



PERFORMANCE OF SELF HELP GROUPS IN ANANTAPUR DISTRICT

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Introduction:

Self Help Groups are informal associations of people who come together to improve their living conditions with improve of standard of living. Mainly people who are generally similar economic and social status they are combined with help of Non Government Organization or Government to solve their problems. Self Help Group (SHG) is combined with 10 to 25 members with the age of women's between 18 to 40 years. SHGs is nothing but a group of people who are on daily wages, small street vendors, agriculture labourers, weavers etc. they form a group with one president and they will collect savings regularly and give the amount to needed persons. They also some amount save in the banks and collect loans from banks with low interest or no interest lending amount with interest they will pay regularly to the bank. Which groups pay regularly the loan amount they will get incentives like corpus fund, pavala vaddi. In India all most all SHGs linked with banks to get micro credit. Members also make small regular savings contributions over a few months until there is enough money in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are linked with banks for the delivery of micro – credit.

Structure

A SHG is a community based group with 10-25 members. They are usually women from similar social and economic backgrounds, all voluntarily coming together to save small sums of money on a regular basis. Taking loans from their collective savings in times of emergency or financial scarcity, important life events or to purchase assets. The bank offer financial services, including collateral free loans to these groups on low interest rates. They allow women to come together and act on issues related to their own lives including health, nutrition and gender issues etc. Self Help Group model was an effective tool for alleviating poverty and unemployment.

SHG Bank Linkage Programme

Many self help groups especially in India, SHG bank linkage programme borrow from banks once they have accumulated a base of their own capital. This model has attracted attention as a possible way of delivering micro-finance services to poor populations that have been difficult to reach directly through banks or other institutions. By aggregating their individual savings into a single deposit, self help groups minimize the banks transaction costs and generate an attractive volume of deposits. Through self-help groups, the bank serves small rural depositors while laying them a market rate of interest.

Advantages

Poor individual gains strength through groups

SHGs help borrowers overcome the problem of lack of collateral.

Women can discuss their problem and find solutions for their problems.

Objectives of the study

1. To know the performance of Self Help Groups in Andhra Pradesh
2. To know the progress of Self Help Groups in Ananthapurm district

Data Base and Methodology

The study is mainly based on secondary data. The secondary data relating to SHG groups, bank linkages, pavala vaddi etc. it was collected from statistical abstract of Andhra Pradesh, Chief planning office Ananthapuramu, reports, journals and other sources.

TABLE- 1

SHGs Members Category wise (District wise) in Andhra Pradesh - 2019

S.No.	District	Total Mandals	Total SHGs	Category wise members in SHGs				
				SC	ST	Others	Total	PWDs
1.	Ananthapuramu	63 (10)	54578 (7)	102269 (7)	26598 (7)	436274 (8)	565141 (8)	12243 (14)
2.	Chittoor	66 (10)	66450 (9)	157021 (10)	23477 (5)	470533 (9)	651031 (10)	10401 (12)
3.	Cuddapah	50 (7)	36853 (5)	77273 (5)	9176 (2)	258453 (5)	344902 (4)	4165 (4)
4.	East Godavari	62 (9)	93210 (13)	175376 (11)	59881 (13)	673540 (13)	908797 (13)	9072 (11)
5.	Guntur	57 (9)	62494 (8)	174974 (11)	32666 (8)	402402 (7)	610042 (8)	5358 (5)
6.	Krishna	49 (8)	59505 (8)	180771 (11)	21506 (4)	406465 (8)	608742 (8)	5017 (5)
7.	Kurnool	54 (8)	61129 (8)	119067 (8)	13909 (3)	364424 (7)	497400 (6)	7346 (8)
8.	Nellore	46 (6)	37912 (5)	120144 (7)	28755 (7)	226488 (4)	375387 (5)	4523 (4)
9.	Prakasam	56 (9)	60242 (8)	156190 (10)	22483 (5)	380378 (7)	559051 (8)	6079 (6)
10.	Srikakulam	38 (6)	48478 (6)	50779 (4)	30994 (7)	460115 (8)	541888 (7)	6695 (8)
11.	Visakhapatanam	39 (6)	47988 (7)	38358 (3)	106981 (24)	373519 (7)	518858 (7)	5420 (5)
12.	Vizianagaram	34 (5)	43504 (6)	46248 (3)	41047 (9)	353743 (7)	441038 (6)	7819 (9)
13.	West Godavari	48 (8)	69529 (10)	155645 (10)	26836 (6)	476823 (10)	659304 (10)	7766 (9)
Total		662	741872	1554115	444309	5283157	7281581	91904

Source: Statistical Abstract of Andhra Pradesh.

