

## Monitory utilization of agriculture and non-agriculture enterprise undertaken by women SHGs

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### ABSTRACT

The present investigation was undertaken to study the economic analysis of two SHGs from Parbhani district, Tq. Gangakhed, dist. Parbhani (M.S.). Two SHGs from Parbhani district were selected randomly for the purpose of study *i.e.* Chintamani and Pragati Women Self-Help Group to know the profile of SHGs and monitory utilization of SHGs. As the members of Pragati Bachat Gat have joined the SHG, they could get loan as well subsidy, which helped them to continue traditional occupation of marking nut enterprise and earn benefit Rs. 2554/- per month. Members of Chintamani Bachat Gat could earn Rs. 7,700/- by starting a handloom and ladies Shoppe also provide employment to a person and support the entrepreneurial activity of other SHG by providing marketing platform. The data were collected with the help of schedule and through extensive talks with Chairman, Secretary and the members of SHG.

**KEW WORDS :** Opinion and suggestion, Home science training programme, Adopted village

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### INTRODUCTION

Self-Help Groups have been recognized as a useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift (Rao, 2002).

Self-help groups are supposed to be the vehicle, which can build on the social capital of the local community especially its women with the help of loans starting some income generating activities. Thereby seeking out a sustainable livelihood for themselves and their respective families. SHG provides the benefit of economics in certain areas of production process by undertaking common action programmes like cost effective credit delivery system. It generates a forum for collective learning with rural people, promoting democratic culture, fostering an entrepreneurial culture, providing a firm base for dialogue and cooperation in programmes with other institutions, possessing credibility and power to ensure participation and helping to assess the individual members management capacity (Fernandez, 1995). Considering the importance of SHGs for entrepreneurship development the study was conducted with the following objectives: to study the profile of SHGs and to assess the monitory utilization of SHGs.

### METHODS

The present investigation was undertaken to study the economic analysis of two SHGs from Parbhani district, Tq. Gangakhed. Two SHGs from Parbhani district were selected randomly for the purpose of study *i.e.* Chintamani and Pragati Women Self-Help Group. The data were collected with the help of schedule and through extensive talks with Chairman, Secretary and the members of SHG.

### OBSERVATIONS AND ANALYSIS

The findings of the present study as well as relevant discussion have been summarized under following heads:

#### Pragati Mahila Bachat Gat:

##### Profile of SHG:

Pragati Mahila Bachat Gat was established in the year 2003 at Raniswargaon Tq. Gangakhed dist. Parbhani with 11 women members. Smt. Parvati Nillewad is a Chairman of the SHG, who is young aged (28 yrs), agricultural labour with a very low annual income whereas Mrs. Mahadabai Jillewad is Secretary, literate middle aged (35 yrs) woman. SHG has completed seven years, the members were contributing Rs. 50/- per month, making a

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