
**IMPACT OF SHG BANK LINKAGE PROGRAMME ON WOMEN SHGS
EMPOWERMENT: WITH REFERENCE TO RASS MAHILA PRAGATHI**

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ABSTRACT

In India, around 26.97 crores (21.92 percent) of total population are still living below the poverty line. Among the poor the most disadvantageous group are the women and they constitute almost half of the population of India. As per 2011 census 58 crores of total population are women.

Micro finance has been receiving a considerable attention in India for their potential to generate income and employment and alleviate poverty through social and economic empowerment of the poor, with special emphasis on empowering women. Microfinance has been perceived by the public as inducing strong positive effects on women's empowerment.

SHGs have 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.

The broad objective of the study is to assess the impact of SHG bank linkage programme on total SHGs and women SHGs empowerment in India in general in particular Andhra Pradesh and RASS Mahila Pragathi to find out the problems and suggestions for effective work of SBLP which leads the empowerment of women SHGs.

The present study is analytical and based on secondary data which has been collected from different reports and the existing available literature on SHGs and SHGs Bank Linkage Programme. The period for the analysis of the data is 2007- 2013

For the purpose of evaluation, this research paper is divided into three sections. The main concept, SBLP in India has been discussed in first section. In the second and third sections analyzed the performance and impact of SBLP on total SHGs and exclusive women SHGs in India, Andhra Pradesh and Rass Mahila Pragathi was evaluated including findings and suggestions.

Keywords: Women Empowerment, Micro Finance. Self Help Group, SHG Bank Linkage Programme

1. INTRODUCTION

In India around 26.97 crores (21.92 percent) of total population are still living below the poverty line. The financial requirement is one of the basic needs of the rural poor people of the society for their socio-economic upliftment. Amongst the poor the most disadvantageous group are the women and they constitutes almost half of the population of India. As per 2011 census 58 crores of total population are women. Microfinance to Self Help Groups (SHGs) may be considered as a vital tool for meeting the Women that constitute around fifty percent of the total human resources in our economy.

Micro finance has been receiving a considerable attention in India for their potential to generate income and employment and alleviate poverty through social and economic empowerment of the poor, with special emphasis on empowering women.

More emphasis should be laid on empowering rural women and their development. Government needs to enhance its efforts for women empowerment and to boost the progress being made by women. Microfinance and micro-credit practices have become a popular means of local development. Microfinance has been perceived by the public as inducing strong positive effects on women's empowerment and as strengthening the democratic fibre.

Self-help group is a method of organising the poor people and the marginalized to come together to solve their individual problem. The poor collect their savings and deposit it in banks. In return they receive easy access to loans with a lower rate of interest to start their micro unit enterprise. Lakhs of the poor and the marginalized population in India are building their lives, their families and their society through Self help groups.

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.

1.1. OBJECTIVES

The broad objective of the study is to assess the impact of SHG bank linkage programme on women SHGs empowerment in India and Andhra Pradesh. The specific research objectives of this study are to evaluate the Impact of SBLP on total SHGs and exclusive women SHGs in India, in Andhra Pradesh and in Rass Mahila Pragathi, including to find out the problems and suggestions for effective work of SBLP which leads the empowerment of women SHGs.

1.2. RESEARCH METHODOLOGY

For the purpose of evaluation, this research paper is divided into three sections. The main concept like women empowerment, microfinance, self help group movement, SBLP in India has been discussed in first section. In the second and third sections performance and impact of SBLP on total SHGs and exclusive women SHGs in India, Andhra Pradesh and Rass Mahila Pragathi was evaluated and included findings and suggestions.

The present study is analytical and based upon secondary data which has been collected from different published NABARD annual reports, IKP annual progress reports, status of microfinance reports, RMP annual reports, online journals and existing available literature on SHGs and SHGs Bank Linkage Programme. The period for the analysis of the data during 2007- 2013.