Note: Figures in brackets are percentages to total.

Table – 1 shows Self Help Group Members category wise (district wise) in Andhra Pradesh. Anantapur district has 662 mandals of this Chittoor district has highest mandals i.e. 66. Lowest mandals in Vizianagaram district i.e. 34 and Anantapur district has 63 mandals. Total SHGs in Andhra Pradesh was 741872. Of 741872 SHGs Anantapur district has 54578, highest SHGs in East Godavari district it was 93210 lowest in Cuddapah district it was 36853. Out of total SHG members other category members was highest share compare to Scheduled caste and Scheduled tribe category. Of total Scheduled caste SHG members in the state Krishna district has highest SC member. Vishakapatnam district has Lowest SHG members in SC category. Ananthapuramu district has 102269 SC members in SHGs.

Out of total Scheduled tribes category SHG members Vishakaptanam district has highest members and lowest in Cuddapah district has lowest members, Ananthapuramu district has 26598 ST members in SHGs. Other category Ananthapuramu district has 436274 (8%) SHG members, East Godavari district has highest members with 13 percent, Nellore district has lowest members i.e. 4 percent. Of total SHG members Ananthapuramu district has 8 percent, East Godavari district was in first place with 13 percent, Cuddapah district was in last place with 5th place. Coming to PWD category 14 percent in Ananthapuramu district it is in first place, Cuddaph district was in last place in PWD members in SHGs

Table - 2

Division – Wise SHGs Bank Linkage in Ananthapur District

(Rs. In Lakhs)

S.No	Year	Anantapur		Dharmavaram		Penukonda		Kalyandurg		Kadiri		Total	
		No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
1.	2015-16	11332	27760	5106	12894	8554	19445	6780	14711	5638	13008	37410	87820
2.	2016-17	9490 (-19)	34340 (19)	3628 (-40)	15730 (18)	6702 (-27)	21397 (9)	5154 (-31)	13279 (-11)	3553 (59)	12477 (-4)	28527 (-31)	97225 (10)
3.	2017-18	13281 (28)	33584 (-2)	4756 (23)	15949 (2)	9022 (25)	24484 (12)	6637 (22)	13687 (3)	5637 (37)	13773 (9)	39333 (27)	101479 (4)
4.	2018-19	11082 (-19)	42448 (21)	3725 (-28)	16450 (3)	8152 (-11)	28255 (13)	5695 (-16)	16898 (19)	4675 (-21)	14811 (7)	33329 (-18)	118864 (14)

Source: Project Director, DRDA, Ananthapuramu.

Table- 2 indicates that division- wise SHG Bank Linkages in Ananthapuramu district. In Ananthapuramu district total SHGs was decreased from 37410 to 28527 in 2015-16 to 201617 with bank linkage amount increased from 87820 to 97225 lakhs, in 2017-18 to 2018-19. Out of total SHGs Ananthapuramu division has highest number of SHGs with highest number bank linkage amount by SHGs.

In 2015-16 Dharmavaram division has lowest number of SHGs with lowest bank linkage amount. In 2016-17 Kadiri division has lowest number of SHGs with lowest bank linkage amount. In 2017-18 lowest number of SHGs in Dharmavaram division but lowest bank linkage amount was in Kalyandurg division. In 2018-19 lowest number of SHGs in Dharmavaram division, lowest bank linkage amount was in Kadiri division.

