



EMPOWERMENT OF WOMEN THROUGH RURAL SELF EMPLOYMENT TRAINING INSTITUTE (RSETI)- A CASE STUDY OF ANDHRA BANK INSTITUTE OF RURAL DEVELOPMENT TIRUPATI

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Abstract

Rural Self Employment Training Institutes (RSETIs) are playing a major role in empowering rural women through training & skill development programs. Empowerment of Women include improvement in Education, income, health, participation in decision making on household issues and involvement in all spheres of the Society. Low literacy, low level of skills, meagre earning, limited access to production are factors of low status of women in the society. Rural Women can be empowered through self employment training programs, skill development programs, financial support from government organisations and banks. The present study is aimed to understand the level of empowerment of women through Self-employment training programs of Andhra Bank Institute of Rural Development, Tirupati.

Key words: Women Empowerment, RSETTIs, Self Employment & Training, Skill Development, ABRDT, ABIRD.

INTRODUCTION

“Instead of writing someone else’s account through wage employment after three to five years of collegiate education, it is more meaningful to write one’s own account by embarking upon some self employment”- Dr.D Veerendra Hegde, Chairman NAC-RSETTIs.

CONCEPT OF WOMEN EMPOWERMENT

The concept of women empowerment is defined as the process by which they take control and ownership of their choices The core elements of empowerment include a. The ability to define one’s goals and act upon them, b. Awareness of gendered power structures, c. Self-esteem, and d. Self-confidence. Empowerment can take place at a hierarchy of different levels – individual, household, community and societal – and is facilitated by providing encouraging factors (e.g. exposure to new activities, which can build capacities) and removing inhibiting factors (e.g. lack of resources and skills). The empowerment of women has been recognized as a central issue in determining the status of women during the last two decades. Empowerment of women covers aspects such as women’s control over material and intellectual resources and it is a process, not an event.

Educational attainment, economic development and involvement and participation in political activities are the key constituents in ensuring the empowerment of women. Educational attainment is very essential for empowering women in all spheres of society. 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. Other than educational and economic empowerment, changes in women's mobility and social interaction and changes in intra-household decision-making are necessary on issues, viz. credit, the disposal of household assets, children's education and family healthcare can work wonders.

Poverty, in fact, is one of the aspects of their deprived condition. Meagre earning, lower wages, low level of skills, limited access to the factors of production, low literacy, malnutrition, poor standard of health are reasons for low status. Women’s movements and feminist thinkers have advocated the structural and cultural transformation of the society, thereby creating a more egalitarian relationship between men and women. For this, empowerment of women is most essential condition.

STRATEGY OF WOMEN EMPOWERMENT

In view of low literacy rate of women and the gigantic task of educating rural women a suitable strategy will have to be planned. The major task is to identify the areas where these groups are facing problems. Adult learning technique & skill development will attract these rural poor women to improve their working and income.

The success of any strategy of women empowerment depends upon the following factors:

1. Education.
2. Social custom, Family planning, Health, Medical services.
3. Economic development.
4. Skill development & Training.



It is important and utmost necessary to make rural women empowered in taking decisions to enable them to be in the central part of any human development process. The empowerment of women also considered as an active process enabling women to realize their full identity and power in all spheres of life.

For women to become a successful entrepreneur, she needs access to capital, technical and managerial know-how and market potential. The essence to empower rural women lies in catalyzing appropriate economic activities at the grass root level and creating new opportunities for them to earn higher income in order to improve their standard of living. This objective could be accomplished by establishing enterprises that are based on the locally available resources and preferably with indigenous knowledge.

ANDHRA BANK

Andhra Bank was founded by famous freedom fighter Dr. Bhogaraju Pattabhi Seetaramaiah at Machilipatnam in 1923. 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 also having two representative offices at Dubai (UAE), and New Jersey (USA). The bank is playing a prominent role in economy of the country.

