

THE PRESENT STATUS OF SHGS AND THEIR IMPACT ON WOMEN IN ANANTHAPURAMU DISTRICT OF ANDHRA PRADESH

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ABSTRACT

There is an increasing recognition for the development of women and children, particularly in rural areas. But it has not received adequate attention in our strategies of rural development. Women who form half of the population and who constitute substantial productive and economic resources in our country have been the silent sufferers of this inadequate attention. Overwhelming evidence is available to emphasize those rural development strategies that fail to take note of the potential of the women and to make provision of such potential to be utilized will not have high sustainability. It is said that women are also more efficient converters of the resources into productive purpose and household development. The women centered development programmes, can not only ensure the development of children but can also hope for the successful and sustained implementation of programmes concerning family welfare, education, nutrition, health, environment, etc., Hence, a concept like Self-Help Groups (SHGs) is conceived to realize the untapped potential of the rural women for the rural development in general and empowerment of women in particular. The SHGs have the potential to empower women through economic changes material gain secured through access to credit and better bargaining power and social changes brought about through group dynamics on sustainable basis. Hence the present study assumes significance in view of ever-changing rural economic scenario.

INTRODUCTION

Anantapur district lies in the Rayalaseema region of Andhra Pradesh between 13°40' and 15° 15' northern Latitude and 76°50' and 78°30' eastern Longitude. Anantapur connects Hyderabad and Bangalore through National Highway-7. It is bounded by Kurnool district on the North; Kadapa and Chittoor on the east; Kolar and Tumkur districts on the South; and Chitradurga and Bellary on the West. The district is roughly oblong in shape, the longer side running North to South with a portion of Chitradurg District of Karnataka State intruding into it from West between Kundurpi and Amarapuram mandals.

OBJECTIVES OF THE STUDY

The specific objectives of the present study are:

1. To critically analyse the status of SHGs in Ananthapuramu District of Andhra Pradesh.
2. To study the reasons behind availing loans by sample SHG Members.

SAMPLE

For the present study the total sample constitutes 131 respondents in Tadipatri Mandal of Ananthapuramu district. The care is also taken to cover all the social categories of the respondents like ST, SC, BC and OC members.

SHGS IN ANANTHAPURAMU DISTRICT

The Self- Help Groups (SHGs) scheme is being implemented in the district since 1987-1988. The main objective behind introducing SHGs in the district is to raise the income level of the poor women households and involve them in the social development by achieving economic self-reliance. The primary thrust of the programme is formation of groups with 10 to 15 women from poor households at the village level for delivery of services like credit, skill training and infrastructural support for self employment. The strategy of group formation is aimed at improving the women's access to the basic services such as health, child care, nutrition, water, sanitation and education. Table 1 gives the details of year wise SHGs formed in the district.

Table 1
Year Wise SHGs Formed in Ananthapuramu District

Sl. No	Year	No. of SHGs	Growth %
1	Up to 2010	47,742	-
2	2010-11	975	-
3	2011-12	1703	74.67
4	2012-13	1029	-39.58
5	2013-14	1056	2.62
6	2014-15	984	-6.82
7	2015-16	231	-76.52
8	2016-17*	42	-81.82
Total		53,762	-

Source: SERP, Andhra Pradesh. *June 2016

Data in Table 1 reveal that there are 53,762 Self Help Groups in Ananthapuramu district as on June 2016. Among them nearly 88.80 per cent of SHGs were formed before March 2010. It means that a large number of women in rural areas of the district came under the SHG fold 7 years back. In 2011-2012, nearly 3.17 per cent of SHGs were formed in the district. The share of SHGs formed in the remaining years is negligible to the total SHGs formed. With regard to growth rates positive growth rate was registered in 2011-2012 and 2013-2014.

SOCIAL CATEGORY OF SHGS

The women belonging to different social strata of the society in the district formed in to self help groups. The social category of SHGs formed in the district is presented in table 2.

