PERFORMANCE OF MICRO FINANCE SHGs BANK-LINKAGE PROGRAMME: A STUDY OF SELECT COMMERCIAL BANKS YSR KADAPA DISTRICT, A.P

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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 back ward 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. There are 3182 SHGs working with state bank of India (1295 SHGs) and syndicate bank (1887 SHGs) in six Mandle of YSR kadapa district. Here the researcher has chosen each bank branch 3 SHGs from six Mandle of the district. In total the study covers 36 SHGs with 371 members. The study reveals that SHGs had set a new agenda for financial intermediation by banks in the form of micro-credit. By the formation of SHGs, credits are demanded for various purposes. And similarly different economic activities are undertaken by the SHG members after joining the group. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. 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, YSR kadapa district.

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