Table- 3

Details of Pavala Vaddi Division- Wise in Ananthapuram district

(Rs. In Lakhs)

S.No.	Years	Anantapur		Dharmavaram		Penukonda		Kalyandurg		Kadiri		Total	
		No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
1.	2015-16	9598	32216	3605	14058	7077	22315	4706	11911	3609	11876	28595	92378
2.	2016-17	17082 (43)	9956 (-223)	6520 (44)	3923 (-258)	12555 (43)	7352 (-203)	9783 (52)	5740 (-107)	8335 (56)	4880 (-143)	54275 (47)	31853 (-190)
3.	2017-18	17347 (1)	2306 (-331)	6271 (-4)	920 (-326)	12167 (-3)	1402 (-424)	8551 (-14)	828 (-593)	6726 (-23)	983 (-396)	51062 (-6)	6442 (-394)

Source: Project Director, DRDA, Ananthapuramu.

Note: Figures in brackets are growth rates from year to year.

Pavala Vaddi Division wise in Ananthapuram district are shown in Table- 3. In 2015-16 92378 lakhs was taken amount by SHGs as Pavala vaddi. It increased to 54275 (47%) SHGs but pavala vaddi was declined to (-190%) in 2016-17. In 2017-18 total SHGs was declined to 51062 (-6%) with 6442 lakhs amount received by SHGs as pavala vaddi.

In Ananthapuram division 43 percent increases in total number of SHGs but -223 percent declined in Pavala vaddi received by SHGs in 2015-16 to 2016-17. In 2017-18 1 percent increase in number of SHGs but -331 percent declined in Pavala vaddi amount. In Dharmavaram division from 2015-16 to 2016-17 44 percent increased in number of SHGs but -4 percent declined from 2016-17 to 2017-18. SHGs taken amount as pavala vaddi also declined -258 percent in 2015-16 to 2016-17 then -326 percent decrease from 2016-17 to 2017-18. In Penukonda division total number of SHGs was increased from 7077 to 12555 (43%) in 2015-16 to 2016-17 then it declined to 12167 (-3%) in 2017-18.

The SHGs taken amount as pavala vaddi was declined from 22315 to 7352 (-203%) in 2015-16 to 2016-17 then it declined to 1402 (-424%) in 2017-18. In Kalyandurg division total number of SHGs increased from 4706 to 9783 (52%) with decline pavala vaddi amount from 11911 to 5740 lakhs (-107%) in 2015-16 to 2016-17 then SHGs declined to 8551 (-14%) with 828 (-593%) of pavala vaddi in 2017-18. In Kadiri division number of SHGs increased from 3609 to 8551 (56%) in 2016-17 but it in 2017-18 it was declined to 6726 (-

23%) in 2017-18. Pavala vaddi amount received by SHGs was declined from 11876 to 4880 (-143%) in 2015-16 to 2016-17. Then it declined to 983 (-396%) in 2017-18.

Table- 4 reveals that District-wise Bank Linkage in Andhra Pradesh. In Andhra Pradesh total number of SHGs Target was 522968 with 13697 crores, but outstanding credit to number of SHGs were 576439 with 21959 crores. In Achievement disbursement of SHGs was 502121 with 16938 crores. But outstanding credit was 802978 SHGs with 23218 crores. Percentage of achievement disbursement to number of SHGs was 96 percent with 123 percent amount; outstanding credit was 139 percent SHGs with 105 percent amount.

Table- 4

District- Wise Bank Linkage in Andhra Pradesh 2020

(Amount in crores)

District	Target				Achievement				Achievement (%)			
	Disbursement		Outstanding Credit		Disbursement		Outstanding Credit		Disbursement		Outstanding Credit	
	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
Anantapur	49346	1069	53589	1790	42580	1328	62419	1714	86	124	116	96
Chittoor	51502	1532	55706	2597	44293	1781	83327	2585	86	116	150	99
East Godavari	57062	1689	60855	2417	53027	1912	99474	2806	92	113	163	116
Guntur	45973	1177	49777	2033	50985	1677	75570	2344	110	142	151	115
Kadapa	32544	684	34837	1208	26081	900	36967	1147	80	131	106	94
Krishna	49220	1316	53049	2067	46481	1800	76666	2310	94	137	144	111
Kurnool	31565	821	34096	977	36506	1020	55412	1126	115	124	162	115
Nellore	35318	820	38636	1190	30233	1048	47096	1231	86	127	122	103
Prakasam	40976	1120	45734	1795	41817	1364	64585	1773	102	122	141	99
Srikakulam	28916	796	34527	1302	29607	859	48042	1292	102	108	139	99
Visakhapatnam	25563	783	29867	1119	30571	942	45784	1298	120	120	153	116
Vizianagaram	21055	592	25314	838	23820	656	38610	921	113	110	152	109
West Godavari	53928	1296	60452	2625	46120	1650	69026	2666	85	128	114	101
Total	522968	13697	576439	21959	502121	16938	802978	23218	96	123	139	105

Source: Department of Rural Development, Andhra Pradesh.