1.3. IMPACT OF SHG BANK LINKAGE PROGRAMME ON SHG IN INDIA

Self-Help Group (SHG) Movement originated in Bangladesh under the Leadership of the Noble Laureate Mohamed Yunus. SHG-Bank Linkage Programme was started on the basis of the recommendation of S.K.Kalia Committee. The SHG Bank Linkage Programme (SBLP) which started as a pilot programme in 1992 has developed at a very fast rate.

SHG Bank Linkage Programme (SBLP) is emerging as a cost effective mechanism for providing financial services to the “Unreached Poor” which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self help capacities of the poor, leading to their empowerment.

Nationalised Banks in India have been providing micro-credit through a credit delivery model, viz. SHG-Bank Linkage Program (SBLP) since 1992. Since 2000-01 bank credit has fueled significant and rapid growth of SHGs covering large number of women by the end of March 2012.

Since most SHGs are women's groups, the potential for women's empowerment is huge. There is overwhelming evidence that women-run SHGs are the best managed with women showing much greater sense of responsibility as also a commitment to human development objectives such as health and education of their families.

In this section the impact of SHG–Bank Linkage Programme in India was assessed based on the physical performance, financial performance and performance of women SHGs under SBLP during the period 2007 - 2012 through different parameters.

1.4. THE PERFORMANCE OF TOTAL SHGS UNDER SBLP IN INDIA

The Table 2.1 explains the growth and performance of SHGs based on a number of SHGs and savings with banks, loans disbursed and loans outstanding in India during 2007-2012.

The total number of SHGs having savings with banks was 41, 60,584 in 2007 and they have increased to 79, 60,349 in the year 2012. The increased number of SHGs were 37, 99,765 (91.33%).

The number of SHGs receiving loans during the year 2007 was 11, 05,749. They increased to 45.57 % from 2007 to 2009. Contrary to that during in the period 2009-2012, there was a decrease in the number of SHGs. The decrease was 28.68% i.e., 4, 61,708 SHGs.

Regarding number of SHGs with outstanding advances in 2007 was 28, 94,505 and in 2012 it was 43, 54,442. The SHGs with outstanding loans showing increases 67.61% between 2007 to 2010 and decreases 10.25% from 2010 to 2012.

The savings of SHGs with banks in 2007 was 3512.72 crores and they have increased (99.77%) to 7016.30 crores in 2011. From the year 2011 to 2012 the savings were decreased to 464.89 crores (6.63%).

Regarding to the volume of loans disbursed to SHGs in 2007 were 6570.39 crores and increase is noted to 16534.77 crores in 2012. The growth of loans from 2007-2012 was 99.64.38 crores (151.65%)

The bank loans outstanding with SHGs in 2007 was 12366.49 crores and in 2012 it was 36340 crores. The total increase between 207-2012 was 23973.51 crores (193.87%).

particulars	2007	2008	2009	2010	2011	2012
Number of Savings linked SHGs	41,60,584	50,09,794	61,21,147	69,53,250	74,61,946	79,60,349
Number of Loans disbursed SHGs	11,05,749	12,27,770	16,09,586	15,86,822	11,96,134	11,47,878
Number of Loans outstanding SHGs	28,94,505	36,25,941	42,24,338	48,51,356	47,86,763	43,54,442
Amount of Savings linked SHGs (crores)	3,512.72	3,785.39	5,545.62	6,198.70	7,016.30	6,551.41
Amount of Loans disbursed SHGs	6,570.39	8,849.26	12,253.51	14,453.30	14,547.73	16,534.77
Amount of Loans outstanding SHGs	12,366.49	16,999.90	22,679.85	28,038.28	31,221.17	36,340.00

Source : Status of Micro Finance Reports (2007 to 2012)

1.5. THE PERFORMANCE OF EXCLUSIVE WOMEN SHGS UNDER SBLP IN INDIA

Regarding the exclusive women SHGs the number of SHGs having savings with banks in 2007 was 32, 71,239 and in 2012 they were 62, 98,686. It shows the increase between 2007 to 2012 was 30, 27,447 (92.55%).

