



Perception of scheduled caste SHG women on their status: An empirical study

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Abstract

One of the innovations being tried out in the field of rural credit in many developing countries including India to help the rural poor, especially women, to gain better access to credit facilities is the attempt to promote micro level savings and credit self-help groups (SHGs). The rural poor are being encouraged both by non-government organizations (NGOs) and formal rural financial institutions to organise themselves in to small solidarity groups which enable them to overcome many of the hassles they face while dealing with the formal credit agencies. In India, the formal rural financial institutions like commercial banks and regional rural banks are in to the promotion of SHGs as a matter of NABARD's (National Bank for Agriculture and Rural Development) new policy of improving the institutional credit delivery system for the rural poor through adopting innovative practices. The NGOs are interested in the concept of SHGs as a part of their strategy towards creating alternate peoples institutions, which can help, supplement their developmental activities as well as help attain bigger goals like poverty alleviation and empowerment of women. The present paper highlights the perceptions of SHGs SC women on their status in Anantapuramu district of Andhra Pradesh.

Keywords: micro finance, SHGs, SC women and socio-economic perception

Introduction

In India, the Task force on supportive policy and regulatory framework for Micro-finance has defined Micro-finance as the "provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards". While exclusively covering the poor, it lays emphasis on graduating borrowers from the pre-micro enterprise stage to the post-micro enterprise stage with the support of financial and non-financial services. Thus, while the definition of Micro-finance may be "minimalist" the intent is to support what may be described as a Micro-finance plus approach.

The Task Force has not chosen to indicate any specific limit for "small amount" However, the Report on Micro-credit of the Reserve Bank of India's Micro-credit special cell has proposed a ceiling on Micro-finance of Rs.25,000 on Micro-finance as constituting the limit. Per borrower outstanding at any time. It suggests that the ceiling may be suitably hiked to, say, Rs.40,000 in case of graduated borrowers after a successful track record of 2-3 years. It is reinforced again it is not the amount, but the beneficiary, which identifies micro-credit. This figure is in line with other international perceptions of US \$500 as being the appropriate limit for South Asia.

Objectives

- To study and understand the concept of micro finance SHG
- To identify the social and economic factors
- To analyze the socio-economic perceptions of SHGs SC

women's in Anantapuramu district.

Methodology

Anantapuramu district is the one of the backward districts of Rayalaseema Region in Andhra Pradesh. It consists of five revenue divisions Viz., Dharmavaram, Penukonda, Kadiri, Anantapuramu and Kalyandurg. In the first stage three revenue divisions (Kadiri, Dharmavaram and Anantapuramu) were selected and second stage two mandal were selected from each division, 50 sample respondents were selected from each mandal. Altogether three revenue divisions, six mandals and 300 sample respondents was taken from the Anantapuramu district of Andhra Pradesh.

The study depends upon both primary and secondary data. The primary data were collected from SC SHGs households in Anantapuramu district through Interview –Schedule. The secondary were collected from different sources like dailies, journals, published and unpublished theses, DW CRA and various university libraries.

Results

Age is considered to be an important characteristic of human being. It does not only refer to physical and socio-psychological maturity of women but also serves as an indication of her experience and exposure to world knowledge. In the traditional Indian villages, it is also considered as an important factor in status and prestige. It can be assured that age is quite significant to a SHG SC women for whom both experience and mental maturity are essential as to discharge her role performance. The following table exhibits the age wise- details of selected sample respondents in the study area.

Table 1: Classification of sample respondents according to age

Sl. No	Age group (in years)	No. of Respondents	Percentage to total
1	Below 20	15	5.00
2	21-35	69	23.00
3	36 - 50	144	48.00
4	51 and above	72	24.00
Total		300	100

Source: Field survey

It is clear from table 1 shows that age wise classification of sample respondents in Anantapuramu district of Andhra Pradesh. Out of total sample of 300 SHG SC women, the highest number i.e., 144 (48 per cent) fall in between 36-50 years age group and lowest i.e., 15 (5 per cent) of them are below 20 years. It is evident that majority of the SC SHG women are in the age group of 36-50 years in the study area. This clearly indicates that 21-51 age SHG women are eventually measured are being attracted towards the joining SHGs in Anantapuramu district of Andhra Pradesh.

Educational Background

For the success of State, efforts oriented towards planned social, economic, political and cultural change in India, it is essential that the people should understand the rules and regulations to start an industry and to manage it day to day activities and this is possible only through education. Besides, being an instrument of knowledge, it plays a significant role in the economic and social growth of both individual and the industrial society as well. It also determines individual status and prestige and his functional utility even to the industrial society.

It is required to the women to have basic knowledge of motivating the people to join SHGs, getting different schemes for development of women as well as society etc. in all these affairs education helps to a greater extent for management of any activity in the society.

Table 2: Particulars of educational status of the selected SHG SC women respondents

Sl. No	Education level	No of Respondents	Percentage to total
1	Illiterate	87	29.00
2	Up to 5 th class	93	31.00
3	5 th -7 th class	63	21.00
4	7 th -10 th class	30	13.00
5	Inter and above	18	06.00
Total		300	100

Source: Field Survey

From the table 2, it is observed that 29 per cent of the SHG SC women are illiterates, 31 per cent have primary education, 21 per cent of the sample respondents have upper primary level, 13 per cent of the sample respondents have secondary education level and only 6 per cent of the women have inter and above educational levels in selected study area.

