



Rural Women Empowerment Through Regional Rural Banks

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ABSTRACT

Regional Rural Banks are singing an imperative task in rural development in India. Women development cell was establishing in RRBs local area branches. These branches mainly focus on the issue of the SHGs loans through bank linkage programme. The RRBs are playing a vital role in development of rural areas through rural women empowerment.

During the year 2011-12 NABARD have sanctioned limits of 13,925.66 crores to 81 RRBs as against 9,799.69 crores sanctioned to 80 RRBs in 2010-11. The small beginning of linking only 500 SHGs to banks in 1992, had grown to over 0.5 million SHGs by March 2002 and further to 8 million SHGs by March 2012. Together the 8 million SHGs of the poor maintain a balance of over 6,550 crores in the Savings Bank accounts with the Banks, while they are estimated to have harnessed savings of over 22,000 crore of which nearly 70 per cent (over 15,000 crore) goes for internal lendings. Over 4.4 million SHGs are regularly availing credit facilities from the Banks. During 2011-12 alone, over 1.15 million Groups availed loans amounting to 16,535 crore from Banks and together 4.4 million Groups have loans to the extent of 36,340 crore outstanding against them with the financing banks as on 31.3.2012.

KEYWORDS : SHGs, Women Empowerment, Development, Illiteracy, Outstanding, Loans

INTRODUCTION

According to studies, women in ancient India enjoyed equal status and privileges with men in all fields of life. They were educated, married at a mature age and were probably free to choose their husbands. European scholars observed in the 19th century Hindu women as "naturally chaste" and "more worthy" than other women. During the medieval period, the Indian woman's position in the society deteriorated. However, the British rule many reformers fought for the social and economic upliftment of the women. Traditions such as Sati, Jauhar and Devadasis have been banned. In 1917, the first women's delegation, supported by the Indian National Congress, presented the Secretary of State the charter of demand of women's political rights. The All India Women's Education Conference was held in Pune in 1927. Women played an important part in India's struggle for independence. Women now freely participate in all activities of politics, education, art, culture, media, entertainment, service sector, science and technology etc.

Five decades of continuous struggle to mainstream Indian rural women from obscure remoteness into the development fold have yet to bring forth the desired results for a variety of reasons, such as attitudinal bias and absence of gender perspective in the process of planning and implementation coupled with illiteracy, inaccessibility to property rights, credit facilities and other weaknesses peculiar to women. The gender disparity, thus, continues to persist on all counts, in spite of our efforts directed towards removing such discriminations and disparities and bringing gender justice to the process of development. To materialise the dream of Empowerment of Women, it is essential to improve women's access to credit and financial services, which forms the mainstream of overall development. The areas, which need a much larger emphasis relate to skill upgradation, training and technology transfer, marketing and exports, production of specialised handicraft items by women, networking and collaboration of various agencies, access to information and counselling, EDPs and simplification and popularisation of existing schemes. Keeping in view the role played by different institutions dealing with women, an attempt has been made in this publication to bring forth the intricate challenges viewed from a variety of perspectives, areas requiring attention and thrust, which promise remedies and multi-dimensional initiatives and lessons from the experience of NABARD, so as to acquaint ourselves with all concerned agencies about the path chosen by us and provide a platform for continued dialogue with such like minded missionaries. The intention behind such an exercise is to set the ball rolling and turn its course towards reaching the destination of Empowerment of Women as early as possible.

The tolerance of gender inequality is closely related to notions of legitimacy and correctness. In family behavior, inequalities between women and men (between girls and boys), are often accepted as natural or appropriate. Sometimes the operational decisions relating to these inequalities are undertaken and executed through the agency of women themselves. The perceived justice of such inequalities and the absence of any contrary sense of deep injustice play a major part in the operation and survival of these arrangements. This is not the only field in which the survival of extraordinary inequality is based on making allies' out of those who have most to lose from such arrangements. It is therefore, important to scrutinize the underlying concepts of justice and injustice, and to seek a confrontation between theory and practice.