The number of SHGs receiving loans exclusive for women in 2007 was 9,57,920 and the number of SHGs were 13,74,579 in 2009. The growth was 4,16,659 (43.50%) and they show decrease from 13,74,579 to 9,23,232 from 2009-2012 and the decrease was 4,51,347 (48.88%).

The number of women SHGs with outstanding loans in 2007 was 23,89,408 and it increased to 39,84,000 in 2011 and decreased to 36,49,408 in 2012. Increase from 2007 to 2011 was 15,94,592 (66.74%) and 2011-2012 decrease was 3,34,592 (9.17%).

The total savings of women SHGs with banks were 3024.98 crores in 2007: in 2011 it was 5298.65 crores and in 2012 it was 5104.33 crores. The increase of SHGs savings between 2007 and 2011 was 2273.67 crores (75.16%) and between 2011 and 2012 decrease was 3.81 percent (194.32 crores).

The loans disbursed to women SHGs in 2007 were 5677.36 crores and the loans increased to 14132.02 crores in 2012. The total growth in between 2007 and to 2012 in disbursed loans is 8454.66 crores (148.92%).

The loan outstanding of women SHGs in 2007 was 10137.39 crores and in 2012 they were 30465.28 crores. The increase in between 2007 and 2012 was 20327.89 crores (200.52%).

Particulars	2007	2008	2009	2010	2011	2012
Number of Savings linked SHGs	32,71,239	39,86,093	48,63,921	53,10,436	60,98,000	62,98,686
Number of Loans disbursed SHGs	9,57,920	10,40,996	13,74,579	12,94,476	10,17,000	9,23,232
Number of Loans outstanding SHGs	23,89,408	29,17,259	32,77,355	38,97,797	39,84,000	36,49,408
Amount of Savings linked SHGs (Crores)	3,024.98	3,108.65	4,434.03	4,498.66	5,298.65	5,104.33
Amount of Loans disbursed SHGs (Crores)	5,677.36	7,474.26	10,527.38	12,429.37	12,622.33	14,132.02
Amount of Loans outstanding SHGs (Crores)	10,137.39	13,335.61	18,583.54	23,030.36	26,123.75	30,465.28

Source : Status of Micro Finance Reports (2007 to 2012)

1.6 THE EXCLUSIVE WOMEN SHGS SHARE TO TOTAL SHGS IN INDIA

The number of savings linked women SHGs share to total SHGs in 2007 was 78.62% ; it was 79.46% in 2009 ; it was 81.70% in 2011 and in 2012 it was 79.13%. The growth of share between 2007 and 2012 number of savings linked women SHGs to total SHGs was 0.51%.

The number of loan disbursed women SHGs share when compare to total SHGs in 2007 are 86.63%; in 2010 it was 81.60% and in 2012 it was 80.43%.

The number of loans outstanding against women SHGs share, when compare to total SHGs in 2007 was 82.55%; in 2010 it was 80.30% and in 2012 it was 83.81%.

The women SHGs savings share when compared to total SHGs savings in 2007 was 86.12%; in 2010 it was 72.60% and in 2012 it was 77.91%.

Loan disbursed women SHGs share when compared to the total SHGs in 2007 was 86.41% and in 2012 it was 85.47%.

The share of women SHGs loan outstanding when compared to the total SHGs loan out standings in 2007 was 81.97% and it was 83.83% in 2012.