Andhra Bank is playing a major role in economic and social justice through its schemes and services to customers. It is extending exemplary service in the field of rural credit. Bank has introduced many new and innovative schemes for the benefit of farmers like Dr. Pattabhi Agri card (Kisan Credit Card) and to women through Several schemes like SHG-Bank Linkage programs, Agri Finance to women, Loans to Women Entrepreneurs, Education Loans, Housing and Vehicle loans etc.

ORIGIN OF ANDHRA BANK RURAL DEVELOPMENT TRUST (ABRDT)

The Bank is pioneer in introducing many innovative Rural Development Programs to cater to the needs of farmers and rural people. To give glorious tribute to the first Prime Minister of India, Pt. Jawaharlal Nehru, on the eve of his birth centenary in the year in 1989, Andhra bank has started 'Andhra Bank Rural Development Trust in 1989. The Trust is established to extend service beyond basic banking. The Trust has celebrated its 'Silver jubilee' and completed 25 years of dedicated service in improving the economic condition of rural population.

OBJECTIVES OF ABRDT

ABRDT is established with the following objectives.To

- Extend credit plus services to rural population.
- Educate and assist the farming community in improving agricultural production.
- Generate self-employment opportunities in rural areas.
- Develop entrepreneurial abilities in rural unemployed youth.
- Organise and assist in the organisation of human and cattle health camps in rural areas.
- Achieve sustainable rural development in operational area.
- Provide Financial Literacy.

The RSETIs sponsored by the trust have been imparting a wide range of technical skills and enhancing entrepreneurial qualities among rural youth, which guide and motivate them to take up self-employment.

MANAGEMENT OF THE TRUST

The Trust is administered by the Board of Trustees and Management Committee formed by Andhra Bank Management. Local advisory committees will guide the institute for better functioning. The LAC consists of The District Collector, Regional Head of the Bank, Project Director,- DRDA, DDM- NABARD, LDM-Lead Bank, Employment Exchange Officer, and representative from Voluntary Organisations. One of the Officer of the Bank will head as Director of ABRDT. Faculty will be engaged on outsource basis on the standard of National Academy of RUDSETI (NAR). National Academy of RUDSETI (NAR) will provide training to Director and faculty.

TRAINING BY ABRDT SINCE INCEPTION

As on 31.03.2015, the trust has trained 138772 candidates since its inception through 4637 training programs by the Institutes. And around 79% of the trained candidates are engaged in gainful ventures. During the year 2014-15 the trust imparted training to 10611 candidates through 415 programs.



TRAINING INSTITUTES OF ABRDT

The first institute was established as Andhra Bank Institute of Rural Development (ABIRD) at Rajahmundry in East Godavari district of Andhra Pradesh on 14.11.1989. Now the ABRDT is running 11 Rural Self employment Training Institutes in the states of Andhra Pradesh, Odisha and in Kerala. There are Eight Institutes in Andhra Pradesh, Two in Odisha and one in the state of Kerala. The trust has partnered with some reputed private sector organisations like GMR group in Srikakulam and with Swarana Bharath Trust in Nellore.

NEED FOR THE STUDY

Many studies in the areas like Empowerment of Women has been covered by researchers. Though Andhra Bank has started Rural Development Trust in the year 1989, there is no study so far on its functioning and level of goal achievement. Hence an attempt has made in the present study to analyse the level of empowerment of women through training programs of ABRDT and in particular the Andhra Bank Institute of Rural Development, Tirupati. This study will help the organization to understand the factors that are affecting the Training programs and to know the rate of settlement of the trainees who got trained through this Institute.

OBJECTIVES OF THE STUDY

The Primary Objective of the study is planned to understand the

- Awareness of the Institute Programs among the Rural women in Chittoor District.
- Self employment & training Programs of the Institute.
- Support Service/Escort Service by the Institute.
- Rate of Settlement after training.
- Level of getting Financial Support/Bank Loan

The Secondary Objective of the study is to recommend the suggestions and strategies to be adopted by the Institute to improve the types of training methods, support services and rate of settlement.

