

Expenditure patterns of micro-savings among members of community based women's organizations in a rural area in Karnataka.

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Abstract:

Introduction: Micro-financing schemes are acknowledged strategies for poverty alleviation, human development and empowerment of women. Community based women's organizations (CBWOs) comprising of 20 or less women with shared interests, involved in micro-financing make regular savings and use the pooled savings to give interest-bearing loans to their members. However, the impact of CBWOs on health care needs better understanding. **Objective:** To study the expenditure pattern of micro-savings among members of CBWOs in a rural area of Bangalore district. **Study design:** Descriptive study. **Study area:** Mugalur sub-centre area, Anekal taluk, Bangalore. **Study population:** Members of registered CBWOs in the sub-centre, involved in micro-savings for the past year, were interviewed using specifically designed schedules. **Results:** Four CBWOs with 64 members were studied. Of these, 54 members (Mean age = 37.87 yrs ± 6.04) had availed loans. Of the 54 members, 70.3% did not have any personal income. A total of 126 loans were disbursed, amounting to 3, 71,000 rupees. Of this, maximum number of loans were availed to cover medical expenses (45, 35.7%) followed by expenses for construction or renovation of houses (42, 33.3%). An amount of Rs.1, 29,300/- (34.9%) was spent on housing and Rs. 90,600/- (24.4%) on medical expenses. Of the money taken for medical purposes, almost 60% was for buying medicines. **Conclusions:** CBWOs facilitate monetary requirements to cover health needs of its members indicating that they are viable options for financing health care especially in resources poor settings in India. Hence, they must be nurtured to augment health care financing in India.

Key words: Microfinance; Community based women's organization; Health care financing

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