Particulars	2007	2008	2009	2010	2011	2012
Number of Savings linked SHGs	78.62	79.57	79.46	76.40	81.70	79.13
Number of Loans disbursed SHGs	86.63	84.79	85.39	81.60	85.00	80.43
Number of Loans outstanding SHGs	82.55	80.46	77.58	80.30	83.20	83.81
Amount of Savings linked SHGs	86.12	82.12	79.96	72.60	75.50	77.91
Amount of Loans disbursed SHGs	86.41	84.46	85.91	86.00	86.80	85.47
Amount of Loans outstanding SHGs	81.97	78.45	81.93	82.10	83.70	83.83

Source : Status of Micro Finance Reports (2007 to 2012)

2. IMPACT OF SBLP ON SHGS IN ANDHRA PRADESH

The state of Andhra Pradesh has been the focus of attention on the world map primarily due to its pro-active government and significant strides made by its SHGs. The government of Andhra Pradesh has taken up Women's Empowerment as one of the main strategies to tackle socio-economic poverty.

The Government of Andhra Pradesh has taken up the theme of women's empowerment as one of the main agenda items to tackle rural poverty and socio-economic issues. Self Help movement through thrift and savings has been taken up as a mass movement by women – a path chosen by the women to shape their destiny.

2.1 SELF-HELP GROUPS (SHG) MOVEMENT IN ANDHRA PRADESH

Self-Help Groups (SHGs) gained prominence as informal institutions of women for poverty eradication and as an efficient delivery mechanism of the state aid, in Andhra Pradesh. The number of SHGs linked to banks for credit is increasing each year exponentially and the 'SHG-Bank linkage' demonstrated the potential to become a profitable business for banks.

SHGs have been initiated by NGOs in late 1980s in Andhra Pradesh. The women's savings and credit movement in Andhra Pradesh can be said to have really began in 1995.

The SHG model has been regarded as an instrument for the empowerment of poor and marginalized sectors as SHGs enable women to their savings and to access the credit which banks are willing to lend.

The Banks in Andhra Pradesh have played a proactive role in financing SHGs. According to SERP 25 commercial banks 16 regional rural banks and around 4000 branches have extended loans amounting to Rs.19,207.54 crores to women SHGs all over the State of Andhra Pradesh which accounts for almost 50% of all bank loans given to SHGs in India.

At present there are 1,16,34,763 SHG members in 10,54,647 SHGs organized into Village Organizations (VOs) and 1098 Mandal Samakhyas (MSs). In addition to above (MSs) there are 864 Mandal Vikalangula Sangams 8 Zilla Vikalangula Samakhyas 17 Chenchu Mandal Samakhyas 7 Fishermen Mandal Samakhyas and 20 Yanadi Mandal Samakhyas in the State. Total Savings & Corpus of SHG members by the end of March, 2013 is Rs.4141.70 crores and Rs.5720.66 crores respectively.

2.2 PERFORMANCE OF SBLP ON SHGS IN ANDHRA PRADESH

Andhra Pradesh has always been the fore runner in the SBL Programme. Table 2.1 evaluates the performance of SBLP in A.P. during 2007 to 2013.

The total SHGs members in A.P. in 2007 were 87,52,540 and in 2013 they were 1,16,34,363. The SHGs members increased 28,81,823 (32.92%) during the assessment period.

The total number of SHGs in 2007 was 6,99,056 and in 2013 was 10,54,647. The SHGs increase during 2007-2013 was 3,55,591 (50.87%).

Regarding the coverage of SHGs in number under SBLP in 2007 was 3,66,489; in 2009 it was 4,83,601 ; in 2012 it was 3,52,485 and in 2013 it was 4,40,459. The increase between 2007 and 2009 was 1,17,112 (31.96%). The decrease between 2009 and 2012 was 1,31,116 (37.20%) and the increase from 2012 to 2013 was 87,974 (24.96%).

The number of bank branches involved under SBLP in 2007 was 3950 and they are 4915 in 2013. In assessment period the growth was 965 branches (24.43%).

The SHGs village organization (VOs) covered in 2007 was 33700 and in 2013 was 39,584.

Total savings of the SHGs in A.P. in 2007 was 1132.96 crores and in 2013 it was 4141.70 crores. In the assessment period the growth was 3008.74 crores (265.56%).