SCOPE OF THE STUDY

The Study has been conducted to collect the opinion of the Trainees of the Institute towards the training they have received and settlement after the training by getting gainful employment.

HYPOTHESES

- Training will improve their skills to start their own enterprise.
- Trainees will get support services from the Institute.
- Trainees will get gainful employment after training from Institute.

RESEARCH DESIGN

The Objective of the study is to know the empowerment of women through self-employment training programs of the ABIRD, Tirupati and their settlement after getting trained. The study conducted through direct interaction with Trainees. Case studies also organised to understand Trainee achievements.

The Primary data is mainly through direct interaction with trainees who got trained by the Institute and trainees who got gainful employment. The study is also depend on secondary data and Case Studies.

Questionnaire was designed to know the awareness of the training programs, types of training improvement in skills after training and support services by Institute, settlement methods, financial support from Govt. Organisations and Banks. This was mainly done through direct interaction with the trainees.

ANDHRA BANK INSTITUTE OF RURAL DEVELOPMENT, TIRUPATI

Andhra Bank Institute of Rural Development, Tirupati was opened on 13.05.2008 in Thondavada near Chandragiri, Tirupati in Chittoor District of Andhra Pradesh. ABIRD, Tirupati is imparting need based training for capacity building / entrepreneurial development and dissemination of knowledge to farmers, SHG Women, rural unemployed youth and artisans. Since its inception, ABIRD, Tirupati has conducted nearly 148 training programs and trained 3882 candidates in different fields. During the Year 2014-15 it has conducted 33 training programs and trained 845 people.



ACTIVITIES OF ABIRD

The main activity of the ABIRD is to train the people and see that they are gainfully employed. The activity of the ABIRD broadly cover the following aspects.

- Training activities
- Escort/Support services
- Settlement assistance

• Training Activities

The training activities undertaken by Rural Institute is broadly classified into 5 categories of Entrepreneurship Development Programs (EDP)

1. Product EDP: These trainings are aimed at improving the skills of rural women in general and SHGs in particular to make household articles and utility items using locally available raw material so as to supplement their family income. EX: Dress Making & Tailoring, fashion designing, artificial Jewellery making, making of leather, jute products etc.
2. Process EDP: These trainings are aimed at moulding the unemployed youth into prospective entrepreneurs by imparting good technical skills in trades and inculcate entrepreneurial qualities in the trainees so that they can run the enterprises profitably. Ex: Dying & saree screen printing, saree rolling, Beautician course, Computer course, mobile phone repairs, motor rewinding and repairs of domestic electrical appliances, two wheeler, AC repairs, Electronic & electrical gadgets repair etc.
3. Agriculture EDP: These programs give training on latest techniques of maximising crop production, reduction in cost of cultivation, good quality agri produce. These programs are both residential and village level. The farmers taken to live projects/research centres to have exposure and technical know-how. Ex: Agriculture, Dairy, Poultry etc.
4. General EDP: This program aims at improving entrepreneurial qualities in trainees for making small business/service successful. This training is given to candidates selected for assistance under PMEGP, as a regular activity.
5. Other EDP: These programs provide basic inputs to self help groups, animators of SHGs and other rural development workers etc., and give them proper orientation to effectively manage the group functioning.

Apart from the above major training programs, the institute take up the following additional activities like

- a. Skill up gradation to ex trainees to upgrade their skills.
- b. Transfer of New Technology through method demonstrations like Vermiculture, Micro irrigation equipment, advance farm machinery etc.
- c. ABIRD imparts training to Rural Development workers of NGOs, Bank staff in rural development activities. Involving Bank & Govt. Officials in rural development activities. Rural sensitization of Bank & govt. Officers, SHG Groups, Social animators.

