

CHAPTER-VIII

SUMMARY AND IMPLICATIONS

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Women Empowerment enables families sustain and move towards growth and prosperity. Economic independence is an important aspect of empowerment of women. Empowerment of women is an active and multi dimensional process. Women empowerment gives more autonomy in decision making and greater ability to plan their lives. The economic empowerment of women is a vital element of strong economic growth in any country and it enhances their ability to influence changes and to create a better society. Literacy, economic development and involvement and participation in political activities are the key constituents in ensuring the empowerment of women. Increase in income level due to financial literacy will improve the status of the women in the society.

ROLE OF BANKS IN WOMEN EMPOWERMENT

Banks play a pivotal role in helping women to achieve economic independence and thereby enjoy and benefit from their other rights. Banks promote women development in a big way by extending them financial support from their early days through education loans, skill development training programs designed exclusively for women and by providing loans for entrepreneurship. Banks extend loans to women for their economic independence under different programs. Various case studies show that there is positive correlation between extension of credit and empowerment of women.

At Present 27 Public Sector banks (19 Nationalized banks, 6 from State Bank group, IDBI, Bharatiya Mahila Bank), 22 Private Sector Banks, 53 Regional Rural Banks, and 45 foreign banks are operating in India. These bank branches are providing basic banking services to the public.

ANDHRA BANK

Andhra Bank is one of the Nationalised Bank operating in India. Andhra Bank was founded by famous freedom fighter Dr. Bhogaraju Pattabhi Seetaramaiah at Machilipatnam in Andhra Pradesh during 1923. The Bank was Nationalized in the year 1980. As on 31.03.2015, the Bank is having 4782 delivery channels consisting of 2507 branches, 8 extn. counters, 35 satellite offices and 2232 ATMS. The bank is playing a prominent role in economy of the country. Andhra Bank is Convener of State Level Banker's Committee in Combined state and also now in the newly formed state of Andhra Pradesh.

CREDIT FLOW TO WOMEN BY THE BANK:

The Bank is providing credit to women borrowers through different financial schemes like SHG-Bank Linkage, Agriculture finance, Entrepreneur loans, Education loans and Housing loans for empowerment of women.

The Bank is extending loans to women borrowers above 10% of net bank credit which is double than 5% of norm fixed by Reserve Bank of India.

The study is mainly focused on empowerment of women through different financial schemes of Andhra Bank in Chittoor district of Andhra Pradesh focusing on change in standard of living of borrower families and customer satisfaction.

METHODOLOGY

Women empowerment through Bank's financial schemes to women borrowers can assert women the right to resources intended for them and thereby enhance their dignity and self respect.

OBJECTIVES OF THE STUDY

Major Objective: The major objective of the study is to examine the role and effectiveness of financial schemes to women by Andhra Bank in Chittoor District of Andhra Pradesh. However, the study has some specific objectives.

Specific Objectives:

- ❖ To find out the effectiveness of Bank's Financial schemes to women
- ❖ To review the functional efficiency of Bank's financial schemes in the context of self-reliance and sustainability of women.
- ❖ To assess the change in status of women through Bank's financial schemes.
- ❖ To study the level of promotion of women empowerment through skill development & training programs of ABIRD, Tirupati.
- ❖ To study the level of improvement in standard of living after settlement through bank loans and customer satisfaction level of the borrower.
- ❖ To make suggestions to the Bank for effective implementation of financial schemes to women borrowers.

SAMPLE DESIGN

The study adopts multi-stage sampling method to select sample units. The study covers the Chittoor district and it was selected based on the lower status of women. The Chittoor district consists of three Revenue Divisions namely Madanapalli, Chittoor and Tirupati. Samples were collected from each revenue division, The samples are collected both in rural and urban areas from branches operating in that area in each revenue division.

In total, 600 samples were collected from Chittoor district from both rural and urban areas to know the impact of Andhra Bank's financial schemes on empowerment of women. Index method was adopted to know the impact of socio-economic transformation of women after availing bank loans. And study also aimed to know the customer satisfaction levels of the women borrowers.