According to Census 2001, more than 110 million women are engaged as workers; in rural areas, 36.5 per cent of them are cultivators and 43 per cent work as agricultural labourers. Female agricultural workers are subject to the worst ill effects of poverty. In rural India, agriculture and allied sectors employ 89.5 per cent of the total female labour. Women work extensively in livestock maintenance, forest resource use and fish processing. Women provide 50 per cent of the labour in rice cultivation. In the plantation sector, women are the crucial labourers. The Self Help Groups (SHGs) have paved the way for economic independence of rural women. The members of SHGs are involved in Micro-Entrepreneurships. Through that, they are becoming economically independent and providing employment opportunities to others. Micro-credit to Women, the Constraints Rural poor women in India faces several constraints that come in the way of their economic development. Micro credit to women is not a menace to banks, but a means to achieve Enterprise Development.

Review of Literature

There have been several studies since the last two decades on the SHG movement and its efficacy as an institution for poverty alleviation, especially for women. Kumaran (1999) analysed the concept of SHGs and projected the benefits of SHGs accruing to the rural poor. Apart from meeting the credit needs for emergency or consumption purpose, SHGs were also involved in income generating programmes. Linking of SHGs with banks has further enhanced the availability of micro-credit financing to the groups.

Kantor Paula (2003) made a detailed study on women empowerment through house-hold work Ahmedabad in Gujarat State. The study was actually conducted in the year 1998 among 871 respondents comprising 536 women and 335 men. The empirical results of the study support the conclusion that increased income alone is not sufficient

to directly facilitate women's empowerment within the house-hold in the urban India. Home based producers were involved in important house-hold decisions but it was true mainly for women who were able to control their income. Hence, development planners must focus on improving women's income earning potential in home-based production with implementing strategies to increase women's ability to control that income. The study concluded that in order to promote women's micro-enterprise development and economic empowerment, programmes must pay attention to both the market and the house-hold.

Srinivasan (2009) Microfinance has made great strides during the last decade, the SHG bank linkage programme has continue to make good progress in India but at a slower pace. It is found that poor quality of information about microfinance that is available to people renders their decision making and conservatives.

Kumari, et. al. (2010) conducted work in the rural areas, the results of the study indicate lack of supportive network, financial and marketing problems were the major problem areas for rural women entrepreneurs and major de-motivator for other women to initiate entrepreneurial activity.

Kishor and Choudhary (2011) in his study emphasize on the role of women entrepreneurs, as they have been making a significant impact in all segments of the economy in India. However, it is potentially empowering and liberating only if it provides women an opportunity to improve their well-being and enhance their capabilities. On the other hand, if it is driven by distress and is low public support than it may only increase women drudgery. The small and medium enterprises led by women experiencing some major challenges and constraints.

Concept of Women Empowerment

Women's empowerment is considered as an ongoing dynamic process of individual and collective struggle against the forces that oppress and subordinate women. It emphasizes a process of redistribution of all available resources in society-social, economic, political, intellectual and cultural, such that women are enabled equal access and control over these resources. Further, it recognises women's productive and reproductive labour; their equal right to work and property; the opportunity for decision-making within the family, the workplace and the community; equal access to knowledge, information and education; right to life and equal opportunities for the girl child. Empowerment indicates a change from a state of powerlessness to one that recognises and empowers women to take greater control over their lives and resources. The goal of this process is to enable changes not only in individuals, but also in institutions and structures that perpetuate patriarchy and oppression at all levels, from the family to the community and institutions. Finally, the direction of empowerment is that of self-reliance and withdrawal of external agents, whenever the initial impetus has come from outside.

