



RESEARCH PAPER

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

J. H. Gaikwad

Department of of Agriclultural Extension, College of Agriculture, Muktainagar, Jalgaon (M.S.) India
(Email: jh_gaikwad@rediffmail.com)

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

View Point Article : Gaikwad, J. H. (2023). Utilization pattern of earnings of women members of self- help groups (SHG) and constraints faced by the members in running the SHG. *Internat. J. agric. Sci.*, 19 (1) : 87-89, DOI:10.15740/HAS/IJAS/19.1/87-89. Copyright@2023: Hind Agri-Horticultural Society.

Article History : Received : 26.06.2022; Revised : 17.10.2022; Accepted : 18.11.2022

INTRODUCTION

The SHGs are voluntary associations of people (mostly 10-20 members) formed to attain same common goals. These are groups which have similar social identity, heritage, caste or traditional occupations and come together for a common cause and manage resources for the benefit of the group members. 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. They are also taking up issues relating to rural industries and modernization of agriculture. The SHGs after being formed used to meet in a common place at a fixed days interval (weekly or fortnightly). Start collecting a fixed amount of saving from each member regularly. For about six months, it only collects savings; no loan is given to any member. Firstly, working fund is generated out of small savings that is negligible for giving loan. Secondly, it tests the patience and tries to install mutual trust among the members.

Specific objectives of the study:

- To study the utilization pattern of earnings of women members of SHG.
- To study the constraints faced by the members in running the SHG.

MATERIAL AND METHODS

The present study was conducted in Barshi tahsil of Solapur district. Barshi is well developed and civilized tahsil of Solapur district. It is one of the major tahsils of

Solapur district. It comprises of about 138 revenue villages. For present study, 12 villages of Barshi tahsil were purposively selected. At present 125 SHGs are established in Barshi tahsil of Solapur district. Out of these, 120 SHGs are related to agriculture and allied enterprises. They are mainly engaged in dairy farming, goat rearing, sericulture, vegetable processing, fruit processing, poultry and dal mill and other agri-related enterprises. 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. From each SHG, 10 women members were randomly selected as respondents, thus, making total sample size of 120 women respondents.

RESULTS AND DISCUSSION

Utilization pattern gives idea about the expenditure of earnings on different items. It shows the distribution of shares of earning amount. Utilization pattern of earnings of women members of SHGs is given in the following Table 1.

Table 1 : Utilization pattern of earnings of women members of SHGs

Sr. No.	Items	Amount (Rs.)	Percentage
1.	Student's education	58561.00	5.54
2.	Marriage	32980.00	3.12
3.	Expenditure on daily home needs	164477.00	15.56
4.	Expenditure on farm	83824.00	7.93
5.	Expenditure on agri-related enterprises	488251.00	46.19
6.	Health	149678.00	14.16
7.	Purchase of gold, silver	-	-
8.	Loan to others	-	-
9.	Savings		
a)	In bank	51056.00	4.83
b)	Insurance	15010.00	1.42
10.	Postal deposits	-	-
11.	Religious programme	10570.00	1.00
12.	Fair etc.	2643.00	0.25

Table 2 : Distribution of women members of SHGs according to constraints faced by them

Sr. No.	Constraints	No. of respondents (n = 120)	Percentage
1.	Irregularity in meetings	50	41.67
2.	Frequently absence for meeting	30	25.00
3.	Lack of promotion for starting business on co-operative basis	52	43.33
4.	Lack of subsidy for business loan to APC SHGs	60	50.00
5.	Lack of basic facilities from government for business	35	29.17
6.	Lack of training programmes	90	75.00
7.	Lack of guidance from officer of extension	37	30.83

Above Table 1 shows that, 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 4.83 per cent amount was saved in bank and about 3.12 per cent of it was utilized for marriage. Amounts utilized for insurance, religious programme and fair were 1.42, 1.00 and 0.25 per cent, respectively.

Constraints faced by women members of SHGs :

While running SHGs, women members face many problems. The information regarding these problems was collected and compiled in following Table 2.

It is found from the Table 2 Other problems were lack of guidance from officer of extension (30.83 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 %). lack of basic facilities from government for business (29.17 %) and frequently absence for meeting (25.00 %).

Conclusion :

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 %). About 86 per cent of the women members of Grampanchayat under study were lacking in knowledge about the duties and responsibilities to be performed by them. Whereas 82.40 per cent of the respondents expressed that the Government is providing insufficient grants to the Grampanchayat.

REFERENCES

- Amutha (2011).** Socio-economic impact through self help groups. *J. Econ. & Sustain. Develop.*, 2(6) : 89-94.
- Naik, R.M., Tandel, B.M. and Chauhan, N.M. (2012).** Empowerment of rural women through SHGs. *Agric. Update*, 7(3 & 4): 342-345.
- Soni, A. N. (2009).** Socio-economic change in rural tribal women through self-help groups. A seminar on participatory approach and recent trends in rural development, Junagadh 31st August 2009. Junagadh Agricultural University, Junagadh. pp. 19.
- Yadav, L. (1993).** Role of rural women in decision making for credit procurement. *Kurukshetra*, 13 (2): 31- 33.

19th Year
★★★★★ of Excellence ★★★★★