Collection and Analysis of Data :

For data collection, all the three divisions of the district was covered and samples were drawn from 3 rural and 3 urban branches operating in that area. Five villages from each mandal area operating in that branch jurisdiction were selected purposively based on the convenience and accessibility. From each village 20 samples were selected. Thus from 6 branches, a total of 600 borrowers were identified for the study. 300 samples were collected from rural areas and 300 samples were collected from urban areas. Out of the 20 samples from each village, care was taken to include borrowers of 5 categories viz., SHG-Bank Linkage, Agriculture finance, Women entrepreneur loans, education loans and housing loans to women.

Separate schedules have been prepared for borrowers of different sectors of the credit. The data was collected through personal interview by the researcher. Secondary data from bank records are collected for details on disbursal of loans in different periods. Average and percentages were calculated for interpretation.

THE MAJOR FINDINGS OF THE STUDY

The study was conducted to ascertain the impact of the financial schemes of Andhra Bank on Empowerment of women and their families. The customer satisfaction of borrowers on the process of loans and impact of the financial schemes on their economic status, decision making, family dynamics was derived. The impact of Andhra Bank loans on empowerment of women and socio-economic transmission of their families based on Five categories of loans in Chittoor district is presented under different heads as follows:

A.SHG-Bank Linkage Finance.

B-Agriculture finance to women borrowers

C. Women Entrepreneurship loans

D. Education and

E. Housing loans to women borrowers:

F. Andhra Bank Institute of Rural Development, Tirupati.

The impact of Bank's financial schemes on women empowerment is remarkable in socio economic transmission of women. To mention, the impact is more in rural areas than in urban areas.

Above all the categories of loans to women borrowers the impact of agricultural finance is high on socio-economic transition of women, when compared to other financial schemes. But surprisingly, the impact of Bank's SHG-Bank linkage program on women empowerment is less compared to other category of loans.

Impact of Andhra Bank SHG-Bank Linkage Program on socio-economic transition of women in Chittoor District:

- The impact of SHG-Bank Linkage Program to women borrower's empowerment in rural areas is Moderate among 62%, and high among 34%, and less among the remaining 4%.
- The impact of SHG-Bank Linkage Program to women borrower's empowerment is Moderate among 56%, high among 20%, and less among the remaining 24%.

The impact of SHG-Bank Linkage on socio-economic transition in rural areas:

High Impact aspects :

- Perceived ability to save and access to credit responsible terms at 80%,
- Improved capacity of the women to meet her basic necessities on her own at 68%,
- Improvement in financial status of the women in the family at 60%.

Less Impact aspects:

- Improvement in self confidence level at 18%.
- Role of women in house hold decision making at 4%.

The impact of SHG-Bank Linkage on socio-economic transition in urban areas:

High Impact aspects :

- Perceived ability to save and access to credit responsible terms at 74%,
- Improved capacity of the women to meet her basic necessities on her own at 54%
- Improvement in financial status of the women in the family at 46%

Less Impact aspects:

- Improvement in self confidence level at 30%.
- To meet basic necessities on her own at 16%.

Based on the, it is concluded that the impact of SHG-Bank Linkage on improvement of socio-economic status of borrowers is more among those living in Rural areas compared to those in Urban areas.

Impact of Andhra Bank Agriculture Finance Program on socio-economic transition of women in Chittoor District:

- The impact of agriculture finance on socio-economic transmission of women borrower, in rural areas is very high at 70%, Moderate among 20% and low among remaining 10%.
- In urban areas the high impact is at 34%, moderate among 46% and low impact was noticed among the remaining 20%.

The impact of Agriculture Finance on socio-economic transition in rural areas:

High Impact aspects :

- Perceived employment for economic self reliance, Improvement in financial status of the women in the family, and Improved capacity of the women to meet her basic necessities on her own are at 96%,
- Improvement in contribution to household income is at 94% .

