

IMPACT OF EMPOWERMENT PROGRAMMES ON RURAL DEVELOPMENT IN INDIA



Sponsored by :
UGC, ICSSR & TSCHE



Editor
Dr. S. Ramesh

KAMAXI
NANDINI

23. **POLITICAL EMPOWERMENT OF WOMEN IN PANCHAYATI RAJ INSTITUTIONS:** 91 - 93
Daripally shyamala
24. **The history of rural development in India various problems and recent intensive programs and its merits & demerits.....** 94 - 98
N.SRIKANTH
25. **Socio-Economic Living Conditions of Tribal's A Study in Warangal district** 99 - 105
Dr. Banoth Bondyalu
26. **Modern Agriculture Technology Versus India's agriculture practices for better Development.....** 106 - 108
K.Rathnam Msw
27. **Micro Credit for Sustainable Development: Role of NGOs.....** 109 - 112
M.THIRUPATHI
28. **GENDER EQUITY AND POLITICAL PARTICIPATION.....** 113 - 115
S.Sunithaswarnalatha
29. **Gender sensitization and skill enhancement for sustainable rural development.....** 116 - 118
Kavitha kiran.V
30. **"IMPACT OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA) ON WOMEN EMPOWERMENT IN HYDERABAD KARNATAKA REGION".** 119 - 124
Dr. Basavaraj S Benni
Rekha A
31. **A STUDY ON THE SOCIO-ECONOMIC STATUS AND MEDICAL FACILITIES IN MOHAMMAD NAGAR AND KANNARAM VILLAGES OF KOWDIPALLY MANDAL.....** 125 - 125
K. Suma Niveditha
32. **Mahathma Gandhiji' Thought on Rural Reconstruction and Role of Village Development Societies.....** 126 - 128
L. Anjaneyulu
53. **WOMEN EMPOWERMENT ONLY WITH EQUALITY.....** 129 - 131
G.NARAYANA

27. Micro Credit for Sustainable Development: Role of NGOs

M. THIRUPATHI

ASSISTANT PROFESSOR

DEPARTMENT OF ECONOMICS

Government Degree & PG College – Chennoor

Dist: Mancherial. (T.S), Cell: 9052930310

I. INTRODUCTION

Poverty is one of the biggest challenges to the development of a developing country like India where a major population is living in rural and semi-urban areas. Poverty leads to hunger, malnutrition, illiteracy and social misdeeds. The main reason may be lack of ample employment opportunities in the country. Since employability of human resource is a key to sustainable development, creating self-employment opportunities is one way of alleviating poverty and solving the consequential problems of unemployment. There are over 24 crores people anyhow sustaining below the poverty line in the country. The Scheme of Micro-Credit has been found as an effective instrument for lifting the perished poor above the level of poverty by providing them adequate self-employment opportunities and making them credit worthy. In the context of the contemporary social empowerment, self realizations and self initiatives are the bases for the formation of Self-Help Groups (SHGs). This has motivated NGOs to form SHGs in rural areas to empower them through developing their inherent skills. Thus, SHG movement among the rural poor in different parts of the country has emerged as a very reliable and efficient mode for technology transfer. Chanakya's philosophical statement has transformed into the SHGs with the help of NGOs and their efforts. Microfinance is the tool to empower the rural poor and also tool against human deprivation. Microfinance is motivating sustainable development through the supportive NGOs. The growth of microfinance in India has been in response to the failure of institutional initiatives of rural credit system and involvement of informal credit system – rural credits especially rural cooperatives. This has led to establishment of microfinance institutions under the guidelines of NABARD. Micro-credit programme works through NGOs/SHGs and the merit lies in weekly monitoring and refund of installments.

II. GROWTH OF MICROFINANCE IN INDIA

During the 1960s and 1970s the key issue in agriculture and rural development was agricultural production. Apart from improved seeds and seedlings, fertilizer, pesticides, tools and machines agricultural credit was an input for improved agricultural production. The target groups were farmers and the issue was how to disburse agricultural credit to farmers. The funds were provided by governments and donors. Disbursement mattered, not repayment. The main disbursement channels were agricultural development banks and projects. Agricultural credit was a service, not a business. The strategy had much to show: the green revolution, driven by technology, financed on credit, with subsidized interest rates. The produce was purchased by government at guaranteed prices. So green revolution succeeded thereby ignoring the business of the financial services. But when farmers didn't repay their loans, the banks didn't cover their costs and the governments ran out of money to finance the subsidies, the banking business finally failed, and

20	Migration Impact on Agriculture Sector-Micro analysis Dr.B.V.Ragavender	141
21	Agricultural Mechanization in India – A Review Jyothi Sampurna Dr.Ch.Thandava Krishna	151
22	Role of Co-Operative Credit Societies in Agricultural Sector Dr.N.Venkatram	157
23	Economics of Paddy Cultivation in Andhra Pradesh-A Study of Guntur District D.Gangaiah A.Veerakumari	168
24	Impact of reckless using Fertilizers: A study in Adilabad and Kumuram Bheem Asifabad districts in Telangana state M.Thirupathi	173
25	Irrigation Development in Andhra Pradesh Dr.N.Babu A. Harshavardhan	179
26	Groundnut cultivators in Andhra Pradesh: An overview Dr. G. Prathap P. Munikrishnaiah	184
27	Agricultural Sector in India: An overview P.Munikrishnaiah Dr. G. Prathap	193
28	The Problems of Agricultural in Tribal Regions Sri B. Narayana Rao	202
29	Problems and Prospects of Agricultural Marketing in India K.Sreelakshamma	209
30	Strategies for Doubling Farmers' Income M.Miriam Dr.N.Sanjeeva Rao	214