Perspectives and Objectives Women Empowerment

The incorporation of gender concerns in the development process assumes significance for the principle that both men and women being equals should equally share the nature's bounty in the whole process of human progress. When the entire world is gearing up to face the changes and challenges posed by technological innovations, improvements and advancements, we have still to grapple with problems of plenty on one hand and poverty on the other. Providing essential services to poor, especially women could be used as an effective instrument to tackle poverty and create broad based economic growth. Women are vital in nourishing the world. They produce around 60-80 per cent of the food in the most developing countries and their role in farming continues to grow. In 1950, women globally performed almost 40 per cent of agricultural operations and today, it has reached nearly 50 per cent. Women are the primary producers in many parts of our country. In India, half of the populations are women; however, as per statistics only 27 per cent of the rural workers are women. Many of the items of work done by them are not recognized as productive and are not accounted for. They do not own land or property in their own names nor are they credited with decision-making capacity. They are generally relegated to the background, both socially and economically. Despite the existence of a large number of schemes and programmes through Banks, NABARD and other Government sponsored programmes such as SGSY etc.,

women continue to face problems in reaching out to formal banking system. There is a wide gap between the demand and supply of credit to women. Rural poor women therefore, continue to rely on Money-lenders, Pawn Brokers to meet their day-to-day credit needs, as they are available in time, at doorsteps without cumbersome procedures. The problems faced by them in accessing institutional credit can be broadly grouped as restricted mobility, illiteracy and low social status, lack of security or collaterals, micro loan and savings and traditional perception of bank managers/ officials about lending to women entrepreneurs. To meet their financial services requirements, we need to have a pointed focus followed by a definite strategic plan formulated specifically for the purpose. Strengthening the existing credit delivery system through the existing branches (over 60,000) of Public Sector Banks assumes significance in this context.

Organizations are succeeding in increasing low income women's access to financial services has shown that they are excellent savers and borrowers when the financial services respond to their needs. Access to financial resources by low income women is a key factor in human development and some of the issues which are of vital importance in this regard are:

Bringing about attitudinal changes amongst the bank staff through gender sensitization / orientation programmes.

Awareness building amongst the target group (women) about schemes and programmes meant for their benefit.

Financial sustainability of activities identified, ensuring an effective credit delivery system.

Extending non-financial support where needed (for skill acquisition, up gradation and other entrepreneurial capabilities).

Inculcating thrift habits and credit management through women's self help groups.

Linking women/ SHGs with formal banking channel.

Use of intermediary organizations such as VAs/ NGOs etc. for financial intervention and promotional and developmental support.

The strategy for increasing women's access to formal financial sector should be a long-term goal with flexibility to adapt to local needs and situations. This will help build up an efficient and effective financial intervention. An SHG activity through a Bank branch.

Micro-Enterprises and Poor Women

Access to financial resources by low income women is a key factor in human development. Organisations, which have succeeded in increasing poor women's access to financial services has shown that they are excellent savers and borrowers, when financial services respond to their needs. They have also shown that it is possible to provide sustainable financial services to low-income women, if interest rates are set high enough to lower the high costs of making very small loans. Looking at the Indian scenario, it is but a fact that, almost all poor women are economically active in one way or the other. Most of them are either micro-entrepreneurs or self-employed in the informal sector. Their major economic contribution as women entrepreneurs and producers is often, undervalued or overlooked. Only 4 per cent of the Indian rural women are engaged in regular wage employment, whereas 60 per cent survive through self-employment. Investing in low income women enterprises is considered economical, as it increases production and productivity, improves the quality of the society and reduces the incidence of poverty. Global experience with micro financing demonstrates that women are better '*credit risks*' than men and those poor entrepreneurs have higher repayment rates than large clients. As women tend to be realistic and reliable, the percentage of business failures and loan defaults among women business is comparatively lower. The low income women also tend to concentrate on different economic activities and as such, their financial needs are required to be addressed carefully, taking into account the sub-sector specific needs and programmes, specifically designed for the purpose.

