

**INSTITUTIONAL CREDIT TO
SCHEDULED TRIBE SHG
MEMBERS : A PROCESS
EVALUATION OF SHG-BANK
LINKAGE IN THREE DISTRICTS
OF AP**

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ABSTRACT

Most of the tribal households in the interior mandals in Andhra Pradesh are not able to access institutional credit even three years after joining the Self-help Groups (SHGs). For want of the required social mobilisation and training, they could not acquire the threshold level maturity to participate in the bank linkage process. The present training and handholding support to the tribal SHGs should be stepped up to improve their maturity levels. While the bank branch managers need to be sensitised to consider the credit needs of the tribal poor, the government should explore technological, institutional and financial innovations to address the issue of branch viability in backward, tribal regions.