

A STUDY ON PROBLEM OF SC AND ST WOMEN WITH RESPECT TO MICROFINANCE PROGRAMME IN THE STATE OF ANDHRA PRADESH, INDIA

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ABSTRACT

In times of financial emergency poor women have no option but to knock the doors of the money lenders who lend at exorbitant rates of interest as banks are unwilling to provide credit without any collateral security. In this time, Self Help Group (SHG's) comes into play to meet the credit requirements of the poor women. There is no doubt that SHG's of late have become a powerful weapon in poverty eradication, but still poor women especially SC and ST women are facing a host of problems with respect to microfinance programme. This paper is an attempt to understand the different problems being faced by the SC and ST women belonging to SHG's with respect to microfinance programmes. The main objective of this paper is to examine the problems being faced by the ST and SC women with respect to microfinance programme in the Coastal Andhra and Rayalaseema regions of the State of Andhra Pradesh, India. Lack of education, delay in approval of loans, no control over loan usage, difficulty in communication, lack of training etc are some of the problems being faced by the SC and ST women that needs immediate attention of the policy makers.

KEYWORDS: SC and ST Women, Microfinance, Self Help Groups, Problems, Andhra Pradesh