Table 2
Social Category wise SHGs Formed in Ananthapuramu District

S. No	Year	OC	BC	SC	ST	Minority	Total
1	Up to 2010	5515	31168	8005	1892	1162	47742
2	2010-11	49	508	324	75	19	975
3	2011-12	124	823	589	118	49	1703
4	2012-13	107	605	209	53	55	1029
5	2013-14	97	624	242	54	39	1056
6	2014-15	76	610	203	69	26	984
7	2015-16	18	158	43	5	7	231
8	2016-17*	1	29	11	1	0	42
Grand Total		5987	34525	9626	2267	1357	53762

Source: SERP, Andhra Pradesh. *June 2016

With regard to social category the Backward Class SHGs tops the list during the entire period of the study. Around 64.22 per cent of SHGs in the district were represented by Backward Class women as on June 2016. The second important social category for which highest percentage of SHGs belongs to is 17.90 per cent. Around 11.14 per cent of SHGs belongs to other castes. The Scheduled Tribe SHGs account for 4.22 per cent of total SHGs in the district. Minority community SHGs forms 2.52 per cent of total SHGs of the district.

SOCIAL CATEGORY OF SHG MEMBERS IN ANANTHAPURAMU DISTRICT

The details with regard to social category of SHG members in Ananthapuramu District are provided in table 3.

Table 3
Social Category Wise SHG Members in Ananthapuramu District

S. No	Year	OC	BC	SC	ST	Minority	Total
1	Up to 2010	94683	272910	84391	22465	23409	497858
2	2010-11	921	4077	3510	813	332	9653
3	2011-12	1941	7327	5901	1220	790	17179
4	2012-13	1511	5275	2145	523	747	10201
5	2013-14	1376	5588	2423	543	463	10393
6	2014-15	1120	5168	1947	641	344	9220
7	2015-16	259	1242	381	55	2	1939
8	2016-17*	18	233	95	10	2	358
Total		101829	301820	100793	26270	26089	556801

Source: SERP, Andhra Pradesh. *June 2016

According to table 3 there are slight differences with regard to social category of SHGs and social category of SHG members. These variations are more visible in case of Backward Classes, Scheduled Tribes and Minorities. The share of Backward Class women in the SHGs decreased to 54.21 per cent, when compared to their share in total SHGs (64.22 Per cent). On the other hand the share of other caste (18.29 per cent), Scheduled Tribe 4.72 per cent), minority (4.69 per cent) and Scheduled Caste ((18.10 per cent) women members increased compared to their share in SHGs. The average number of women per SHG at district level is 10.36 persons. But there are some variations with regard to average number of members for different social categories. The average number of women per SHG is 19.23 per cent in case of minority women SHGs. They are followed by other caste SHGs with 17.01 persons per SHG. In case of Scheduled Tribe SHGs the average number of members per SHG stood at 11.59 per cent. There are 10.47 persons per SHG with regard to Scheduled Caste SHGs. With regard to Backward Class SHGs the average number of members per SHG is confined to 8.74 per cent.

RESULTS AND DISCUSSIONS

The savings, bank linkages, loan adequacy and loan purposes as mentioned by sample respondents is presented in the following paragraphs.

Details of Cumulative Savings by sample SHG Beneficiaries

Every member of SHG saves the money for a week or month. The amount of savings by the beneficiaries in study SHGs was given in the table 4.

Table-4
Cumulative Savings and distribution of the Respondents

Savings (in Rs.)	ST		SC		BC		OC		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
2000 – 5000	8	88.9	27	71.1	20	30.8	11	57.9	66	50.4
5001 – 7000	0	0	1	2.6	26	40.0	3	15.8	30	22.9
7001 – 10000	1	11.1	7	18.4	2	3.1	0	0	10	7.6
10001 – 15000	0	0	3	7.9	17	26.2	5	26.3	25	19.1
Total	9 (6.8)	100	38 (29.0)	100	65 (49.7)	100	19 (14.5)	100	131 (100)	100

Source: Field Data

It is evident from the table 1 that the savings are more than half (50.4%) of the respondents ranging between Rs.2000-Rs.5000 per year. The total savings of 22.9 per cent by the respondents are above Rs.5000 and below Rs.7000. It is pertinent to note that the savings above Rs.10000 is higher than the savings above Rs.7000 and below Rs.10000.