East Godavari district was in first place in number of SHGs in target & achievement but percentage of SHGs was highest in Guntur district. Vizianagaram district was in last place in target & achievement in number of SHGs and amount. But percentage of SHGs is

lowest in Kadapa district percentage of bank linkage amount is lowest in Vizianagaram district. In Ananthapuram district target disbursement SHGs was 49346 but outstanding credit SHGs was 53589. Achievement disbursement SHGs was 42582 outstanding credit SHGs was 62419. Percentage of disbursement of achievement was 86 percent, outstanding credit was 116 percent. In target disbursement amount was 1069 crores but outstanding credit was increased to 1790 crores. In achievement disbursement amount was 1326 crores in outstanding credit were increased to 1714 crores. Percentage of achievement of disbursement amount was 124 percent outstanding credit amount was decreased to 96 percent.

Table-5

Mandal- wise SHG bank linkage in 2010-11 and 2017-18

S.No.	Division/Mandal	SHG Bank Linkage 2010-11		SHG Bank Linkage in 2017-18	
		No. of SHGs	Amount	No. of SHGs	Amount
Ananthapur Division					
1	Vidapanakal	242	4.53	543	1077.44
2	Guntakal	340	6.38	717	1616.26
3	Gooty	330	6.48	616	1711.71
4	Peddavadugur	125	3.28	589	1646.39
5	Yadiki	264	6.8	707	1567.16
6	Tadpatri	316	6.29	612	1732.99
7	Peddapappur	134	2.05	409	883.10
8	Pamidi	301	6.36	395	869.11
9	Vajrakarur	230	5.36	699	1558.31
10	Uravakonda	567	13.48	930	2293.07
11	Atmakur	282	3.76	642	1399.85
12	Kudair	283	5.23	601	1082.14
13	Garladinne	452	11.03	837	2645.18
14	Singanamala	141	2.03	560	1125.83
15	Putlur	184	3.26	493	904.05
16	Yellanur	234	6.13	554	1530.14
17	Narpala	368	8.44	975	2465.89
18	Bukkarayasamudram	415	11.81	977	2660.84

19	Anantapur	603	9.56	1425	4815.01
Sub Total		5811	122.26	13281	33584.47
Dharmavaram Division					
20	Raptadu`	287	7.35	544	2852.29
21	Kanaganapalle	355	6.09	531	1259.77
22	Dharmavaram	369	9.38	698	2354.55
23	Bathalapalle	321	6.81	592	1861.13
24	Tadimarri	280	5.52	332	672.46
25	Mudigubba	482	8.24	859	2166.43
26	Chennekothapalli	399	9.04	720	3392.99
27	Ramagiri	274	4.92	480	1389.76
Sub Total		2767	57.35	4756	15949.38
Penukonda Division					
28	Roddam	265	5.53	716	3376.43
29	Madakasira	490	6.81	689	1561.29
30	Amarapuram	309	5.25	731	1618.83
31	Gudibanda	283	5.64	753	1294.09
32	Rolla	339	4.64	342	758.74
33	Agali	294	4.48	398	952.13
34	Parigi	251	5.12	987	2419.04
35	Penukonda	309	6.58	752	1730.85
36	Gorantla	436	9.33	1038	2886.30
37	Somandepalle	307	4.38	677	2873.75
38	Hindupur	286	5.75	590	1615.79
39	Lepakshi	328	5.84	546	1105.80
40	Chilamathur	285	5.07	803	2291.85
Sub Total		4182	74.42	9022	24484.89
Kalyandurg Division					
41	D. Hirehal	264	5.64	556	1237.27