Less Impact aspects:

- Increase in confidence level at 2%,

The impact of Agriculture Finance on socio-economic transition in urban areas:

High impact aspects:

- Improvement in contribution to household income at 76%,
- Perceived employment for economic self reliance at 70%,
- Change in the attitude of the women towards family planning at 54% and
- Improved capacity of the women to meet her basic necessities on her own at 52%.

Less Impact aspects:

- Increase in self confidence level at 20%.
- Role of women in household decision making at 12%.

Impact of Andhra Bank's Women Entrepreneur Loans on socio-economic transition of women in Chittoor District:

- The impact of women entrepreneur loans on socio economic transmission of women is high in rural areas, and the high among 65% of borrowers, moderate impact is on 25%, and less impact among the remaining 10%.
- The impact of women entrepreneur loans on socio economic transmission of women in urban areas, the high impact is noticed among 60% , moderate impact among 25%, and less impact among the remaining 15%.

The impact of Entrepreneur loans on socio-economic transition in rural areas:

High Impact aspects :

- Perceived employment for economic self reliance at 90%
- Improvement in contribution to household income at 85%.
- Change in the attitude of the women towards family planning at 85% and
- Improvement in financial status of the women in the family at 85%

Less Impact aspects:

- Perceived ability to save and access to credit responsible terms at 20%,
- Improvement in the status of the women in the community at 15% and
- Perceived employment for economic self reliance at 10%

The impact of Entrepreneur loans on socio-economic transition in urban areas:**High Impact aspects :**

- Change in the attitude of the women towards family planning at 80%
- Perceived employment for economic self reliance at 75%
- Improvement in the status of the women in the community at 75% and
- Improvement in financial status of the women in the family at 75%

Less Impact aspects:

- Perceived employment for economic self reliance at 25%
- Perceived ability to save and access to credit responsible terms at 25%,
- Improved capacity to meet basic necessities on her own at 25%.
- Increased acceptance of her changed role in the family at 20%..

Based on the above factors, the impact of women entrepreneur loans on socio-economic transmission of borrowers is high among those living in Rural areas compared to those in Urban areas.

Reason:

Impact of Andhra Bank's Education Loans on socio-economic transition of women in Chittoor District:

- The impact of Education loans on socio economic transmission of women is high in rural areas, is high among 60% of borrowers, moderate among 35%, and less on the remaining 5%.

- The impact of Education loans on socio economic transmission of women in urban areas, is high among 60% of borrowers, moderate among 30%, and less among the remaining 10%.

The impact of Education loans on socio-economic transition in rural areas:

High Impact aspects :

- Perceived employment for economic self reliance at 85%
- Improvement in the self confidence level at 75%
- Increased acceptance of the women and her changed role in family at 75%
- Improved capacity to meet basic necessities on her own at 75%

Less Impact aspects:

- Improvement in contribution to household income at 10%.
- Improvement in self confidence level at 5%.

The impact of Education loans on socio-economic transition in urban areas:

High Impact aspects:

- Improvement in the self confidence level at 80%
- Perceived employment for economic self reliance at 80%
- Change in the attitude of the women towards family planning at 70%
- Improvement in the status of the women in the community at 65%

Less Impact aspects:

- Save and access to credit responsible terms at 20%.
- Increased role of women in household decision making at 20%.

Based on the above study, it is concluded that the impact of Education Loans on socio-economic transmission of women borrowers is high both in rural areas and urban areas.

Impact of Andhra Bank's Housing Loans on socio-economic transition of women in Chittoor District:

- The impact of Housing loans on socio economic transmission of women in rural areas, is high among 40% of borrowers, moderate among 50%, and less impact on the remaining 10%.
- The impact of Housing loans on socio economic transmission of women is also high in urban areas, and the high impact is at 50%, moderate impact is at 40%, and low impact is at 10%.

The impact of Housing loans on socio-economic transition in rural areas:

High Impact aspects:

- Perceived economic self reliance at 60%
- Improvement in the status of the women in the community at 50%
- Improvement in contribution to household income at 45%.