The total corpus fund of the SHGs in 2007 was 2635.85 crores and in 2013 it was 5720.66 crores. The growth in the corpus fund in between 2007 and 2013 was 3084.81 crores (117%).

The amount of loans disbursed under SBLP in 2007 was 3063.87 crores; in 2010 it was 6501.35 crores and in 2013 it was 10,697.90 crores. the amount of loans disbursed to SHGs under SBLP shows increasing from 2007 to 2009 was 3620.20 crores (118.16%) and from 2010 to 2013 the growth was 4196.55 crores (64.55%) in between 2009 to 2010 disbursed loans show the negative trend, it was 182.72 crores (2.8%).

Per SHG finance in 2007 was 83,610 and it increases to 2,40,955. The growth between 2007-2013 was 1,57,345 (188.19%).

Table : 2.1–Performance of SHG–Bank Linkage Programme in Andhra Pradesh

Indicator	2007	2008	2009	2010	2011	2012	2013
Total Number of SHGs Members	87,52,540	87,52,540	1,01,82,181	106,75,321	111,02,494	115,55,868	116,34,363
Number of Total SHGs	6,99,056	6,99,056	8,50,671	9,49,066	9,94,595	10,59,056	10,54,647
Number of SHGs-cover under SBLP	3,66,489	4,31,515	4,83,601	4,13,625	3,89,444	3,52,485	4,40,459
Number of bank branches	3,950	4,000	4,150	4,274	4,286	4,324	4,915
Total Village Organisations	33,700	33,907	35,525	36,391	38,300	38,821	39,584
Total Savings (Crores)	1,132.96	1,444.1	1,962.50	2,732.21	3,383.10	3,724.09	4,141.70
Total Corpus Fund (Crores)	2,635.85	3,109.7	4,025.55	4,543.84	5,070.51	5,538.33	5,720.66
Amount of loans disbursed (Crores)	3,063.87	5,882.79	6,684.07	6,501.35	7,092.71	8,084.16	10,697.90
Per group finance (Rs.)	83,610	1,36,329	1,37,498	1,57,180	1,82,123	2,29,347	2,40,955
Groups per branch	93	108	118	97	91	82	90

Source : IKP Progress Report 2007-2013

3. ROLE OF SBLP ON SHGS OF RAAS MAHILA PRAGATHI

Rashtirya Seva Samithi (RASS) has been established in 1981 with its registered office at Tirupati of Chittoor District in Andhra Pradesh. The experience of RASS with micro finance (RASS Mahila Pragathi) is 20 years old by 2009 and is fairly intensive. The economic status and development of women and children critically depends on the savings and productive investment of the poor households. The concept of SHGs as an effective instrument to alleviate the problems of poverty and employment was conceived by RASS. It has now grown to become a convergent point for economically disadvantaged women who lack access to credit and other community sources. RASS now operates microfinance activities in all its development projects under the banner of RMP (RASS Mahila Pragathi) through 4200 SHGs in Andhra Pradesh and Tamil Nadu. And credit assistance is by SIDBI, Axis Bank, RMK, Dhanalakshmi Bank, NABARD, Andhra Bank etc.

The mission of RMP is to build an effective system of sustainable SHGs, accessible to poor women, both in urban and rural areas with a vision to empower women through promotion of entrepreneurial skills and empowering on social issues.

RASS SHGs have consolidated their activities and look forward to the formation of a women's financial house, which would cater to the credit requirements of all needy women.

3.1 The Total SGH's Savings & Portfolio Performance in RASS

Table 3.1 assesses the performance of RASS Mahila Pragathi (RMP) during 2006-2013.

The total number of SHGs of RMP in 2006 was 2762 and in 2013 the number of SHGs was 4083. In the assessment period the RMP total branches have increased 1807 SHGs (65.42%) from 2006 to 2011. During 2011 to 2013 the RMP SHGs were decreased to 486 SHGs(11%).