Micro-credit through Women Empowerment

The Constraints Rural poor women in India face several constraints that come in the way of their economic development. Some of the important constraints are high reproductive rate, absence of property rights, illiteracy, social inequality, etc. which keeps many of them in very small or sometimes out of business. They do not fit into the traditional banker's image of bankable clients. Cumbersome lending procedures and various other socio-cultural attitudes preclude women's adequate access to formal credit system. Some of the major constraints in the outreach of formal credit institutions to rural poor women can be broadly listed as under:

Difficulty in identification of women borrowers and establishing direct dialogue with prospective borrowers, who normally do not come to banks.

Unequal inheritance laws and practices and de-facto control over property and incomes of women by men.

Lack of mobility, illiteracy, skill training; Cumbersome and time-consuming documentation and procedures, Urban bias of branch managers of banks and officials.

Absence of gender planning in the Service Area Credit Plans of banks, Absence of maintenance of gender disaggregated data with reference to flow of credit to rural women.

Lack of region/ area-based approach for development of women.

Absence of credit at 'doorsteps' and in time, Absence of credit and credit-plus-services through a 'single window'.

Women-farmers in Agriculture

India has been an agrarian country. Women constitute about 66 per cent of the agricultural work force. Around 48 per cent self-employed farmers are women and 64 per cent of the informal sector work force depending on agriculture is women. Rural women have, since many centuries, been putting in unfathomable, unbearable and inadequately paid joyless drudgery to earn for their families livelihood and provide food security to countries 1.13 billion people. The plight of most rural women has been pathetic since they have to collect firewood, fetch drinking water, search fodder to feed cattle, work on their meager land to raise crops and as laborers on other farms, take care of children etc. Hunger and deprivation affect about 260 million people in the country. India is a home to 40 per cent of the world's underweight children and ranks 126 out of 177 countries in the UNDP Human Development Index. The country is also the home of the largest number of poor and malnourished people in the world and finding difficult to reduce hunger and poverty by half by 2015 as expected under U.N. MDGs. As many as 40 per cent of the farmers interviewed by the National Sample Survey Organization said "they wanted to quit farming if there was another option". The average total income of farm households with up to two hectares was less than 80 per cent of their consumption expenditure. Annual average farmer suicides increased from 15,747 (1997-2001) to 17,366 (2002-07). A report on UN World Food Day released on 16 October 2009 praised China for reducing the number of hungry by 58 million in 10 years through strong State support for small holder farmers but criticized economically liberal India where 30 million people have been added to the ranks of the hungry since mid-1990s. Agricultural policies failed to build capacity among small farmers to grow more and respond to market needs, as a result of which hard hit and sufferers are women-farmer and their children.

Self-Help-Groups

It was only after mid 1990s that most rural women slowly and steadily found opportunity to access credit through efforts of NGOs to form and nurture Self-Help-Groups and then links them to financing banks. Self-Help-Group Linkage Bank program has covered 3.47 million SHGs and 45.1 million households. More than 90 per cent SHGs comprised women borrowers. Women, despite their unbearable hardships and commitments to their children for food, health and education, have beyond doubt demonstrated their loyalty to financing banks through above 95 per cent repayment of loans. Despite this they have difficulties to get long-term loans and adequate loan of high value.

Savings by SHGs

As many as 41, 60, 584 SHGs saved sum of Rs.35.127 billion with banks, showing Rs 8, 443 per SHG. In fact, the actual savings of the groups would be higher as the amounts saved with banks do not reflect the amount of savings of members of SHGs used for internal lending within groups as per the practice currently in vogue. Government and banks should gratefully acknowledge their hard earned savings deposited for nation's economic development.

