, 1955 and the Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, 1989.

Of the country's almost 100 million Dalit women, approximately three fourths live in rural areas where they face systematic oppression, social exclusion, and direct and structural violence from within their own community as well as from 'upper' castes.

Economic growth coupled with high level of human development can bring about an inclusive development in the society bringing down regional, social and gender disparities. There is evidence that empowerment of civil society has resulted in human development on par with high economic growth indicating that regional inequalities in human development can be reduced with economic growth coupled with empowerment. The Government of Andhra Pradesh has relentlessly worked towards the inclusion of socially backward sections of the society into the SHG movement to improve their livelihoods. The result is that, as on today, SCs and STs have been able to enjoy the benefits of Government.

Bank Linkage programme is promoted as an entry point in the context of a wider strategy for women's economic and socio-political empowerment which focuses on gender awareness. The bank linkage strategy per se identifies opportunities, constraints and bottlenecks within micro finance sector. The key strategic priorities of Financial Inclusion programme in Ananthapuramu district are;⁷

- The main focus of SHG-Bank Linkage programmes as a whole is on developing sustainable livelihoods, community development and social service provision like literacy, healthcare and infrastructure development reaching out not only the poor, but also the poorest.
- Emphasis on financial sustainability is also considered as necessary to create institutions which reach significant numbers of poor people in the programme.
- Bank Linkage for the poor and women has received extensive recognition as a strategy for poverty reduction and for economic empowerment. Increasingly in the last five years, bank linkage is most effective approach to economic empowerment of poorest and, among them, women in particular.
- Strong focus on micro finance through bank linkage as a solution for the poor addressing employment and livelihood needs of the poor.
- Credit for empowerment: This strategy focus is on getting the poor to mobilize their own funds, building their capacities and empowering them to leverage external credit. It is perceived that learning to manage money and rotate funds builds women's capacities and confidence to intervene in local governance beyond the limited goals of ensuring access to credit. Further, it combines the goals of financial sustainability with that of creating community owned institutions.
- Special initiatives need to be taken in tribal areas where the banking services are inaccessible. Hence there is a need to form and strengthen the SHGs in these areas
- The Government support to marketing of different products - like detergents, files, envelopes, etc., many of which are produced by SHGs. The SHGs may be trained in producing these products and all the establishments may be encouraged to purchase such products from SHGs.
- Utilize other avenues for marketing of SHG products like DWCRA Bazaars, IHaats, etc., established in many districts more effectively. Such markets could be maintained by SHG federations at mandal level on a fee basis to give necessary boost to the SHG products and also creating an income-earning avenue for the federations.
- The federations of SHGs formed and registered under MACS Act 1995 need to be strengthened and assisted to function on professional lines on a sustainable basis. There is also need for strengthening internal controls and systems in their functioning. The federations need to be built on these lines so as to ensure that strong institutions will emerge over a period of time.

OBJECTIVES OF STUDY

- 1.To study the status of Scheduled Caste women.
- 2.To examine the experiences of Scheduled Caste women as SHG members.

Sources of data

To examine the objectives of this study, relevant data were collected from both primary and secondary sources. Field Survey was undertaken for collection of primary data. For this purpose, a pre-tested interview schedule was employed. Further, observation technique was followed to understand certain aspects of the problem. The Field Survey was conducted in 2013. The data collected from the sample respondents relating to the impact of SHG membership on income and employment of Scheduled Caste women in Ananthapuramu district were thoroughly analysed.

REVIEW OF LITERATURE

Uma Narang (2012) examines the women empowerment through SHGs and also explains the current position of women empowerment in India. According to author SHGs have been identified as a way to alleviate poverty and women empowerment. And women empowerment aims at realizing their identities, power and potentiality in all spheres of lives. But the real empowerment is possible only when a woman has increased access to economic resources, more confidence and self motivation, more strength, more recognition and say in the family matters and more involvement through participation. Although it is a gradual and consistent process, but women should build their mindset for taking additional effort willingly for their overall development. SHGs have the potential to have an impact on women empowerment.