Less Impact aspects:

- Improvement in self confidence level at 40%.
- Ability to save and access to credit responsible terms at 20%.
- Improvement in contribution to household income at 15%.
- Improvement in the financial status of women in the family at 15%.

The impact of Housing loans on socio-economic transmission in Urban areas:

High Impact aspects:

- Perceived ability to save and access to credit responsible terms at 55%.
- Improvement in contribution to household income at 50%.
- Improvement in financial status of the women in the family at 45%.

Less Impact aspects:

- Improvement in self confidence level at 35%.
- Role of women in household decision making 20%.

Based on the above factors, it is concluded that the impact of Housing loans on socio-economic transmission is poor both in rural and urban areas.

CUSTOMER SATISFACTION OF BORROWERS ON THE PROCESS OF ANDHRA BANK FINANCIAL SCHEMES TO WOMEN

Customer satisfaction plays a vital role in business development of any organisation dealing with public. The study was also undertaken to know the levels of customer satisfaction among the borrowers before, during and after the disbursement of loans to women. Indices was prepared basing on the responses on different aspects of customer satisfaction by the borrowers and analyzed.

The major findings of the study on customer satisfaction of women borrowers on the process of loans by Andhra Bank in Chittoor District under financial schemes are given below:

CUSTOMER SATISFACTION OF BORROWERS OF ANDHRA BANK ON THE PROCESS OF LOANS ON DIFFERENT FINANCIAL SCHEMES TO WOMEN (TOTAL SAMPLE -ALL CATEGORY OF LOANS TOGETHER)

The customer satisfaction levels are high among borrowers of rural areas compared to those from urban area borrowers.

- In rural areas, more than 35% of borrowers expressed 'full satisfaction' about process of the bank's financial schemes, 50% of borrowers expressed 'medium satisfaction' and remaining 13% of borrowers expressed 'less satisfaction' about the process/ services rendered by the bank while processing loans.
- In urban areas, more than 35% of borrowers expressed 'full satisfaction' about the process of loans on the bank's financial schemes, 46% of borrowers expressed 'medium satisfaction' and only 18% of borrowers expressed 'low satisfaction' in this regard.

Customer's Opinion while obtaining loans from Rural areas:

- 89% of the borrowers expressed that they have visited the bank less than 3 times to get loan disbursed,
- 61% of the borrowers expressed that the bank officials are cooperative
- 38% of the borrowers expressed that they have understood the terms & conditions of the bank loan.

Customers' Opinion on the process of loans from Urban areas:

- 73% of the borrowers expressed that they have visited the bank less than 3 times to get loan disbursed,
- 58% of the borrowers expressed that the bank officials are cooperative
- 33% of the borrowers expressed that they have understood the terms & conditions of the bank loan.

CUSTOMER SATISFACTION OF BORROWERS OF ANDHRA BANK ON THE PROCESS OF FINANCIAL SCHEMES TO WOMEN UNDER SHG-BANK LINKAGE PROGRAMS

- In rural areas, only 8% of borrowers expressed 'full satisfaction' about the process of loan disbursement on bank's SHG- Bank Linkage program, 76% of borrowers expressed 'medium satisfaction' and only 16% of borrowers expressed 'less' satisfaction about the services rendered by the bank.
- In urban areas, only 18% of borrowers expressed full satisfaction about the bank's SHG- Bank Linkage schemes, 56% of borrowers expressed medium satisfaction and only 26% of borrowers expressed low satisfaction about the services rendered by the bank on disbursement of loan.

Customer's Opinion while obtaining loans under SHG-Bank Linkage from Rural areas:

- 92% of the borrowers expressed that they have visited the bank less than 3 times to get loan disbursed,

- 82% of the borrowers expressed that the bank officials are cooperative
- 38% of the borrowers responded that they feel good about the services rendered by Andhra Bank.
- 88% of borrowers responded that Bank staff are 'to some extent good'
- 48% of borrowers felt that they were not explained with terms and conditions of the bank loan.