Selection of Trainees is done generally through these methods.:

- a. The Trainees are selected through Awareness/motivation camps conducted in villages by Institutes.
- b. The trainees are sponsored by bank branches and government departments.
- c. Through coverage of institute activities both in print & electronic media.
- d. For Rural Entrepreneurship Development Programs and skill oriented trainings, the candidates in the age group of 18-35 with relevant education and right aptitude are selected.
- e. For agricultural and other training programs no formal education is needed.

• Escort/Support Services

Apart from extending training, the institute offers other escort or support services as given below

- Post training guidance and monitoring the trainees for two years after training to ensure their economic settlement through follow-up and visits to villages.
- Business counselling and guidance in preparing to start micro enterprises.

• Settlement Assistance

The ABIRD will assist the trainees after their successful completion of training for their settlement by means of



- Assistance in credit linking of training by attaching them to bank branches and helping them to get financial assistance under Govt. Sponsored schemes or by direct lending.
- Arranging periodical interactive meets for ex trainees involving bank branches to get bank credit.

Facilities at ABIRD, Tirupathi

The ABIRD will provide the following facilities to trainees to acquire the necessary skills.

- Conveyance, Boarding and Dormitory facilities.
- Services of experienced faculty.
- Providing the Training equipment like Sewing machines, embroidery machines, Leaf plate making machines, candle making dyes, Tye & Dye machinery, computers lab Audio Visual aids, Library facility.
- Training material
- Exposure visits to Live projects/Research centres.
- Recreational facilities
- Counselling Escort services for establishing the units.

Participation of ABIRD Trainees in Exhibition/Melas

ABIRD is encouraging their trainees to participate in the exhibitions and melas organised by Government, Banks, Private Organisations by allotting stalls and support.

Social Activities

ABIRD will be organising community services like Health Camps, animal health camps, blood donation camps and financial literacy camps etc.

Table- 1. Performance of RSETTIs of Andhra Bank since inception.

S.No.	ABDRDT	2013-14			Since inception		
		Trained	Settled	Bank Loan	Trained	Settled	Bank Loan
1.	Total	10305	7091	3309	82681	66014	30836
2.	Percentage		68%	46%		79%	46%

The above table shows the no. of candidates trained since starting of ABRDTs in Andhra Bank in 1989, the percentage of settlement and trainees who got bank loans up to March 2014. Out of 82681 people trained 79% were settled and 46% of trainees got Bank loans to start enterprise.

PERFORMANCE OF ABIRD, TIRUPATHI

The training and support services by the ABIRD resulted in significant achievement in gainful settlement of trainees. Some of the trainees well established their individual enterprises, some of them secured wage employment. The following table shows settlement of trainees since its inception.

Table -2, Performance of ABIRD, Tirupati.

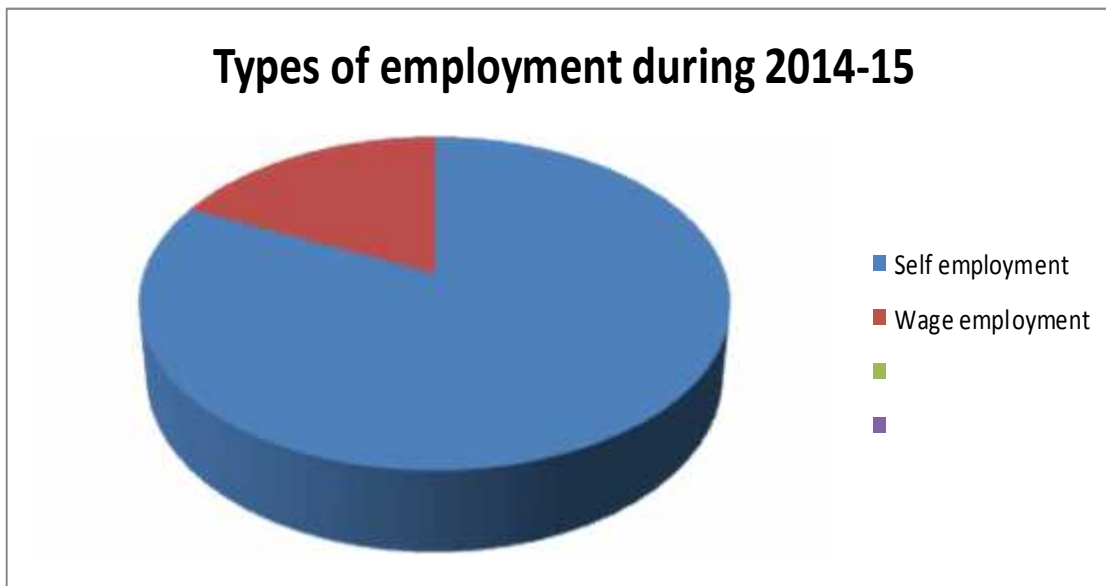
2013-14			2014-15			Since its inception		
Trained	Settled	Bank Loan	Trained	Settled	Bank Loan	Trained	settled	Bank Loan
762	411	137	845	454	165	3037	1965	1157
%	54%	18%		54%	19%		63%	38%

