



**Research Paper**

# A study on credit utilization pattern of women self-help groups in south Konkan region

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**ABSTRACT :** The present study was carried out in South Konkan Region purposively. From Ratangiri district Dapoli, Khed and Guhaghar while from Sindhudurg district Kudal, Devgad and Kankavali tahsils were selected. From each tahsil, ten SHGs and five members of each SHG were selected randomly. Thus, final sample consisted of 60 SHGs, 300 SHG members. The selected SHGs were categorized taking into consideration group activities performed by SHG. The SHGs were classified as farming activities, agro-processing activities and non-farming activities. Loan taken from different sources *i.e.* banks, co-operative societies and relatives. Loan amount taken from bank was Rs.139250. Loan amount taken by agro-processing category was highest (Rs.153250), followed by non-farming (Rs.136896.55) and farming (120000) category. There was increase in the credit availed by the SHGs over a period of time. At overall level amount repaid to bank by SHGs was Rs.46613. As regards to category wise repayment of loan by farming, agro-processing and non-farming was Rs. 39916.36, Rs.59770 and Rs. 40079.31, respectively. The SHG members utilized loan for productive purposes borrowed from bank (59.23%) and SHGs (50.64%) followed by non-productive purposes borrowed from co-operative societies (92.06%) and relatives (70.86%).

**KEY WORDS:** Credit, Sources of loan, Repayment

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