Customer's Opinion while obtaining loans under SHG-Bank Linkage from Urban areas:

- 68% of the borrowers expressed that the bank officials are cooperative
- 58% of the borrowers expressed that they have visited the bank less than 3 times to get loan disbursed
- 74% of borrowers responded that they feel 'satisfactory' regarding the services of the Bank.
- 64% of the borrowers responded that they were not explained with terms and conditions of the bank loan.

CUSTOMER SATISFACTION OF BORROWERS OF ANDHRA BANK ON THE PROCESS OF DISBURSEMENT OF LOANS TO WOMEN UNDER AGRICULTURE FINANCE

It is highly appreciable that the customer satisfaction levels of the borrowers under agriculture finance is high when compared to other schemes.

- In rural areas, 60% of borrowers expressed 'full satisfaction' about the process of bank's Agricultural Finance programs, 28% of borrowers expressed 'medium satisfaction' and only 12% of borrowers expressed 'less satisfaction' about the services rendered by the bank, in this regard.
- In urban areas, 48% of borrowers expressed 'full satisfaction' about the bank's Agricultural financial schemes, 42% of borrowers expressed medium satisfaction and only 10% of borrowers expressed low satisfaction about the services rendered by the bank.

Customer's Opinion while obtaining loans under agricultural finance from Rural areas:

- 100% of the borrowers of responded that they visited the bank below three times to get the loan disbursed.
- 64% of borrowers responded that Bank staff are 'good'
- 64% of the borrowers responded that they were explained with terms and conditions of the bank loan.
- 58% of the borrowers expressed that the bank officials are cooperative
- 96% of the borrowers responded that the bank officials are pressurising them 'to some extent' regarding repayment of loan.
- 88% of the borrowers responded that they are finding 'to some extent' difficulty in repayment of the loan.

Customer's Opinion while obtaining loans under agricultural finance from Urban areas:

- 78% of the borrowers of responded that they visited the bank below three times to get the loan disbursed.
- 56% of the borrowers expressed that the bank officials are cooperative
- 42% of the borrowers responded that they were explained with terms and conditions of the bank loan
- 68% of the borrowers responded that the bank officials are pressurising them 'to some extent' regarding repayment of loan
- 40% of the borrowers responded that they were not explained with terms and conditions of the bank loan

CUSTOMER SATISFACTION OF BORROWERS OF ANDHRA BANK FINANCIAL SCHEMES TO WOMEN ON THE PROCESS OF DISBURSEMENT OF LOANS UNDER ENTREPRENEUR SCHEMES

- In rural areas, 60% of borrowers expressed 'full satisfaction' about the bank's process of disbursement of Entrepreneur loans programs, 28% of borrowers expressed 'medium satisfaction' and only 12% of borrowers expressed 'less satisfaction' about the services rendered by the bank.
- In urban areas, 48% of borrowers expressed 'full satisfaction' about the bank's Entrepreneur loan schemes, 42% of borrowers expressed 'medium satisfaction' and only 10% of borrowers expressed 'less satisfaction' about the services rendered by the bank.

Customer's Opinion while obtaining loans under Entrepreneur Loans in Rural areas

- 70% of the borrowers expressed that the bank officials are cooperative
- 65% of the borrowers responded that they were explained with terms and conditions of the bank loan
- 65% of the borrowers responded that they understood with terms and conditions of the bank loan
- 85% of the borrowers responded that they found 'to some extent' difficulty in getting the loans disbursed.
- 75% of the borrowers responded that the bank officials are pressurising them 'to some extent' regarding repayment of loan
- 60% of the respondents expressed that they are 'satisfied' with the services rendered by the bank.

Customer's Opinion while obtaining loans under Entrepreneur Loans in Urban areas

- 25% of borrowers expressed that they found difficulty in arranging security/surety for bank loan.
- 20% of borrowers responded that they experienced difficulty in repayment of loan.