Coming to various social categories none of the ST respondents savings does not fall under the saving groups of Rs.5000-Rs.7000 and Rs.10000-Rs.15000. About 88.9 per cent of ST respondents' savings are below Rs.5000 and 11.1 per cent respondents' savings are above Rs.7000 and below Rs.10000. In case of Scheduled Castes, 27 out of 38 respondents' savings are below Rs.5000. Nearly 18.4 per cent of SC respondents' savings are above Rs.7000 and below Rs.10000. In case of SCs a peculiar feature observed is that the respondents of above Rs.10000 savings, out numbering above Rs.5000 and below Rs.7000 respondents. The savings of 40 per cent respondents are above Rs.5000 and below Rs.7000. The savings of 30.8 per cent of them are above Rs.2000 and below Rs.5000. The savings of 26.2 per cent and 3.1 per cent respondents are above Rs.10000 and below Rs.7000. The cumulative savings of 57.9 per cent of the OC respondents are below Rs.5000. They are dominating with regard to above Rs.10000 savings with 26.3 per cent overall other low social categories. Nearly 15.8 per cent of their savings is above Rs.5000 and below Rs.7001 cumulative saving range.

Bank Linkages of SHG Beneficiaries

Unlike previous financial interventions for economic development of the poor, the SHG – bank linkage programme aims, not only at one-time credit, but also at repeated doses of loans to poor rural women. Therefore it was important to assess whether indeed the women had access to loans on a continuing basis or not. The number of bank-linkages of SHG beneficiaries is presented in the table 5.

Table-5
Dosage of Loans and Distribution of the Respondents

Bank Linkages	ST		SC		BC		OC		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
1 st Dose	4	44.4	19	50.0	38	58.5	12	63.2	73	55.7
2 nd Dose	3	33.3	14	36.8	16	24.6	3	15.8	36	27.5
3 rd Dose	2	22.2	4	10.5	6	9.2	1	5.3	13	9.9
4 th Dose	0	0	1	2.6	5	7.7	3	15.8	9	6.9
Total	9 (6.8)	100	38 (29.0)	100	65 (49.7)	100	19 (14.5)	100	131 (100)	100

Source: Field Data

The data in the table 5 shows that a high percentage (55.7%) of SHG beneficiaries have availed bank loans only once. In case of 1st linkage OC respondents with 63.2 per cent dominating the scene. They are followed by BCs, SCs and STs with 58.5 per cent, 50 per cent and 44.4 per cent respectively. About 27.5 per cent of total respondents availed bank loans twice during their membership in SHGs. Here, SCs with 36.8 per cent stood at the top of the ladder and they are immediately followed by STs with 33.3 per cent. Nearly 24.6 per cent of BC and 15.8 per cent of OC respondents availed bank loans two times. In case of 3rd linkage STs with 22.2 per cent have a clear edge over other social categories. They are followed by Scheduled Castes, Backward Classes and Others in that order. While, in case of 4th linkage others with 15.8 per cent have clear edge and BCs with 7.7 per cent stood in the second place. Only one out of 38 SC respondents have availed bank loans four times. None of the ST respondents have 4th linkage to banks.

Loan Adequacy

The loan amount that was sanctioned by banks may be sufficient to meet the demands of the members. But it may not be sufficient in case of others. Respondent's perception on adequacy of loans is presented in the table 6.

