

ROLE OF MICROFINANCE AND CONSTRAINTS INVOLVED IN MICROFINANCE FOR SHG IN KURNOOL DISTRICT OF ANDHRA PRADESH

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ABSTRACT

Though women were said as the better half of India, they were not provided with equal opportunities and rights. Hence, to improve our Nation, the basic unit of society should be developed which can be done only with the help of women who was the home maker. In order to empower women socially and economically, microfinance aids the way through SHG. In this present paper, the constraints experienced by the beneficiaries of SHG were enlisted and suitable suggestive measures were suggested. The present study was conducted at Kurnool district of Andhra Pradesh. In Kurnool district, Kurnool division was selected purposively. In Kurnool, 6 villages were selected and in each village 1 SHG group with 10 beneficiaries and 10 non-beneficiaries were selected thus, constitute 60 beneficiaries and 60 non-beneficiaries. The primary data was gathered with the help of interview schedule and the secondary data was gathered with the help of previous studies. The collected data were tabulated and analysed with suitable statistical tools and the findings were presented. The findings revealed that major constraint experienced by the respondent was drop-outs because of migration. The members lent the fund among themselves based on equal distribution and repaid in monthly instalments with interest rate.

KEYWORDS: *Micro-finance, constraints, SHG, Kurnool, Beneficiaries, Drop-outs & Appraisal*

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