CUSTOMER SATISFACTION OF BORROWERS OF ANDHRA BANK'S PROCESS OF EDUCATION LOAN SCHEMES TO WOMEN

- In rural areas, only 10% of borrowers expressed 'full satisfaction' about the process of bank's Education Loans, 70% of borrowers expressed 'medium satisfaction' and nearly 20% of borrowers expressed 'less satisfaction' about the services rendered by the bank.
- In urban areas, only 25% of borrowers expressed 'full satisfaction' about the process of bank's Education Loans, 55% of borrowers expressed 'medium satisfaction' and only 20% of borrowers expressed 'less satisfaction' about the services rendered by the bank.

Customer's Opinion while obtaining loans under Education Loans in Rural areas

- 65% of the borrowers responded that they visited the bank below three times to get the loan disbursed
- 45% of the borrowers expressed that the bank officials are cooperative
- 75% of the borrowers responded that they were explained with terms and conditions of the bank loan 'to some extent'
- 75% of borrowers responded that they experienced difficulty in repayment of loan 'to some extent'.

Customer's Opinion while obtaining loans under Education Loans in Urban areas

- 65% of the borrowers responded that they understood with terms and conditions of the bank loan
- 60% of the borrowers responded that they visited the bank below three times to get the loan disbursed.
- 60% of the borrowers expressed that the bank officials are cooperative
- 70% of borrowers responded that Bank staff are 'to some extent' good.
- 80% of the borrowers responded that they understood with terms and conditions of the bank loan 'to some extent'.
- 65% of the borrowers responded that they are finding difficulty in arranging security/surety.

CUSTOMER SATISFACTION OF BORROWERS OF ANDHRA BANK'S PROCESS OF HOUSING LOAN SCHEMES TO WOMEN

- In rural areas, only 15% of borrowers expressed 'full satisfaction' on the process of the bank's Housing Loans, 40% of borrowers expressed 'medium satisfaction' and majority i.e., 45% of borrowers expressed 'less satisfaction' about the services rendered by the bank in disbursement of housing loans.
- In urban areas, only 25% of borrowers expressed full satisfaction about the bank's Housing Loans, 50% of borrowers expressed medium satisfaction and nearly 25% of borrowers expressed low satisfaction about the services rendered by the bank, in this regard.

Customer's Opinion while obtaining loans under Housing Loans in Rural areas

- 50% of the borrowers responded that they visited the bank below three times to get the loan disbursed.
- 85% of the borrowers expressed that the bank staff are cooperative 'to some extent'.
- 65% of the borrowers responded that the bank officials are pressurising them 'to some extent' regarding repayment of loan
- 60% of the borrowers responded that they are finding difficult 'to some extent'.
- 50% of the borrowers expressed that they are 'not satisfied' with services of the bank.
- 45% of the borrowers responded that they are not explained with terms and conditions of the bank loan.

Customer's Opinion while obtaining loans under Housing Loans in Urban areas

- 70% of the borrowers responded that they visited the bank below three times to get the loan disbursed.
- 80% of the borrowers responded that the bank staff are 'to some extent' good.
- 70% of the borrowers responded that the bank officials are pressurising them 'to some extent' regarding repayment of loan
- 40% of the borrowers responded that they are not explained with terms and conditions of the bank loan.

ANDHRA BANK INSTITUTE OF RURAL DEVELOPMENT, TIRUPATI

Andhra Bank Institute of Rural Development, Tirupathi was established in the year 2008, and imparting training and skill development programs to women in Chittoor District. The training programs are providing training and self confidence to women to start their own start-ups or ventures. Some trainees are going for wage employment after receiving training. Further, some case studies are presented to know level of the training and Rate of Settlement.