The above table shows the percentage of settlement of trainees through training programs by ABIRD. 63% of trainees were settled and 38% of trainees got loans from different banks through Govt. Sponsored programs or by direct lending. The below given table shows the Performance Highlights of the ABIRD Tirupati.



Table- 3. Performance Highlights of ABIRD, Tirupati according to Type

S.No.	Types of employment	2014-15		Since its inception	
		No. of Trainings	No. of Candidates	No. of Trainings	No. of Candidates
1.	Self Employment Trainings	27	693	135	3517
2.	Wage Employment trainings	6	152	13	365
	Total	33	845	148	3882

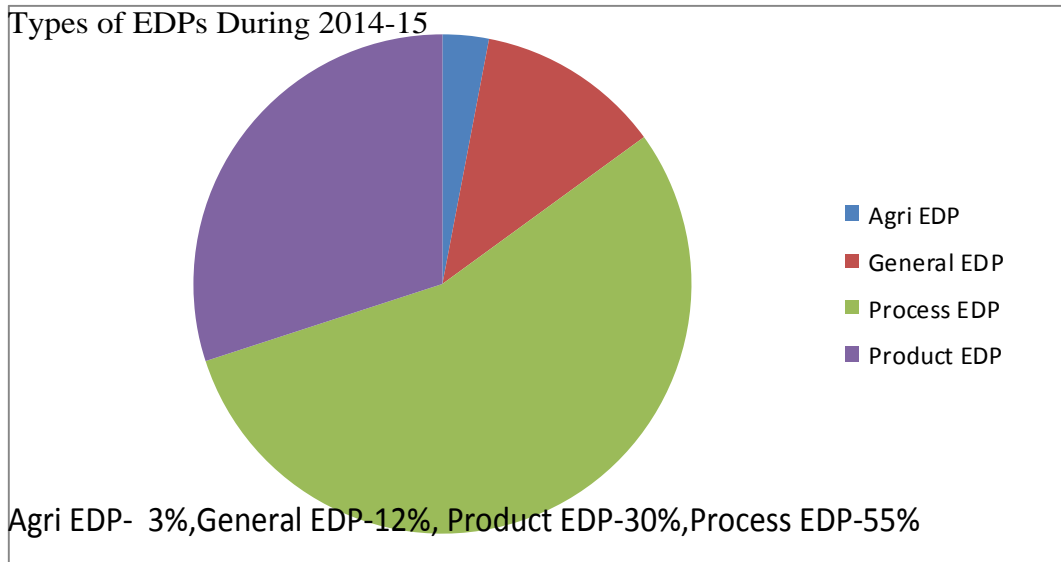


Since the inception of ABIRD, 135 self employment training programs were organised and 3517 members got training. In addition 13 wage employment training programs were conducted and 365 candidates got trained.