Porkodi S. and D. Aravazhi (2013) examines the role of micro finance in the empowerment of people and the realisation of financial inclusion in India. While there are reservations about the efficacy of MFIs in handling public money, their growth and achievements demand attention and appreciation. Today the MFIs want the government to empower them for mobilising savings. With increasing demand for rural finance, and the inadequacies of formal sources, the MFIs have immense opportunities in the new avatar of micro credit in India. However, in the light of recent experiences, and the need for qualitative growth, we suggest that MFIs should be managed with better scrutiny in terms of finance and technology as well as social responsibility. This is of utmost importance in order to upgrade MFIs from thrift and credit institutions to capacity building and livelihood- sustaining associations of people. NGOs have played a commendable role in promoting Self Help Groups linking them with banks. There is, therefore, a need to evolve an incentive package which should motivate these NGOs to diversify into other backward areas.

Ramakrishna H., et.al. (2013) considers that Indian banking system reaching the poorest people, whose credit requirements are very small, frequent and unpredictable, was found to be crucial. The emphasis was on providing credit rather than financial products and services including savings, insurance etc to them in order to meet their needy requirements. Therefore, the need felt for alternative policies, systems and procedures, savings and loan products and other complementary services and new delivery mechanisms which would fulfill the requirements of the Indian poorest. The study is based on secondary data source and considered as the powerful instrument for women empowerment and eradication of poverty. The SBLP has made an adventure in the economy by transforming the formal banking services to rural poor and needy people particularly women group. The study is concluded with remarkable findings and suggestion found during the review of earlier studies.

Sima Banerjee and Kalyan Bhattacharyya (2014) in their study focuses on the impact of micro-credit upon the livelihood of rural households based on empirical study over 549 stakeholders of SHGs (Self Help Groups) in Hooghly district of West Bengal State in India. Additionally, this study attempted to

discriminate between high-performing and low-performing stake-holders on the basis of selected socio-economic indicators. The study revealed striking impacts of micro-credit on the livelihood of rural households, particularly on the resource-poor, marginal households in terms of income, employment and savings. However, degree of impact has varied across different rural enterprises. Micro-credit has expanded employment opportunities of rural women irrespective of enterprises. The study also found high-level of performing scores among the groups being engaged in non-agricultural or nonfarm activities.

Paramita Roy and Ramprasad Das (2014) focused on some such SHGs and tries to analyse their success and factors behind their success. The paper utilizes village level data to evaluate the self –help groups to bring out the situation in the district of Birbhum. The study is conducted on SHGs in two villages in the Sriniketan block in Birbhum district, namely Surul and Mohidapur. It was found that the role of the external stakeholders outside the group were much more important in the process of group formation than in the process of functioning. Rural Bank officials, Block Officers, Anganwadi workers, Social Work students and other groups acted as facilitators. Formal education was found to have no influence on the groups’ overall performance. This held true for both education level of the whole group and the education level of the leader. The paper also analyses the scope for social work intervention in the process of formation and functioning of the groups.

Longevity of Respondents Membership in SHGs

The SHGs in a particular village or locality might have functioning for a long time. But the members in SHGs may be as older as SHG or may joined at certain point of time after formation of SHGs. Table 1 gives the particulars of longevity of sample respondent membership in SHGs.

Table-1
Longevity of Membership of Sample Respondents in SHGs

Longevity of Membership	Division Wise Coverage of Respondents			
	Ananthapuramu	Dharmavaram	Penukonda	Total
1 to 3 years	21 (17.50)	19 (15.83)	18 (15.00)	58 (16.11)
4 to 6 Years	56 (46.67)	62 (51.67)	55 (45.83)	173 (48.06)
7 to 9 Years	28 (23.33)	23 (19.17)	28 (23.33)	79 (21.94)
10 Years above	15 (12.50)	16 (13.33)	19 (15.83)	50 (13.89)
Total	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)

Source: Field Data

* Figures in Parenthesis are percentages to the total

It is evident from table 1 that large number of sample respondent’s membership in their respective SHGs is 4 to 6 years. With regard to 4 to 6 years longevity of SHG membership Dharmavaram revenue division respondents stood at the top of the ladder with 51.67 per cent. They are followed by Ananthapuramu revenue division respondents with 46.67 per cent. As reported by 45.83 per cent of Penukonda revenue division respondents, their SHG membership lasts for 4 to 6 years. Nearly 15.83 per cent of Penukonda revenue division respondents, 13.33 per cent of Dharmavaram revenue division