The total number of members in RMP SHGs in 2006 were 31,902; in 2010 it was 60230 and in 2013 it was 50969. The increase between 2006 and 2010 was 28,328 (88.79%) and the decrease between 2010 and 2013 was 9261 (15%).

The total savings of RMP SHGs in 2006 were 640.25 lakhs; in 2009 savings were 1474.39 lakhs; in 2012 it was 3956.93 lakhs and in 2013 they were 2941.24 lakhs. The total savings of RMP SHGs increased 3316.68 lakhs (518%) between 2006 and 2012 and decreased 1015.69 lakhs (25.67%) between 2012 and 2013.

Regarding the total core fund of RMP SHGs in 2006 was 181.19 lakhs; in 2013 it was 687.53 lakhs. The growth of core fund of RMP SHGs between 2006 and 2013 was 506.34 lakhs (279.45%).

RMP SHGs loan outstanding in 2006 was 624.44 lakhs; in 2010 it was 6751.26 lakhs and in 2013 it was 5775.33 lakhs. In the assessment period the loan outstanding of RMP SHGs shows up and downs. The increase between 2006 and 2010 was 6126.82 lakhs (981%) and decreases to 1943.29 lakhs (28.8%) between 2010 and 2012, and increases 967.36 lakhs (20.12%) between 2012 and 2013.

The active borrowers of RMP SHGs in 2007 they are 13506; in 2010 they were 47265 and in 2013 they are 34,426. The RMP SHGs active borrowers are showing both positive and negative trends. Between 2006 and 2012 they increased to 33759 (249.96%) and between 2010 and 2013 they decreased 12,839 (27.16%) members.

Table : 3.1 RASS SGH's Savings & Portfolio during 2006-2013 (Rupees in lakhs)								
Particulars	2006	2007	2008	2009	2010	2011	2012	2013
Total number of members	31,902	45,682	50,062	51,528	60,230	58,770	54,338	50,969
Total number of SHG's	2,762	3,522	3,742	3,884	4,473	4,569	4,339	4,083
Total savings	640.25	840.57	1,137.62	1,474.39	1,930.3	2,357.78	3,956.93	2,941.24
Total core fund	181.19	231.33	304.60	389.74	479.44	540.74	596.08	687.53
RASS loan outstanding	624.44	1,510.36	3,388.52	5,169.36	6,751.26	5,407.53	4,807.97	5,775.33
Active borrowers	13,506	23,410	38,675	40,755	47,265	44,617	34,725	34,426
Source : Rashtriya Seva Samithi (RASS) Reports 2006 - 2013								

3.2 FINDINGS OF THE STUDY

3.2.1 Total SHGs under SBLP in India

1. The number of savings Linked SHGs were increased by 91.33%; The number of receiving loans SHGs increased by 3.81% and the number of loan outstanding SHGs increased by 50.44 % 2007 to 2012 indicates a negative impact.

2. The Amount of savings Linked SHGs increased by 84.40 % ; The Amount of receiving loans SHGs increased 151.65% and the Amount of loan outstanding SHGs increased 193.86 % 2007 to 2012 indicates negative impact.

3. Among the total number of service linked SHGs were the number of loans disbursed among SHGs were 26.57% only and a number of loans outstanding SHGs are 69.57% in 2007 and among number of saving linked SHGs the loans disbursed SHGs are 14.42% only and number of loans outstanding SHGs are 54.70% in 2012.

3.2.2 Total Women SHGs under SBLP in India

1. The number of savings Linked women SHGs were increased by 92.55% ; The number of receiving loans SHGs were decreased by 3.63% and the number of loan outstanding SHGs increased 52.73% 2007 to 2012 indicates negative impact.

2. The Amount of savings Linked SHGs were increased by 68.74 % ; The Amount of receiving loans SHGs increased by 148.92% and the Amount of loan outstanding SHGs increased 200.52 % 2007 to 2012 indicates negative impact.