Table- 4. Performance Highlights according to Entrepreneur Development Programs

S.No.	Types of EDP	2014-15		Since its inception	
		No. of Trainings	No. of Candidates	No. of Trainings	No. of Candidates
1.	Process EDPs	18	458	71	1822
2.	Product EDPs	10	269	65	1561
3.	Agriculture EDPs	1	25	6	294
4.	General EDPs	4	93	6	205
6	Total	33	845	148	3882

The above table shows that the Institute has conducted 25 programs per annum on an average. During the year 2014-15, it has conducted more number of programs in Process EDPs. and Product EDPs..



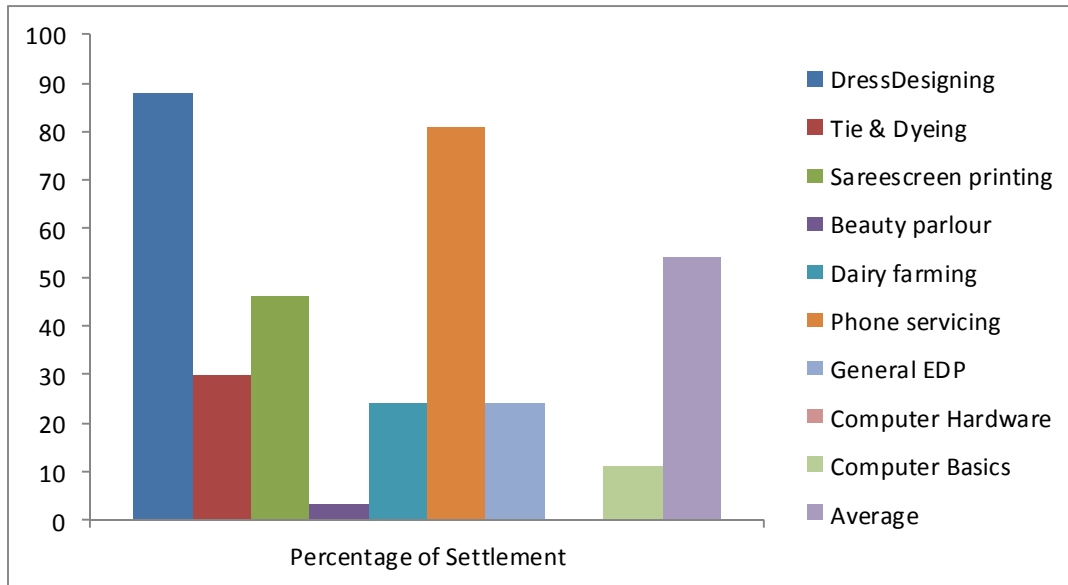
It is observed from the above pie diagram that Institute organised more (55%) the process EDP training programs followed by product EDP programs (30%), General EDP (12%), and Agri EDP Programs(3%).

The below given table shows the number of programs conducted and no. of candidates trained and the number of candidates settled with percentage of settlement during the year 2014-15.

Table - 5. Performance of ABIRD & Settlement during 2014-15.

S.No.	Name of the Program	2014-2015			
		No. pf Programs	No. of Candidates trained	No. of Candidates settled	Percentage of Settlement
1.	Dress Designing	10	269	237	88.10
2.	Tie & Dyeing	5	135	41	30.37
3.	Saree Screen Printing	4	118	55	46.61
4.	Beauty Parlour	2	37	1	2.70
5.	Dairy Farming	1	25	6	24.00
6.	Phone servicing	1	16	13	81.25
7.	General EDP	4	93	23	24.73
8.	Computer Basics	5	129	14	10.85
9.	Computer Hardware	1	23	--	---
	Total	33	845	454	--
	Overall % of Settlement	--	--	--	53.72

The table given above and chart below shows that the percentage of settlement during the year 2014-15. It is observed that percentage of settlement is high for candidates trained in dress designing (88%), multi phone servicing(81%), saree screen printing(46%), tie & Dyeing(30%), dairy farming (24%), & general EDP (24%).The rate of settlement is low for the candidates trained in beauty parlour management courses(2.70%), computer basics (10.8%) and nil in computer hardware. And the overall settlement rate is 53.72%.



