

## 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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total amount of Rs. 46,500/-.

#### *Inter loaning:*

An amount of Rs. 25,000/- was used from SHG amount for inter loaning purpose, out of which an amount of Rs. 4000/- was refunded by the SHG members. The money from inter loaning was utilized for an investment for entrepreneurship under taken by SHG.

#### *Enterprise:*

Majority of the SHG members were having separation of marking nut kernel as their traditional occupation, but due to lack of money, they were not in a position to continue their traditional occupation. Therefore, the members have joined the SHG which enabled them to continue their marking nut kernel enterprise. Thus, SHG has taken up their traditional enterprise of marking nut kernels in the year 2003, for which an amount Rs. 2,20,000/- was procured from Central Bank, Gangakhed in the year 2008 as a loan. The subsidy given to SHG was Rs. 1,10,000/-.

The raw material required for the enterprise was purchased through a middle man which was brought from Orissa State and sometimes the raw material was collected by SHG members on small scale even from local area whenever it was available. The marketing of kernel was also done through middle man. The activities of enterprise were performed only 5-6 months throughout the year *i.e.* from Dec. to May.

Twenty two tonnes total raw material was purchased, two tons were distributed to each member. Out of two tonnes of raw material, total 2200 kg kernels were separated. Rate of selling of kernels was 200/- kg and thus Rs. 4,40,000/- was earned by SHG by selling the kernels. From marking nut oil, an amount Rs. 1000/- was earned by SHG.

The details of the enterprise were as follows –

Total investment for purchase of raw material – Rs. 2,20,000/-

Total raw material purchased – 22 tons

Rate of the raw material – Rs. 1200 per quintal

Raw material distributed for kernel separation – 2 tons per member

Total amount of kernel separated – 2200 kg

Rate of selling of the kernel - Rs. 200 per kg

Income of oil separated from waste material – Rs. 1000/-

Total income – Rs. 4,40,000 + 1000 = 4,41,000/-

Repayment of the bank loan = 1,14,000

Rs. 4,41,000 – 1,14,000 = 3,31,000/-

Labour charges–1,58,400/- (@ Rs 80/head/ day) for

6 month for 11 mem.

Total benefit = Rs. 4,41,000 – (1,14,000 + 1,58,400) = Rs. 1,68,600/-

Total benefit per member = Rs. 1,68,600 ÷ 11 = Rs. 15,327/-per season

15,327 ÷ 6 = Rs. 2554/- month

(SHG members have completed two seasons successfully. Activities of third season are going on and efforts are made to receive the subsidy.)

#### **Chintamani Mahila Bachat Gat:**

##### *Profile of SHG:*

The SHG was established in the year 2006 at Gangakhed, Dist. Parbhani with 10 women members. Mrs. Lata Mudgal Rokade is a Chairman of the SHG who is middle aged (38 yrs) farmer with a very low annual income whereas Mrs. Anuradha Vijaykumar Bang is a Secretary, middle aged woman, educated up to graduation level.

SHG has completed 4 years, the members are contributing Rs 100/- per month. The total amount saved by the SHG was Rs. 48,300/-.

##### *Inter loaning:*

An amount of Rs. 40,000/- was used from SHG account for inter loaning purpose which was used for group enterprise. An amount of 40000/- was refunded by the SHG members.

#### **Enterprise (handloom and ladies shoppe):**

A cloth center and a Ladies shoppe are run by SHG in which an amount of Rs. 1,60,000/- was invested for purchasing bed sheets, carpets and other materials from Solapur whole sale market, out of which an amount Rs.70,000/- was taken as loan from SBH bank and an amount of Rs. 40,000/- was used from SHG saving account and remaining Rs. 50,000/- was borrowed from relatives.

By selling bed sheets and other could SHG, could earned total income 2,82,000/-. An amount of Rs. 45,000/- was spent on traveling charges, transporting charges and labour charges. Thus, the total benefit came to Rs. 77,000/- for a year ultimately giving Rs. 7700/- as benefit to each member. From the total income loan borrowed from the bank and SHG saving was repaid already and also an amount of Rs. 20000/- was paid to the relatives.

The different type of bags made by an other SHG were also sold from this cloth store taking 20-30 rupees margin per bag. So, round the year, approximately 150-200 bags were sold adding Rs. 3000-6000/- to the income of SHG.

Details of economics of SHG are as follows –

Total investment for purchase of bed sheets, carpets etc. – 1,60,000/-

**Other expenses:**

Traveling charges	-	1500/-
Transportation charges	-	7500/-
Rent for shop	-	24000/-
Labour charges	-	12000/-
Total	-	45000/-
Total income from the shoppe	-	2, 82,000/-
Total benefit	- 2,82,000	-2,05,000/-
	=	77,000

$$77,000 \div 10 = 7,700$$

**Conclusion:**

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 earned benefit of Rs. 2554/- per month.

Members of Chintamani Bachat Gat could earn Rs. 7,700/- by starting a handloom and ladies shoppe also provided employment to a person and support the entrepreneurial activity of other SHG by providing marketing platform.

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