The Role of Regional Rural Banks

The role of Regional Rural Banks is essential through emerging the credit and loan policies in the rural area branches. The Regional Rural Banks are empowered to the rural women in rural areas through SHG bank linkages. To facilitate focused and strategic interventions for enhancing the access of rural women to formal credit, a scheme providing grant support for a period of 3 years for setting-up of Women Development Cells (WDCs) in RRBs and co-operative banks was introduced in 1995. Based on a review of the performance of WDCs, a modified scheme for supporting these cells was formulated. During the year, nine RRBs were sanctioned financial assistance under this scheme. So far, 75 RRBs, 27 DCCBs, 4 SCBs and 3 SCARDBs have been supported under the earlier and modified schemes for establishment of WDCs. As on 31 March 2005, 40 WDCs (31 RRBs and 9 DCCBs) were functioning. Grant assistance of Rs.17.90 lakhs was sanctioned to the banks during the year, taking the cumulative sanction to Rs.370 lakhs. Cluster level meeting of SHG members

During the year 2011-12, 5, 39,385 new SHGs were credit linked with banks as against 3, 61,731 during 2003-04, increasing the cumulative number to 16, 18,476. The Phases of SHG Bank-Linkage Programme No. of SHG Credit Linked Introduction & Validation Growth & Expansion active participation of women (90%), and timely loan repayment (95%) continue to be prominent features of the programme. The programme has enabled an estimated 242.5 lakhs poor households in the country gain access to MF from the formal banking system, as on 31 March 2005, registering a growth of 45 per cent over the previous year. The year also witnessed an all round growth in the SHG-bank linkage programme in various states. The number of SHGs credit linked increased by 1, 07,351 in Andhra Pradesh. Awareness creation and capacity building programmes for SHG members in association with identified resource NGOs, covering 2.08 lakhs SHG members to inculcate skills for managing thrift and credit.

160 awareness-cum-refresher programmes for CEOs and field staff of NGOs covering 4,246 participants.

7 trainers training programmes for 161 faculty members of training institutions of commercial banks and co-operatives.

948 training programmes covering 42,812 officials of commercial banks, RRBs and co-operative banks.

19 exposure visits to banks and institutions pioneering in MF initiatives for 441 bank officials/NGOs.

449 field visits to nearby SHGs for 8,204 officials of Block Level Bankers' Committee (BLBC).

41 programmes on MF for 1,198 elected members of Panchayati Raj Institutions (PRIs).

5 training-cum-exposure visits for new DDMs/ DDOs and an exclusive workshop for senior IAS officers at Lal Bahadur Shastri National Academy of Administration, Mussoorie.

106 meets and seminars on MF at various centres.

During 2004-05 period 118 RRBs were sanctioned credit limits of Rs.1, 968.04 crore as against Rs.1, 346.62 crore sanctioned during the same period of the previous year, representing an increase of 46 per cent. This includes Rs.221.54 crore for OPP and Rs.47.53 crore for DTP. Andhra Pradesh with Rs.530.99 crore accounted for the largest share of credit limits sanctioned to RRBs, followed by Karnataka Rs.359.86 crore and Uttar Pradesh Rs.280.16 crore. The maximum outstanding level reached was Rs.1, 394.17 crore (71%) during 2004-05 (July-March). The aggregate sanction of credit limits for ST (OSA) pur-

poses to RRBs during 2004-05 (July- March) was Rs.216.83 crore.

Regional Rural Banks are singing an imperative task in rural development in India. Women development cell was establishing in RRBs local area branches. These branches mainly focus on the issue of the SHGs loans through bank linkage programme. The RRBs are playing a vital role in development of rural areas through rural women empowerment. During the year 2011-12 NABARD have sanctioned limits of 13,925.66 crores to 81 RRBs as against 9,799.69 crores sanctioned to 80 RRBs in 2010-11. The small beginning of linking only 500 SHGs to banks in 1992, had grown to over 0.5 million SHGs by March 2002 and further to 8 million SHGs by March 2012. Together the 8 million SHGs of the poor maintain a balance of over 6,550 crores in the Savings Bank accounts with the Banks, while they are estimated to have harnessed savings of over 22,000 crore of which nearly 70 per cent (over 15,000 crore) goes for internal lendings. Over 4.4 million SHGs are regularly availing credit facilities from the Banks. During 2011-12 alone, over 1.15 million Groups availed loans amounting to 16,535 crore from Banks and together 4.4 million Groups have loans to the extent of 36,340 crore outstanding against them with the financing banks as on 31.3.2012.