The chart shows the percentage of settlement during the year 2014-15.

The below given table shows the number of programs conducted and no. of candidates trained and the number of candidates settled with percentage of settlement since its inception in 2008.

Table -6. Performance of ABIRD & Settlement since its inception.

S.No.	Name of the Program	Since inception			Percentage of Settlement
		No. of Programs	No. of Candidates trained	No. of Candidates settled	
1.	Dress Designing for women	53	1329	1077	81.03
2.	Sari Rolling & Dry Cleaning	27	788	473	60.02
3.	Tie& Dyeing	10	258	113	43.79
4.	Computer basics	9	203	19	9.35
5.	Plumbing & Sanitary works	1	26	11	42.30
6.	Preparation of jams & juices	1	21	12	57.14
7.	Embroidery & fabric painting	5	99	59	59.60
8.	Beauty Parlour	5	96	20	20.83
9.	Book Keeping	2	112	89	79.46
10.	Dairy Farming	3	100	59	59.00
11.	TV/DVD Servicing	1	15	11	73.33
12.	Two Wheeler servicing	1	15	10	66.66
13.	Rice & Groundnut cultivation	2	163	90	55.21
14.	Agarbathi Making	2	40	15	37.50
15.	Machine embroidery	1	19	11	57.89
16.	Jute Bag Making	2	38	34	89.47
17.	Multi Phone servicing	5	96	65	64.58
18.	Artificial Jewellery Making	1	16	9	56.25
19.	Bathik Printing	1	16	15	93.75
20.	Sari screen Printing	10	285	143	50.17
21.	Mushroom cultivation	1	31	10	32.25
22.	General EDP	4	93	93	100.00
23.	Computer Hardware &	1	23	--	0.00



	networking				
	Total	148	3882	2435	--
	Average settlement	--	--	--	62.72

The above table shows that the percentage of settlement since the establishment of ABIRD, Tirupati in 2008. The average percentage of settlement is 62.72%.

FINDINGS OF THE STUDY

It is observed that percentage of settlement is high in training like General EDP Programs, dress designing for women, Bathik Printing, multi phone servicing, TV/DVD Servicing, Book Keeping, Jute bag making and two wheeler servicing. . The percentage of settlement is moderate in saree screen printing, tie & Dyeing, dairy farming, Plumbing sanitary works. The percentage of settlement is very low in beauty parlour management courses, computer basics and nil in computer hardware & networking. And the overall settlement for the programs conducted is 62.72%.

ABIRD, Tirupati has conducted 33 programs during the year 2014-15 and trained and 845 candidates and the candidates settled were 454.. The percentage of settlement during the year 2014-15 is 53.72%. It is below the overall settlement of the candidates settled since its inception (62.72%) in 2008. And the programs conducted are also concentrated on one or two courses like Dress designing, Tie & Dyeing,. It has to diversify its programs to other sectors also. The percentage of settlement is also very low in some of the courses like computer basics, computer hardware & networking, beauty parlour management. The percentage of settlement is also low when compared to all the 11 RSETTIs and the percentage of candidates got financial support is also low.

SUCCESS STORIES

The ABIRD, Tirupati has conducted various courses like Bathik printing, Tie & Dye and saree rolling for women and created lot of self employment to the women groups. The training was also given in the areas of Tailoring, fashion designing, beautician courses, agriculture, dairy management etc. Apart from these, the training was given on mobile servicing, computer courses like Tally etc., which will give trainees sufficient skill to start to their own enterprises or to get gainful wage employment. Some of the success stories of the trainees of the Institute are given below.