Table-6
Loan Adequacy and distribution of respondents

Adequacy	ST		SC		BC		OC		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Adequate	6	66.7	23	60.5	39	60.0	16	84.2	84	64.1
Inadequate	3	33.3	15	39.5	26	40.0	3	15.8	47	35.9
Total	9 (6.8)	100	38 (29.0)	100	65 (49.7)	100	19 (14.5)	100	131 (100)	100

Source: Field Data

The table 6 indicates that 64.1 per cent of the respondents expressed that the loan amount which is sanctioned by banks is adequate to their needs. On the other hand remaining 35.9 per cent expressed dissatisfaction over the adequacy of loan amount. The adequacy percentage is high in case of OC respondents and 84.2 per cent of them are satisfactory over the loan amount they received. They are followed by STs with 66.7 per cent and who in turn followed by SCs and BCs with 60.5 per cent and 60 per cent respectively. About four-tenth of BC respondents expressed inadequacy of loan amount. The inadequacy rates of SC, ST, OC are 39.5 per cent, 33.3 per cent and 15.8 per cent respectively.

Utilization of Loan by SHG Beneficiaries

It is observed that the loan is utilized by the respondents of this study on various purposes such as repayment of earlier loans, expenditure on family health, ceremonies, and to meet day to day family expenditure registered in the table 7.

Table- 7
Purpose of and distribution of the respondents on the basis of Loan

Purpose of Loan	ST		SC		BC		OC		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Repaying old debts	0	0	2	5.3	1	1.5	0	0	3	2.3
Spend on Health	0	0	1	2.6	2	3.1	0	0	3	2.3
Spend on Ceremonies	0	0	0	0	0	0	1	5.3	1	0.8
Invest in Agriculture	4	44.4	21	55.3	21	32.3	8	42.1	54	41.2
Repaying old debts + spend on Health	1	11.1	6	15.8	7	10.8	3	15.8	17	13.0
Repaying old debts + spend on Health+ Spend on ceremonies	1	11.1	4	10.5	11	16.9	2	10.5	18	13.7
Repaying old debts + spend on Health+ Spend on ceremonies + Invest in Agriculture	3	33.3	4	10.5	23	35.4	5	26.3	35	26.7
Total	9 (6.8)	100	38 (29.0)	100	65 (49.7)	100	19 (14.5)	100	131 (100)	100

Source: Field Data

It can be inferred from the table 7 that large number 54 respondents have taken loans to invest on agriculture. Around 55.3 per cent of Scheduled Caste respondents utilized loans on agriculture. They are followed by STs with 44.4 per cent in second place. Nearly 42.1 per cent of OC respondents availed loans for agricultural purposes. In case of single purpose utilization on repayment of old debts and health is equal (2.3%). None of the ST and OC respondents have taken loans for repayment of only old debts or health. In case of repayment of old debts SCs with 5.3 per cent stood at the top of the ladder and they are followed by BCs with 1.5 per cent. On the other hand BCs with 3.1 per cent stood at the top of the ladder in case of utilization of loan only for health and they followed by SCs with 2.6 per cent. Only one out of 131 respondents' availed loans to spent on family ceremonies like marriage, festivals, etc. About 13 per cent of total respondents utilized loans for double purpose (Repayment of old debts and to spent on health). Here equal per cent of 15.8% of SCs and OCs dominating the scene. About 11.1 per cent and 10.8 per cent of ST and BC respondents have taken loans for double purposes. Around 13.7 per cent of respondents utilized their loan amount for three purposes, viz repayment of old debts, health and ceremonies. Here also equal per cent (10.8%) of OC and SC respondents utilized loan for three purposes. The BCs with 16.9 per cent dominating the scene and they are followed by STs with 11.1 per cent. Nearly 26.7 per cent of the respondents have utilized the loan amount for multiple purpose viz repayment of old debts, health, ceremonies and agriculture. In case of multiple purpose BC respondents with 35.4 per cent are dominating the scene. They are followed by STs with 33.3 per cent who in turn followed by OCs with 26.3 per cent. Nearly 10.5 per cent of SC respondents availed loans for multiple purposes.

CONCLUSION

The SHGs of rural women consists of members who are the poor, having low saving capacity and who depend on money lenders for meeting their consumption needs and social obligations. Formation of women into self help groups paved a way to develop their economic standards, thereby building self confidence.

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