- Since its inception in 2008, up to the end of March, 2015, the ABIRD, Tirupathi has conducted 148 training programs and trained 3882 candidates.
- ABIRD has conducted 135 self employment programs and trained 3517 candidates.
- It has trained 365 candidates under wage employment programs.
- Rate of settlement is 63% either in self employment or wage employment.
- During the year 2014-15 the rate of settlement is 54%.
- Reason for decline in rate of settlement is due to administrative reasons, not conducting proper training programs, and not proper follow up after providing training.
- Sectors in which rate of settlement high is General Entrepreneurial Development Program (100%), Bathik Printing (93%), Jute Bag making (89%), Dress Designing at 81%.
- Sectors in which rate of settlement low is *Computer hardware (0%), Computer Basics (9%), Beauty Parlour management (20%), Mushroom cultivation at 32%.*

DISCUSSION ON HYPOTHESES

Statement 1: Creation of awareness of bank's financial schemes exclusively for women through dissemination programs will promote the percentage of increase of women borrowers.

Observations in the study: It is observed from the study that creation of awareness of bank's financial schemes will definitely increase the women borrowers through dissemination programs.

Statement 2: Bank's employees positive attitude and response towards customers will increase the satisfaction of the customers.

Observations in the study: The positive attitude, response, cooperation extended by the Bank Officials will increase the satisfaction levels of the customers. It is clearly emerged in the section on customer satisfaction.

Statement 3: Bank's women financial schemes result in improvement of status of women in society.

Observations in the study: It is found that Bank's women financial schemes result in improvement of status of women in society, education of children, income earnings, assets on her own which in turn will result in improved status of women.

Statement 4: Bank's women financial schemes result in improvement of standard of living.

Observations in the study: From the study it is found that Bank's women financial schemes result in improvement of standard of living, which was evident in the section of impact of financial schemes on Socio-economic transition of borrower families.

Statement 5: Bank's financial schemes will bear direct affect on education level of children of borrowers.

Observations in the study: It is observed from the study that Bank's financial schemes will bear direct affect on education level of children of borrowers. The education loan

borrowers sent their children for higher studies not only in India but also to abroad. This is evidently proved in section on Impact of education loans on borrowers.

Statement 6: Bank's schemes will improve the borrower's personal and family health status.

Observations in the study: The borrowers responded that the Bank's financial schemes to women will improve the borrower's personal and family health status. Their awareness on diseases, increased number of hospital visits, strictly following with follow up visits increased and there by both their health and family members health improved. This is evidently proved in section on Impact of loans on borrowers.

Statement 7: Bank's successful entrepreneurship lending to women will increase the savings and possession of assets.

Observations in the study: Banks women entrepreneur loans will increase the income of the borrowers which in turn will result in savings and acquisition of assets through purchase. It is evidently proved in the section on impact of entrepreneurship of loan on personal improvement of assets. It is evidently proved in section on Impact of education loans on borrowers.

Statement 8: ABIRD's training programs are resulting in increase of settlement percentage of the trainees.

Observations in the study: The Bank's ABIRD's training programs are imparting training and skill development and are resulting in settling of trainees either in wage employment or self employment. Rate of Settlement is highest in General Entrepreneurial Development Program at 100%, followed by Bathik Printing at 93%, Jute Bag Making at 89%, Dress designing at 81%, Book keeping & accountancy at 79%, TV servicing at 73% etc. It is evidently proved on section on ABIRD.

Andhra bank's financial schemes to women are resulting in the improvement of Gross Domestic Product of the Nation. The establishment of small scale and medium scale production units, improvement in earnings from different ventures like dairy, tailoring, fashion designing, fabric painting, computer software units, etc., contributed to improvement in the gross domestic product of the nation.

SUGGESTIONS AND RECOMMENDATIONS:

After the analysis and interpretation of findings, the researcher wants to make some recommendations/suggestions to the Organization, i.e., Andhra Bank.