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The balance in the savings accounts of the banks as at the end of March 2012 stood at 6,551.41 crores. Commercial Banks account for 58 per cent of the savings account maintained by SHGs and RRBs 27 per cent and Co-operative Banks the remaining 15 per cent. Further, over 4.36 million SHGs have now access to direct credit facilities from the banks and the total bank loans outstanding against these groups is over 36,340 crore as on 31 March 2012 i.e. an average of 83,500 per group. About 1.15 million SHGs were extended fresh loans to the extent of 16,535 crore during 2011-12 by all banks averaging 1.44 lakh per group. Although fresh lending to SHGs during the year showed an increase of 13.7 per cent over last year, the steady decline in the number of SHGs being extended fresh loans by banks for the last 3 years is a matter of concern. Number of SHGs having outstanding loans with banks is also showing a decline partly due to the continued decline in the number of SHGs being extended fresh loans by banks for the last 3 years.

The average loan size across the regions was 1.44 lakhs per SHG. Considering that on an average 80 per cent of the SHG members avail loan at a time, the average per member loan issued works out to 14,000. Among the financing banks, Commercial Banks and RRBs extended loan of 1.65 lakhs on an average per SHG while cooperative Banks lent 0.65 lakh only per SHG. While Commercial Banks accounted for 63 per cent of the savings balance of SHGs, their share in fresh lending to SHGs was only 60 per cent whereas RRBs with a Savings share of only 20 per cent accounted for 30 per cent of the fresh loans issued during the year. This is suggestive of cautious attitude of the Commercial Banks in lending for SHGs as compared to Regional Rural Banks.

While the quantum of fresh loans issued to SHGs by banks rose by 13.7 per cent during the year to 16,535 crore as against 14,548 crore disbursed last year, the number of SHGs obtaining fresh loans from banks during the year declined by 4 per cent. What causes more concern is the fact that the number has been declining during the last 3 years, though the rate of decline has come down from nearly 24 per cent last year to 4 per cent this year. Kerala, West Bengal and Orissa reported maximum decline in the number of SHGs being extended fresh loans during the year. The average size of fresh loans extended ranged from 1.80 lakhs per SHG in the southern region (1.5 lakh last year) to 0.75 lakh in the western region (the lowest average was 0.65 lakh for eastern region last year). The average loan size across

the regions was 1.44 lakhs per SHG. Considering that on an average 80 per cent of the SHG members avail loan at a time, the average per member loan issued works out to 14,000. Among the financing banks, Commercial Banks and RRBs extended loan of 1.65 lakhs on an average per SHG while co-operative Banks lent 0.65 lakh only per SHG. While Commercial Banks accounted for 63 per cent of the savings balance of SHGs, their share in fresh lending to SHGs was only 60 per cent whereas RRBs with a savings share of only 20 per cent accounted for 30 per cent of the fresh loans issued during the year. This is suggestive of cautious attitude of the Commercial Banks in lending for SHGs as compared to RRBs.