42	Rayadurg	320	5.47	455	782.97
43	Kanekal	308	5.66	733	1624.94
44	Bommanahal	470	5.3	655	1367.61
45	Beluguppa	254	4.25	599	1623.70
46	Gummagatta	423	4.95	625	1322.79
47	Brahmasamudram	258	3.33	546	868.84
48	Kalyandurg	597	9.25	574	1105.20
49	Settur	190	2.71	502	1078.01
50	Kundurpi	300	5.17	695	1554.41
51	Kambadur	426	6.15	697	1121.97
Sub Total		3810	57.88	6637	13687.71
Kadiri Division					
52	Talupula	266	3.69	574	1408.23
53	Nambulipulakunta	246	3.62	355	880.76
54	Gandlapenta	179	2.85	249	666.14
55	Kadiri	245	3.88	477	1464.46
56	Nallamada	237	3.75	476	1133.14
57	Bukkapatnam	293	5.22	562	1247.60
58	Kothacheruvu	252	6.29	655	1985.19
59	Puttaparthi	262	4.57	399	786.70
60	Obuladevaracheuvu	245	4.96	489	1190.25
61	Nallacheruvu	228	3.77	465	1015.28
62	Tanakal	289	4.27	548	1115.67
63	Amadagur	148	2.2	388	880.01
Sub Total		2890	49.07	5637	13773.43
Total		19460	360.98	39333	101479.88

Source: Chief Planning Office Hand book, Ananthapuramu.

Table – 4 indicates mandal –wise SHG bank linkages from 201011 to 201718. In Ananthapur division 5811 SHGs it increased to 13281 SHGs with 122.26 lakhs to 33584.47 lakhs bank linkage amount. In Ananthapur division Ananthapur mandal was highest number of SHGs in 2010-11 to 2017-18 but bank linkage amount was highest in Uravakonda division in 2010-11. In 2017-18 it is highest in Ananthapur division. Lowest number of SHGs in Peddavadugur mandal i.e. 125 in 2010-11. Pamidi mandal was in last place with 395 SHGs in 2017-18. Bank linkage amount was lowest in Singanamala mandal in 2010-11. Peddapappur mandal was lowest in 2017-18.

In Darmavaram division total number of SHGs increased from 2767 with 57.35 lakh amount bank linkages to 4756 SHGs with 15949.38 lakh amount bank linkages. In this division highest number of SHGs in Muddigubba mandal it increased to 482 to 859. Bank linkage amount highest in Darmavaram mandal in 2010-11 but in 2017-18 Chennekotha palli mandal was in first place. Lowest number of SHGs and Lowest amount of bank linkages was in Ramagiri mandal in 2010-11. But in 2017-18 lowest number of SHGs and Lowest bank linkage amount was in Tadimari mandal. In Penukonda division total SHGs was increased from 4182 to 9022 with 74.42 lacks to 24484.89 lacks bank linkage amount. In this division Madakasira mandal was in first place i.e. 490 SHGs with 6.81 lakh bank linkage amount in 2010-11. In 2017-18 Gorantla mandal was in first place with 1038 SHGs but in bank linkage amount was in Roddam mandal i.e. 3376.43 lakhs. Lowest number of SHGs Parigi mandal in 2010-11. It was changed to Rolla mandal in 2017-18. In the bank linkages somandapalli was lowest place in 2010-11 it was changed to Rolla manadal 2017-18.

In Kalyandurg division Kalyandurg mandal has highest number of SHGs with highest amount of bank linkages in 2010-11. In the period of 2017-18 Kanekal mandal has highest number of SHGs with highest amount bank linkages. Total SHGs was increased from 3810 to 6637 with 57.88 lakh amount bank linkages. In this division lowest number of SHGs in Settur mandal with lowest amount of bank linkages in 2010-11. In 2017-18 lowest number of SHGs and bank linkages in Rayadurg mandal.