- Bank has to increase the number of awareness programs at village and mandal level to create awareness of Bank's financial schemes to women to create awareness of Bank's women exclusive financial schemes.
- Bank has to increase the percentage of lending to women in all financial schemes of the Bank.
- The impact of some of the Bank's financial schemes is low, so the borrowers have to be trained for effective utilization of loans.
- The Bank has to improve the customer service rendered to women borrowers at the branch level.
- The Bank has to improve its customer service, especially in rural areas, as most of them are illiterate.
- Bank should see that the customers should not come to bank for so many times to get the loan sanctioned.
- Bank officials should be cooperative to the women borrowers
- Bank has to explain the terms & conditions of the bank loans before the disbursement of loans to women borrowers till they get understood.
- The Bank should not ask for security/surety for loans which won't require as per norms either security/surety, especially education loans.
- Bank has to simplify the procedure of loans, process, getting documents etc., so that the customers should not feel difficulty in getting disbursement of loans.
- Banks should not pressurize the borrowers for repayment of the loans, otherwise the borrowers are willful defaulters.
- The overall service to customers has to be improved by the bank as 14% in rural areas and 19% in urban areas expressed less satisfaction.

- The bank has to design exclusive schemes to women keeping in view their potential, mobility, credit worthiness, skill, training etc.
- The bank has to extend concessional rate of interest to all loans to women borrowers.
- The bank has to extend concessions and other benefits to all loans to women borrowers.

ABIRD

After the analysis and interpretation of findings, the researcher made some recommendations and suggestions to the Institute, on ABIRD.

- The Institute has to widen the scope of training on aspects useful for settlement.
- The Institute has to strengthen the support services after the training by following up with the trainees.
- The Institute has to concentrate on follow up with the Govt. Organizations and Banks to get financial support to the trainees.
- As the Rate of settlement has declined during the recent years, the ABIRD has to make efforts to increase the rate of settlement.

THE GIST

It is observed from the study, that the lending to women by Andhra Bank is remarkable and the lending is continuously exceeding every year the targets fixed by the Reserve Bank of India. The Bank's financial schemes are contributing the empowerment of women in Chittoor district of Andhra Pradesh. It's lending is also high, especially in SHG-Bank Linkage, Agricultural finance and average in Education loans, and below average in Housing Loans and Entrepreneur loans.

Some exclusive schemes of Andhra Bank to women like AB Vanitha Vahan, AB Swarnabharana are also contributing the lending to women. But their share is very less, when compared to other schemes.

Bank is extending loans to women borrowers at concessional rate of interest to some loan schemes like education loans, housing loans, AB Vanithavahan etc. And it is also extending some other concessions and benefits to women borrowers.

The Overall impact of SHG-Bank Linkage is Moderate, both in rural and urban areas. Less impact is observed in urban areas compared to rural areas. Impact of Agriculture finance is high. It is high in rural areas compared to urban areas. Less impact is observed in urban areas compared to rural areas. The Impact of Entrepreneur loans is on high side. It is high both in rural and urban areas. Less impact is observed in urban areas. The Impact of Education loans is high on women borrowers. It is on high side both in rural and urban areas. The least impact is observed in rural areas. The Impact of Housing loans is moderate. It is on high side in urban areas when compared to rural areas. Less impact is observed both in rural and urban areas.

It is also found that the satisfactory levels of the women borrowers towards bank's services in Chittoor district is average and in some areas of customer service it is below average. Among the borrowers of agriculture finance and entrepreneur loans, the customer satisfaction levels are high when compared to other financial schemes. The satisfactory levels of the Housing loans is very poor. The customers of the banks are visiting so many times (more than 5 times) to get the loan sanctioned and disbursed. The Bank is performing very low with regard to explaining the terms and conditions of the loans, amount of loan, rate of interest, amount of instalment etc., to the borrowers. The

bank has to improve the customer service extended to women borrowers both in front office and from loan departments.

The services of the Andhra Bank Institute of Rural Development, Tirupathi is highly remarkable in providing training and settlement support in getting wage employment and self employment. The ABIRD, Tirupathi also has to improve its services, as the average rate of settlement is only 63%, and for the last two years it is only 54%. Hence, ABIRD has to improve its settlement services.

The overall performance of Andhra Bank's financial schemes to women in Chittoor District of Andhra Pradesh are good and their contribution to empowerment is also remarkable.