The number of SHGs having loans outstanding against them from banks declined by 9 per cent during the year to 43.54 lakhs as against 47.87 lakhs last year although the quantum of loans outstanding increased to 36,340 crore (16.4 per cent increase over last year). Partly the decline can be attributed to the continued decline in the number of SHGs being extended fresh loans by banks over the last 3 years. All states except Karnataka, Himachal Pradesh and Puducherry in the southern region recorded decline in the number of SHGs having outstanding loans. Average amount of loan outstanding ranged from 47,000 per SHG in eastern and western region to 1.08 lakh in the southern region. The average loan outstanding across the regions works out to 0.83 lakh per SHG. Among the States, all southern states averaged about 1.07 lakh (Karnataka being the highest at 1.30 lakhs per SHG) or above per SHG while Gujarat recorded the lowest average of 24,000 per SHG. Among the agencies, Commercial Banks had an average outstanding loan of 1 lakh per SHG while RRBs had 0.67 lakh and Cooperative Banks 0.43 lakh. Considering that substantial portion (nearly 70%) of the savings from the members of SHGs also goes for internal lending besides the outstanding credit from the banks; the total pooled resources outstanding at the members level can be pegged at over 51,000 crore.

The Regional Rural Banks on the other hand have increased their lending to MFIs during the year, while, reducing the outstanding loans although they still remain an insignificant player in this arena. The agency wise details of loans extended to MFIs are shown in Table below.

Years	Loans disbursed to MFI		Loans outstanding against MFIs	
	No. of MFIs	Amount	No. of MFIs	Amount
2008-09	59	13.40	153	31.20
2009-10	46	24.14	103	52.22
2010-11	9	4.16	23	42.01
2011-12	113	13.28	128	37.51

During 2011-12, NABARD extended refinance to the extent of 3,072.59 crore as against 2,545.36 crore disbursed during the previous year. Cumulative disbursement of refinance by NABARD for SHG lending now stands at 18479.60 crore.

The Loans disbursed 2012 in India number of SHGs 3, 04,809 lakhs, Loans Disbursed Amount 5, 02,605.15 l lakhs. In Andhra Pradesh number of SHGs 1, 15,843 and loan disbursed amount 2, 65, 267.56 lakhs. The end of March 2012 in Andhra Pradesh 4, 05, 904 lakhs of SHGs groups is savings in RRBs 31,827.84 lakhs. At same time in India 21, 27, 368 number of RRBs have saving in RRBs amount of 1, 30, 013.93 lakhs.

Loans to MFI by Regional Rural Banks

During 2011-12, NABARD sanctioned limits of 13,925.66 crore to 81 RRBs under ST-SAO as against 9,799.69 crore sanctioned to 80 RRBs in 2010-11. The maximum outstanding was 13,925.66 crore with 100 per cent achievement level under the limit sanctioned during 2011-12. Six RRBs in the North Eastern Region were sanctioned credit limit of 104.94 crore, which was fully utilized by them during 2011-12. RRBs have availed of refinance amounting to 3,086.19 crore during

2011-12, the major share of refinance has been accounted by NFS (23.18 %) followed by SHG (19.92 %), Farm Mechanization (13.84 %), Animal Husbandry (10.18%) and Plantation & Horticulture (10.03%). As on date, 279 FCs are functioning as Business Facilitators/Business Correspondents. Farmers Clubs have also been acting as Self Help Promoting Institutions (SHPI) and 761 FCs are promoted 17,321 Self Help Group (SHG) of which 9,642 SHGs have been credit linked. FCs has also promoted and credit linked 268 Joint Liability Group (JLG). Farmers Clubs are provided with information on weather, market prices, crop advisory services through SMS on mobile phones and 36,654 connections have been provided to farmers / Farmers Clubs as on 31 March 2012, as part of an ICT initiative. Five Farmers Training and Rural Development Centre (FTRDC) have been provided grant assistance aggregating to 57.97 lakhs under FTTF as on 31 March 2012.

Conclusions: The RRBs are playing a vital role in developing in Rural Economy, especially Empowerment of rural women. SHGs are an innovative of rural economic build up programmes to develop the rural India. Finally we conclude that the rural women or SHGs are savings their accounts and loans through the Regional Rural Banks. But the Government has given more financial support to the Regional Rural Banks to eradicate the rural poverty. And the Regional Rural Banks can be issue the loans to the rural poor women's through SHGs and other women's also. These banks are increased the large amount of loans disbursed in terms of total SHGs in overall India.

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