The government have been implemented number of developmental and welfare programmes for development of rural people who are living in the below poverty line. In this context, the government providing some of the provisions under the scheme of fair price shops throughout the country

based on their income level and economic conditions. In this direction, respondents are divided according to their fair price shop cards are presented in the table 3.

Table 3: Particulars of Possession of Ration Card in the study area

Sl. No.	Type of card	No. of Respondents	Percentage to total
1	White	252	84.00
2	Pink	06	02.00
3	Antyodaya	42	14.00
Total		300	100

Source: Field Survey

The above table 3 depicted that classification of sample respondents according to ration cards in the study area. The table found that majority of the sample respondents have white cards and it represents 84 per cent, 14 per cent of the selected SHG SC women have Anthyodaya card and only 2 per cent of the sample households have pink cards. It is clearly shows that majority of the sample households have white card who are member in SHG in Anantapuramu district.

Owing a house and its type has an impact on one's own style of life, standard of living, attitude value and degree of tolerance. It also services the psychological, economic and status needs in the society. It is, therefore, housing conditions of the SC women are analysed and detailed can be found in table 4.6.

Table 4: Particulars of Housing pattern of selected SC HSG women in the study area

Sl. No	Type of house	No of Respondents	Percentage to total
1	Katcha	93	31.00
2	Semi-pucca	120	40.00
3	Pucca	51	17.00
4	Indiramma House	30	10.00
5	Govt. Sanctioned House	06	02.00
Total		300	100

Source: Field Survey

The table 4 reveals that the pattern of house of sample households in the study area. It is found that majority of the sample SC SHG women households have semi pucca house, it represents 120 households of 40 per cent followed by Kaccha house (93 respondents represents 31 per cent), pucca house (51 resrepresents 17 per cent) Indiramma house (30 households represents 10 per cent in total samples) and only 6 sample respondents having houses which is sanctioned by the state government. It is clearly found that majority of the sample respondents have kaccha and semi pucca house in the study of Anantapuramu district of Rayalaseema region.

Table 5: Occupation of the Respondents in the selected study area

Sl. No.	Occupation	No. of Respondents	Percentage to total
1	Agriculture	93	31.00
2	Agriculture labour	120	40.00
3	Cooli	81	27.00
4	Home workers	06	02.00
Total		300	100

Source: Field survey

It is evident from the table 5, 120 sample respondents main occupation is agricultural labour followed by 93 select sample respondents occupation is agriculture, 81 are cooli or daily wages and remaining 6 SC women are home worker. It is found that majority of the sample respondents main occupation were agricultural labour in the selected study area.

Table 6: Details of durable goods of selected sample respondents

Sl. No	Durable goods	No. of Respondents	Percentage
1	Fan	300	100.00
2	Television	521	86.00
3	Motorcycle	60	20.00
4	Refrigerator	15	05.00

Source: Field survey, N=300

The table 6 exhibits the distribution of sample respondents according to consumption assets in the study area. The study found that all the sample respondents have the electric fan in the study area like Anantapuramu district. It is further found that, 86 per cent of sample households have television in the total sample size, only 20 per cent represent 60 sample SC women households have motor cycle and 15 sample respondents represents 5per cent in total sample size have refrigerator in the study area. Therefore, it is concluded that all sample women have fulfill the minimum requirements through the different income generating activities.

Table 7: Monthly income of SC SHG women in Anantapuramu

Sl. No.	Monthly Income (Rs)	No. of Respondents	Percentage
1	Less than 1000	62	21.00
2	1001-2000	70	23.00
3	2001-3000	105	35.00
4	3001-4000	39	13.00
5	4001-5000	15	05.00
6	5001 and above	09	03.00
	Total	300	100

Source: Field survey

The above table depicted that the detailed of SC SHG women and their monthly income in the present study. It is found that 105 sample households monthly income range is Rs.2001-3000 followed by 70 respondents getting income Rs. 1001-Rs. 2000, 62 SC women income is less than 1 thousand, 39 respondents monthly range is Rs.3001-Rs.4000, 15 select respondents income range is Rs. 4001-Rs.5000 and only 09 respondents are getting income Rs. 5001 and above in the study area.

Table 8: Monthly savings of SC SHG women in Anantapuramu

Sl. No.	Saving amount (Rs)	No. of Respondents	Percentage
1	40-80	188	63.00
2	80-120	28	09.00
3	120-160	50	17.00
4	160 and above	34	11.00
	Total	300	100

Source: Field survey

The table depicted that the particulars of SC SHG members

and their monthly saving amount in Anantapuramu district of Andhra Pradesh. It is found that majority of the sample respondents save the amount in between Rs. 40-Rs.80, followed by 50 sample respondents save the amount between Rs.120 – Rs. 160, 28 sample households are Rs. 80-Rs.120 and 34 SC women are Rs. 160 and above saving monthly in the study area.

Findings

- It is clearly found that majority of the sample respondents have katcha and semi pucca house in the study of Anantapuramu district of Rayalaseema region.
- It is found that majority of the sample respondents main occupation were agricultural labour in the selected study area.
- It is further found that, 86 per cent of sample households have television in the total sample size.
- It is found that majority of the sample respondents and their income range is Rs. 1000 to Rs. 3000 in the study area.

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