In Kadiri diviaion total SHGs was increased from 2890 to 5637 with 49.07 lakh amount bank linkages to 13773.43 lakh amount bank linkages. Of this highest number of SHGs in Bukkapatnam mandal i.e. 293 SHGs but bank linkage amount was highest in Kothacheruvu mandal in 2010-11. In 201718 the highest number of SHGs in Kothacheruvu mandal with highest amount of bank linkages. Lowest number of SHGs in Amadagur mandal with lowest amount of bank linkages in 2010-11. In 2017-18 the lowest number of SHGs Gandlapenta mandal with lowest amount of bank linkages.

Table- 5

Mandal- Wise Pavala Vaddi in 2010-11 and 2017-18

S.No.	Division/Mandal	Pavala Vaddi in 2010-11		Pavala Vaddi in 2017-18	
		No. of SHGs	Amount	No. of SHGs	Amount
I	Ananthapur Division				
1	Vidapanakal	321	16.66	589	78.45
2	Guntakal	335	14.61	779	117.79
3	Gooty	833	57.54	714	97.60
4	Peddavadugur	545	39.78	682	92.86
5	Yadiki	657	35.88	830	141.98
6	Tadpatri	605	31.99	927	104.89
7	Peddapappur	277	10.92	465	66.08
8	Pamidi	632	47.2	455	65.86
9	Vajrakarur	507	29.39	672	79.55
10	Uravakonda	806	63.41	1067	178.37
11	Atmakur	432	13.1	805	88.37
12	Kudair	501	17.99	748	101.61
13	Garladinne	701	40.88	1243	133.57
14	Singanamala	316	22.55	671	72.95
15	Putlur	418	22.97	541	89.65
16	Yellanur	272	15.82	981	114.51
17	Narpala	801	78.26	1359	192.26
18	Bukkarayasamudram	857	81.51	1648	201.33
19	Anantapur	1278	31.6	2171	289.15
Sub Total		11094	672.06	17347	2306.84
II	Dharmavaram Division				
20	Raptadu`	521	53.08	963	107.07
21	Kanaganapalle	334	14.53	872	111.14
22	Dharmavaram	737	67.24	947	121.85

23	Bathalapalle	529	39.38	619	131.51
24	Tadimarri	425	25.7	416	67.06
25	Mudigubba	770	27.68	923	155.77
26	Chennekothapalli	649	44.22	980	139.58
27	Ramagiri	496	27.91	551	86.63
Sub Total		4461	299.74	6271	920.61
III	Penukonda Division				
28	Roddam	670	25.55	943	115.82
29	Madakasira	906	45.82	918	85.56
30	Amarapuram	523	17.42	1000	87.71
31	Gudibanda	486	22.17	611	88.37
32	Rolla	374	7.7	486	37.30
33	Agali	309	6.66	588	57.86
34	Parigi	558	23.97	1445	154.04
35	Penukonda	594	29.1	1200	139.74
36	Gorantla	750	46.78	1591	204.69
37	Somandepalle	581	19.63	706	73.09
38	Hindupur	480	28.5	859	128.88
39	Lepakshi	592	35.37	776	97.15
40	Chilamathur	387	10.56	844	132.21
Sub Total		7210	319.23	12167	1402.42
IV	Kalyandurg Division				
41	D. Hirehal	479	26.33	782	97.38
42	Rayadurg	343	17.75	462	42.17
43	Kanekal	572	26.65	1004	114.14
44	Bommanahal	76	2.24	812	100.54
45	Beluguppa	485	24.73	849	88.17
46	Gummagatta	489	18.5	582	50.72
47	Brahmasamudram	373	16.52	676	56.73
48	Kalyandurg	733	27.94	767	67.17

49	Settur	477	14.03	641	48.22
50	Kundurpi	405	12.09	1051	82.51
51	Kambadur	650	16.51	925	80.78
Sub Total		5082	203.29	8551	828.93
V	Kadiri Division				
52	Talupula	442	23.31	643	112.80
53	Nambulipulakunta	330	14.57	420	63.52
54	Gandlapenta	360	16.58	401	42.16
55	Kadiri	427	19.46	519	77.02
56	Nallamada	473	21.03	568	75.35
57	Bukkapatnam	553	34.23	735	96.79
58	Kothacheruvu	560	44.89	791	147.60
59	Puttaparthi	650	46.1	390	59.96
60	Obuladevaracheuvu	520	22.35	610	95.83
61	Nallacheruvu	354	18	510	83.30
62	Tanakal	491	22.4	712	73.29
63	Amadagur	306	18.95	427	55.87
Sub Total		5466	301.87	6726	983.51
Total		33313	1796.19	51062	6442.31

Source: Chief Planning Office Hand book, Ananthapuramu.