respondents and 12.50 per cent of Ananthapuramu revenue division respondents reported that they are the members of SHGs for last 10 years and above. With regard to 1 to 3 years longevity membership Ananthapuramu revenue division respondents top the list with 17.50 per cent and followed by Dharmavaram and Penukonda revenue division respondents with 15.83 per cent and 15 per cent respectively. Equal per cent (23.33) of Ananthapuramu and Penukonda revenue divisions' respondents reported that their membership lasts 7 to 9 years. On the whole, 48.06 per cent of sample respondents are the members of SHGs for last 4 to 6 years. Nearly 21.94 per cent respondents joined SHGs during last 7 to 9 years. The longevity of membership of 16.11 per cent of respondents is 1 to 3 years. 10 years and above years longevity of SHG membership respondents constitute 13.89 per cent of total sample.

Motivating Agents

Most of the rural women, especially downtrodden women have inhibitions to take membership in any organization or group. So, it is essential for them to get motivated by someone else. As such during field survey, the respondents are asked to give the details of motivating agents and the same is presented in table 2.

Table-2
Motivating Agents for Joining SHGs and Sample Respondents

Agents of Motivation	Division Wise Coverage of Respondents			
	Ananthapuramu	Dharmavaram	Penukonda	Total
DRDA Officials	31 (25.83)	34 (28.33)	36 (30.00)	101 (28.06)
Gram Sarpanch	18 (15.00)	19 (15.83)	16 (13.33)	53 (14.72)
Village Leaders	20 (16.67)	16 (13.33)	19 (15.83)	55 (15.28)
Anganwadi Worker	9 (7.50)	8 (6.67)	5 (4.17)	22 (6.11)
Other SHG Member	16 (13.33)	19 (15.83)	27 (22.50)	62 (17.22)
Friends	9 (7.50)	5 (4.17)	6 (5.00)	20 (5.56)
Relatives	9 (7.50)	8 (6.67)	4 (3.33)	21 (5.83)
Local NGO	3 (2.50)	6 (5.00)	4 (3.33)	13 (3.61)
Others	5 (4.17)	5 (4.17)	3 (2.50)	13 (3.61)
Total	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)

Source: Field Data

* Figures in Parenthesis are percentages to the total

As per the table 2 the major motivating agents for sample respondents for joining SHGs are DRDA officials. To be precise nearly 28.06 per cent of SC women respondents are motivated by the DRDA officials and staff. Fellow SHG members are the second important motivating agents in case of 17.22 per cent of sample women respondents. SHG members are the motivating agents for 22.50 per cent of Penukonda revenue division respondents and they are followed by Dharmavaram revenue division respondents with 15.83 per cent and they in turn followed by Ananthapuramu revenue division respondents with 13.33 per cent. In case of 15.28 per cent of respondents village leaders are the main

motivating agents. The fourth important motivating agent is Gram Sarpanch, as 14.72 per cent of respondents reported. Anganwadi workers friends and relatives motivated 6.11 per cent, 5.56 per cent and 5.83 per cent of respondents respectively. Local NGO staff members motivated 3.61 per cent respondents others like ward members landlords etc motivated 3.61 per cent of respondents.

Strength of sample SHGs

The numbers of members in an SHG ranges between 5 to 20. The strength particulars of sample SHG members SHGs are detailed in table 3

Table-3
Strength of SHGs and the Sample Respondents

Number of Members in SHG	Division Wise Coverage of Respondents			
	Ananthapuramu	Dharmavaram	Penukonda	Total
<10	8 (6.67)	11 (9.17)	9 (7.50)	28 (7.78)
10 to 12	87 (72.50)	89 (74.17)	84 (70.00)	260 (72.22)
13 to 15	19 (15.83)	16 (13.33)	22 (18.33)	57 (15.83)
16 and Above	6 (5.00)	4 (3.33)	5 (4.17)	15 (4.17)
Total	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)

Source: Field Data

* Figures in Parenthesis are percentages to the total

It is clear from table 3 that as many as 72.22 per cent of sample SHGs strength is 10 to 12 members. In this regard, there is no much difference among the respondents of three revenue divisions. The strength of 15.83 per cent of SHGs ranges between 13 to 15 members. About 7.78 per cent sample SHGs strength is less than 10 members. The remaining 4.17 per cent SHGs strength is 16 members and above.

Method of selection of SHG Leader

For the proper functioning of SHGs, the members elects leader. This is also intended to develop leadership qualities among women. But the method of selection leader is done in different ways in different SHGs at different intervals. The method of selection of leaders as given by sample respondents is given in table 4.