3. Among the total number of service linked women SHGs the number of loans disbursed among women SHGs were 29.28% only and number of loans outstanding women SHGs are 73.04% in 2007. In 2012 among number of saving linked women SHGs, the loans disbursed women SHGs are 14.66% only and number of loans outstanding women SHGs are 57.94% in 2012.

3.2.3 Total Women SHGs share to Total SHGs in India

1. The number of savings Linked women SHGs share to total SHGs increased 0.51% ; The number of receiving loans women SHGs share to total SHGs decreased by 6.2% and the number of loan outstanding women SHGs share to total SHGs increased 1.26% 2007 to 2012 which indicates negative impact.

2. The Amount of savings linked women SHGs share to total SHGs was decreased by 8.21 % The Amount of receiving loans women SHGs share to total SHGs decreased 0.94% and the Amount of loan outstanding women SHGs share to total SHGs was increased by 1.86 % 2007 to 2012 that indicates negative impact.

3.2.4 Total SHGs under SBLP in Andhra Pradesh

During 2007 to 2013 the SHGs members were increased by 32.92%. The total number of SHGs were increased by 50.87%. The coverage of SHGs in number under SBLP increased by 20.18% from 2007 to 2013.

The growth in the number of bank branches was 24.43%. The total savings of the SHGs growth was 265.56%. The total corpus fund of SHGs was growth was 117%. The amount of loans disbursed under SBLP was increased by 249.16%. Per SHG finance growth was 188.19% during the period between 2007 and 2013 in A.P.

In Andhra Pradesh among total number of SHGs and the number of SHGs cover under SBLP in 2007 was 52.43% and in 2013 it was 41.76%.

3.2.5 Total Rassa Mahila Pragathi SHGs

The increase between 2006 and 2010 was 88.79% and the decrease between 2010 and 2013 was 15%. The RMP total branches were increased by 65.42% from 2006 to 2011 and during 2011 to 2013 decreased by 11%.

The total savings of RMP SHGs increased 518% between 2006 and 2012 and decreased by 25.67% between 2012 and 2013. The growth in the core fund of RMP SHGs between 2006 and 2013 was 279.45%. The loan outstanding of RMP SHGs shows up and downs. The increase between 2006

and 2010 was 981% and decreases 28.8% between 2010 and 2012, and increases 20.12% between 2012 and 2013.

The active borrowers of RMP SHGs active barrowers are showing positive and negative trends. Between 2006 and 2012 they increased 249.96% and between 2010 and 2013 they decreased 27.16%.

3.3 SUGGESTIONS

It is suggested that the coverage of a number of loans disbursed (14.42%) total SHGs, and women SHGs (14.66%) under SBLP should increase in India.

It is advised that the number of loan outstanding total SHGs (54.70%), women SHGs (57.94%) should decrease in India under SBLP.

It is proposed that the number of SHGs cover under SBLP (41.76%) when compare to the AP the total no. of SHGs should increase.

It is recommended that the RMP should take steps to increase total SHGs (up to 4569 as like 2011), and to provide service (up to 60230) to the members of SHGs like in the year 2010.

It is suggested that the increase and sanction maximum loans to total SHGs, particularly women SHGs from central government and state government.

It is proposed that the central and state government stream line all the rules and take steps to set the total SHGs and women SHGs to reduce outstanding loans.

It is advised that the RBI should gave guidelines to NABARD, Commercial banks, RRBs, Cooperative Banks and NGOs to extent maximum no. of loans and provide help, training to all SHGs compulsorily. The Government should provide subsidy.

There are a crores of women involved in SHGs. The SHGs are the only choice to women empowerment and alleviate poverty and rural development.

3.4 CONCLUSION

SHG Programme clearly plays a central role in the lives of the poor. The Self Help Groups have proved the way for economic independence to women. Self-help Groups have been playing considerable role in empowerment of women in different aspects. It is concluded that through SHG Bank Linkage Programme the Govt. and RBI should concentrate to empower women by giving more financial help to SHGs.

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