Mandal- Wise number of SHGs and they received Pavala vaddi in 2010-11 to 2017-18 are shown in Table- 5. In Ananthapurmu division total SHGs was increased from 11094 to 17347 with amount increased from 672.06 lakhs to 2306.84 lakhs received by SHGs as pavala vaddi. In this division Ananthapur mandal was in first place in above two categories. Lowest number of SHGs in Yellanur mandal in 2010-11, in 2017-18 Pamaidi mandal was in last place. In this division Bukkaraya samudram mandal was first place in 2010-11, Ananthpaur mandal was first place in 2017-18, Peddapaappur mandal was last place in 2010-11 & Pamidi mandal was last place in 2017-18 amount received by SHGs as Pavala vaddi.

In Dharamavaram division Muddigubba mandal has highest number of SHGs Kanaganapalli mandal has lowest number of SHGs. But Darmavaram mandal was in first place & Kanaganapalli mandal was in last place amount received by SHGs as Pavala vaddi in 2010-11. In 2017-18 highest number of SHGs in Chennekothapalli mandal lowest number of SHGs in Tadimari mandal. Muddigubba mandal was in first place Tadimari mandal was in

last place in amount received by SHGs as Pavala vaddi. Total SHGs increased from 4461 to 6271 with 299.74 lakhs to 920.61 lakhs amount received by SHGs as Pavala vaddi.

In Penukonda division total number of SHGs increased from 7210 to 12167 with 319.3 lakhs to 1402.42 lakhs amount received by SHGs as Pavala vaddi. In this division Madakasira mandal was in first place in number of SHGs i.e. 906 with 45.82 lakh amount received by SHGs as Pavala vaddi. Agali mandal was last place in number of SHGs i.e. 309 with 6.66 lakhs amount received by SHGs as Pavala vaddi in 2010-11. In 2017-18 Parigi mandal was in first place with 1445 SHGs Rolla mandal was in last place with 486 SHGs. Pavala vaddi amount received by SHGs Gorantla mandal was in first place with 204.69 lakhs, Rolla mandal was in last place with 37.30 lakhs.

In Kalyandurg division Kambadur mandal was first place, Bommanahal mandal was in last place in number of SHGs in 2010-11. Kundrpi mandal was in first place, Rayadurg mandal was in last place in number of SHGs in 2017-18. In 201011 amount received by SHGs as Pavala vaddi Kalyandurg mandal received highest amount, Bommanahall mandal received less amount. In 2017-18 Kanekall mandal was in first place Rayadurg mandal was in last place in amount received by SHGs as Pavala vaddi. In this division total number of SHGs increased from 5082 to 8551 with 203.29 lakhs to 828.93 lakhs amount received by SHGs as Pavala vaddi.

In Kadiri division total number of SHGs was increased from 5466 to 6726 with 301.87 lakhs to 983.51 lakhs amount received by SHGs as Pavala vaddi. In this division Puttaparthi mandal has number of SHGs with highest amount received by SHGs as Pavala vaddi. Amadagur mandal was in last place in number of SHGs, Nambulapulla kunta was received less amount as Pavala vaddi by SHGs in 2010-11. In 2017-18 Kothachervuv mandal was in first place in number of SHGs as well as amount received by SHGS as Pavala vaddi. Puttaparthi mandal was in last place in number of SHGs, Gandlapenta mandal was received less amount as Pavala vaddi by SHGs. In Ananthapuramu district total number of SHGs was increased from 33313 to 51062 with 1796.19 lakhs to 6442.31 lakhs amount received by SHGs as Pavalavaddi.

Conclusion

Self Help Groups are given power and also economic stability of rural women for their self supportive life. Standard of living also improve it will eliminate poverty and unemployment for the particular people of SHG members and their families. Micro finance gives strength to poor people. Microfinance is the path to improve standard of living and economic independence of the rural women. It gives self confidence among the SHG members.