Table-4
Method for Selection of SHG Leader and the Respondents

Selection Method of Leader for SHG	Division Wise Coverage of Respondents			
	Ananthapuramu	Dharmavaram	Penukonda	Total
Unanimously	22 (18.33)	19 (15.83)	26 (21.67)	67 (18.61)
Elected	61 (50.83)	65 (54.17)	67 (55.83)	193 (53.61)
Self Declared	8 (6.67)	6 (5.00)	4 (3.33)	18 (5.00)
Imposed by officials	9 (7.50)	7 (5.83)	3 (2.50)	19 (5.28)
Influenced person in the village	14 (11.67)	16 (13.33)	12 (10.00)	42 (11.67)
Members Identified by MLA/MP/MPP/ Political Party in Power	2 (1.67)	2 (1.67)	3 (2.50)	7 (1.94)
Other	4 (3.33)	5 (4.17)	5 (4.17)	14 (3.89)
Total	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)

Source: Field Data

* Figures in Parenthesis are percentages to the total

It is crystal clear from table 4 that majority of SHG leaders are democratically elected. On the whole, 53.61 per cent of sample respondents reported that they elect their group leader in group meetings. Those who reported unanimous in selection of leader are high among Penukonda revenue division respondents with 21.67 per cent. They are followed by Ananthapuramu revenue division respondents with 18.33 per cent and Dharmavaram revenue division respondents with 17.28 per cent. As per the reports 18.61 per cent respondents the leader is unanimously elected by the group members. The role of influenced person in the village in the selection of leader is reported by 11.67 per cent respondents. The leader is self-declared as per the reports of 5 per cent respondents. The role of officials is reported by the 5.28 per cent of respondents in selection of leader. Others like caste leader, Gram Sarpanch, Ward members imposed group leader as per the opinion of 3.89 per cent of respondents. 7 out of 320 respondents reported the role of MP/MLA/ MPP in selection of group leader.

Frequency of Group Meetings

Every SHG conducts group meetings for smooth functioning of the group. But the frequency of such meetings is not uniform for all SHGs. Table 5 gives the details of frequency of group meetings of sample SHGs.

Table-5
Frequency of Group Meetings and the Respondents

Frequency	Division Wise Coverage of Respondents			
	Ananthapuramu	Dharmavaram	Penukonda	Total
Weekly	6 (5.00)	9 (7.50)	5 (4.17)	20 (5.56)
Fortnightly	32 (26.67)	9 (7.50)	16 (13.33)	57 (15.83)
Monthly	82 (68.33)	102 (85.00)	99 (82.50)	283 (78.61)
Total	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)

Source: Field Data

* Figures in Parenthesis are percentages to the total

As per the reports of 85 per cent Dharmavaram revenue division respondents the group meetings are conducted once in every month. Monthly meetings are reported by 82.50 per cent of Penukonda revenue division respondents and 68.33 per cent of Ananthapuramu revenue division respondents. In case of fortnight meetings Ananthapuramu revenue division respondents tops the list with 26.67 per cent. On the whole 78.61 per cent respondents reported that the SHG meetings are held once in a month. About 15.93 per cent of respondents reported they convene SHG meetings twice in a month. The remaining 5.56 per cent of respondents reported weekly meetings.

Members Frequency of Attendance to Group meetings

The frequency of sample SHG members attendance to group meetings is presented in table 6.

Table-6
Frequency of SHG Members Attendance to Meetings

Frequency	Division Wise Coverage of Respondents			
	Ananthapuramu	Dharmavaram	Penukonda	Total
Regularly	89 (74.17)	82 (68.33)	87 (72.50)	258 (71.67)
Irregularly	26 (21.67)	22 (18.33)	21 (17.50)	69 (19.17)
Only when the loan is Disbursed	3 (2.50)	11 (9.17)	9 (7.50)	23 (6.39)
Never	2 (1.67)	5 (4.17)	3 (2.50)	10 (2.78)
Total	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)

Source: Field Data

* Figures in Parenthesis are percentages to the total

As per table 6 nearly 71.67 per cent of sample SHG members' attendance to group meetings is regular. About 19.17 per cent of sample respondents are not regular to group meetings. Nearly 2.78 per cent of respondents never attended group meetings. About 6.39 per cent of respondents attends group meeting only when the loan amount is disbursed. This is depicted in figure 6.3.