1. Smt. Jyothi, belonging to Scheduled Caste community belonging to a small village in Chinnagottigallu mandal, Chittoor district is having small land holding and work as a agricultural labourer. Her income was not sufficient to feed their family members. After knowing about the free training given by the ABIRD, she underwent training in Dairy Management. She was sanctioned a loan by Andhra Bank, Chinnagottigallu branch under SCAP for establishing a dairy unit. Now with milk yielding cow, she is getting daily net income of about Rs.200/- , which is sufficient to manager her family. She is very happy now and expressed her sincere thanks to ABIRD & Andhra Bank.
2. Smt. Shaheena, belonging to minority community is resident of a village in Pakala Mandal, Chittoor district. Her husband met with an accident and doctors has advised him not to strain himself. Due to this the family burden got shifted to Shaheena She was doing petty works and getting Rs.50/- per day. She came to know about the training at ABIRD, and has chosen Tie & Dye course and completed it by learning various techniques involved. The Training reposed self confidence in her and she started dyeing unit with SHG Loan. She is now able to generate monthly income of Rs.6000/- and maintaining the family comfortably. Now, happy Shaheena expresses her whole hearted gratitude to ABIRD.
3. Smt. Bharathi resident of Chandragiri belongs ST Community. She was married after completing 10th class and her husband was a contract labourer with a meagre income. There was a dire need for extra income to support the family. She came to know about AB RSETI and its trainings, she joined in Beauty Parlour management course. After completing it successfully, she established her own beauty parlour at her residence. Now she is able to earn average monthly income of Rs.5,000/- and this made her to support her family financially. The whole family is now happy and express its gratitude to ABRSETI.
4. Smt. Kalpana resident of Puthalapattu mandal in chittoor district. After completion of SSC, she was married, and her husband runs a small hotel in the village. The income is quite low and could not expand due to lack of funds.



She was sanctioned a loan of by SBH, Chittoor under PMEGP and got subsidy from KVIC. She has underwent EDP Training at ABIRD, Tirupati. After completion of training, she expanded the hotel business and shifted to Highway and now the average monthly income increased to Rs.25,000/- p.m. and also she is providing employment to 6 more people. She is a true example of good entrepreneur. She is thankful to ABIRD for providing training and financing bank.

The above success stories clearly shows the level of training programs, skill development programs, support services by the Institute to rural women in empowering them by getting financial support from banks and government organisations and helping them in getting them gainful employment. The ABIRD, Tirupati is actively engaged in training the SHG Women, and others in agriculture, dairy farming, dress designing for women, fashion designing, beauty parlour management, multi phone service courses, computer basics, computer hardware & networking courses like Tally course, Tie & Dyeing, saree screen printing, saree rolling and dry cleaning etc.

Awards All the eleven RSETIs were awarded highest rating 'AA' by Ministry of Rural Development, Government of India for the Year 2013-14. And in this year in June, 2015 the Bank's RSETI has got 'Best RSETI' award from Ministry of Rural Development, Government of India. ABIRD, Tirupati was rated as "AA" for the year 2012-13 & 2013-14 by Minister of Rural Development, New Delhi.

SUGGESTIONS AND RECOMMENDATIONS

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

- 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.

LIMITATIONS

The study is limited to the time factor. It is difficult to interview all the trainees within the stipulated time. Different views expressed by the respondents are subjected to personal bias. Since the sample size and questionnaire is limited the overall opinion of the study is not attributed to the total Institute.

CONCLUSION

Andhra Bank Institute of Rural development, Tirupati is playing a vital role in Empowerment of rural women through Self Employment & Training, skill development programs, Entrepreneurship, Wage Employment programs etc. The Empowerment of women through training programs and support services by the Institute is excellent especially in rural areas of Chittoor District of Andhra Pradesh. The Rate of Settlement is low in ABIRD, Tirupati compared to other ABRDTs and it has to improve its scope of training and skill development programs.

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