



RESEARCH PAPER

Utilization pattern of earnings of women members of self-help groups (SHG) and constraints faced by the members in running the SHG

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Abstract : The SHG is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a common fund. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. SHGs are presently promoted by governments, development banks and voluntary agencies, with focus on social and economic issues, mainly thrift and credit programmes. A list of all the SHGs was obtained from Barshi Tahsil Panchayat Samiti. From these SHGs, 12 SHGs from 12 villages, which are mainly engaged in dairy farming were selected purposively by random sampling method. This study revealed about 46.19 per cent of the earning were utilized for agri-related enterprises. About 15.56 per cent amount was utilized on daily home needs followed by expenditure on health (14.16 %) and on farm (7.93). The amount utilized for student's education was 5.54 per cent. About three-fourth (75.00 %) women members were faced the problem of lack of training programme. About half (50.00 %) were faced lack of subsidy for business loan, followed by lack of promotion for starting co-operative business (43.33 %) and irregularity in meetings (41.67 %).

Key Words : Utilization pattern, SHG, constraints

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