Savings

One of the SHG programme objective is to motivate the SHG women to save small amount of money either weekly or fortnightly or monthly. The accumulated savings of sample SHG beneficiaries is given in the table 7.

Table-7
Accumulated Savings of Sample SHG Beneficiaries at District Level

Accumulated Savings in Rs.	Division Wise Coverage of Respondents			Total
	Ananthapuramu	Dharmavaram	Penukonda	
Below 1000	29 (24.17)	17 (14.17)	27 (22.50)	73 (20.28)
1001 to 3000	83 (69.17)	85 (70.83)	81 (67.50)	249 (69.17)
3001 to 5000	5 (4.17)	10 (8.33)	7 (5.83)	22 (6.11)
5001 and above	3 (2.50)	8 (6.67)	5 (4.17)	16 (4.44)
Total	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)

Source: Field Data

* Figures in Parenthesis are percentages to the total

The table 7 shows that, 24.17 percent of SHG beneficiaries from Ananthapuramu revenue division have accumulated savings below Rs.1000/-. On the other hand in Penukonda revenue division 22.50 percent and in Dharmavaram revenue division 14.17 percent have less than one thousand accumulated savings. It is learnt during the field survey that most of these members have recently joined in SHG fold. Nearly 75 percent of SHG beneficiaries savings are above Rs.1000/- and below Rs.3000/- in all three revenue divisions. In this regard Dharmavaram revenue division tops the list with 70.83 percent and it is followed by Ananthapuramu and Penukonda revenue division with 69.17 percent and 67.50 percent respectively. The saving 8.33 percent of SHG beneficiaries is above Rs.3001/- and below Rs.5000/-. It is followed by Penukonda and Ananthapuramu revenue divisions with 5.83 percent and 4.17 percent respectively. The same order is observed in case of Rs.5001/- and above accumulated savings.

In all the savings of 69.17 percent is above Rs.1000/- and below Rs.3000/-.The savings of 20.28 percent of IKP beneficiaries is below Rs.1000/-.The savings of 6.11 percent is above Rs.3000/- and below Rs.5000/-.The savings of 16 out of 360 respondents is above Rs.5000/-.

Bank Linkages

The Self Help Groups (SHGs) are linked to banks on the basis of the longevity of particular SHG and its financial performance. As such during the field survey the number of linkages was recorded and the same is presented in the table 8.

Table-8
Number of Bank Linkages Availed by Sample SHG Beneficiaries

No. of Linkages	Division Wise Coverage of Respondents			Total
	Ananthapuramu	Dharmavaram	Penukonda	
1 st Linkage	66 (55.00)	39 (32.50)	63 (52.50)	168 (46.67)
2 nd Linkage	43 (35.83)	59 (49.17)	45 (37.50)	147 (40.83)
3 rd Linkage	6 (5.00)	10 (8.33)	7 (5.83)	23 (6.39)
4 th Linkage	5 (4.17)	12 (10.00)	5 (4.17)	22 (6.11)
Total	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)

Source: Field Data

* Figures in Parenthesis are percentages to the total

As per the table 8 more than half of the sample SHG members have single linkages in Penukonda and Ananthapuramu revenue divisions. In the same way 32.50 percent of sample SHG members of Dharmavaram revenue division have also only one linkage. In case of second, third and fourth linkages Dharmavaram revenue division tops the list with 49.17 percent, 8.33 percent and 10.00 percent respectively. Nearly 37.50 percent in Penukonda and 35.83 percent in Ananthapuramu revenue division have second linkages. About 5.83 percent and 5.00 percent SHG members from Penukonda and Ananthapuramu revenue divisions have linked to bank finance three times respectively. Equal percentage (4.17) of sample beneficiaries has access to banks in Penukonda and Ananthapuramu revenue divisions.

Of the total sample 46.67 percent of sample SHG beneficiaries have single access to bank finance, 4.83 percent have double access, 6.39 percent have access to bank loans thrice and the remaining 6.11 percent have access to bank loans thrice and quadruple times.

CONCLUSION

The key elements in the survival and sustainability of the SHG's should naturally be built on those elements that have brought the group together. SHG's have to evolve as sustainable village level institutions for taking active role in development and governance.

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