

SOCIO-ECONOMIC UPLIFTMENT OF WOMEN THROUGH GOATRY SELF HELP GROUP

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Abstract: Socio economic upliftment of women has been increasingly recognized as a crucial factor for any country's sustainable development in recent decades. The Self-Help Group (SHG) has provided social opportunities to take women about various rights, entitlements and development programmes as well as starting income generation activities for sustainable earning and self-employment. The study was carried out in Balod Block of Durg District of Chhattisgarh purposely because there were maximum numbers of women SHGs (79) linked with banks. The study determines the economics of Goatry activity adopted by the women SHGs under Nawa-Anjor project and also the upliftment of the women's by goatry farming which gives additional income to their family besides crop cultivation. The income generation from goatry (Rs.77330.00 per 40 goats with average 1:1.45 input output ratio) is much higher than their family's farming average income (Rs.50260.00 per hectare with 1:1.33 average input output ratio). After joining the SHG, member's income was rose which further help in betterment of their social and economic status in family and also in society.

Keywords: SHG, Chhattisgarh, Goatry SHGs, Women Empowerment, Socio-economic upliftment

INTRODUCTION

Women constitute almost half of the country's population and play active role in Indian economy. The socio economic upliftment of women is considered as an important indicator of social development. The process of nation's economic development would be incomplete and lopsided unless women are fully involved in it. Hence, participation of women is an essential requisite for economic development and social progress of the nation. There is linkage between a women's access to independent income and her position in family. It is believed that when women are provided credit and they take up income generating activities, their income is expected to increase. There is a new approach to the whole concept of women empowerment and over the country "Self Help Groups" sprang up. SHGs are small informal groups those enable women to come together, discuss and analyze their issues and problems and reap economic benefit out of mutual help, solidarity and joint responsibility (Anand, 2002). The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment (Lalitha & Nagaraj, 2002). The formation of SHGs have benefited its members in numerous ways; not only have the assets, incomes and employment opportunities for the women but also enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life (Jain, 2003). SHG is also a viable organized set up to

disburse micro credit to the rural women and encouraging them together into entrepreneurial activities (Abdul, *et al.*, 2007). In India where poverty and unemployment are the major constraints there women constitute about 48 per cent of the country's population and play an equally important role along with man in creating a better family life. Job security and availability is less in farm sector due to seasonal nature of agricultural production (Rath, *et.al.*, 2007). The number of deprive women and men who are enrolling in SHGs all over rural Chhattisgarh has been increasing remarkably with World Bank financed project "NAWA-ANJOR". At present in Chhattisgarh state more than 1.8 lakh Self-Help Groups are linked with banking Institution and had received Rs.7176.00 lakh for their Income generating activities (Anonymous, 2007-08). These SHGs are working in the different field like Goatry, Fisheries, Dairying, Forestry etc. (NABARD, 2006). These SHGs are linked with bank by opening the having account and after six month of good maintenance and transaction of bank account they are able to take loan in economic rate of interest for various income generating activities. Now days bank have taken keen interest to disburse loan to these SHG. Study of Sahu & tripathi, 2005 reveals that banking services to the poor people is important not only for poverty alleviation but also for optimizing their contribution to the growth of region as well as the nation economy. Goat farming in India is one of important subsidiary occupation in the rural areas which give additional income to traditional farming community. Goats are the poor man's cow and it provides food and nutritional security and opportunity for diverse and variable category of income and employment generation by sustaining livelihood and supporting income of SHGs. Keeping in view the importance of

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Goatry SHG in empowering the women in Chhattisgarh the present study was entitled “Socio-Economic Upliftment of Women Through Goatry SHG” was undertaken.

MATERIAL AND METHODS

Durg district of Chhattisgarh state comprises of 12 blocks in which Balod block was selected purposely because there were highest number of women SHGs (79) involved in economic activity. Out of these 79 SHGs, 09 SHGs have availed loan assistant from banks. Out of these 09 bank linked SHG, 01 was selected randomly which was engaged in goat farming under Nawa-Anjor project.

The enquiry was conducted by Personal interview method with the help of pre structure schedule. The secondary data were collected from records

maintaining by the various department like NABARD, DRDA etc. For assessing the Socio-economic upliftment of the SHG members, economics of farm and Goatry were calculated separately by using simple average and percentage and comparison was made.

RESULT AND DISCUSSION

Cropping pattern of Goatry SHG

It can be seen from the table .1 that 64.29 per cent of the total cropped area is occupied by kharif paddy, followed by summer paddy (28.57 per cent) and gram (4.76 per cent). Lathyrus (2.38 per cent) is grown as utera crop in rain fed situation. If irrigation facility is provided at time, then these areas have the potential to grow diversified crops.

Table 1: Distribution of cropped area of Goatry SHG

S.No.	Particulars	Area (ha.)	Percentage to GCA
1.	Net cultivated area	13.50	
2.	Cropped area of		
	a. Paddy (kharif)	13.50	64.29
	b. Paddy (summer)	6.00	28.57
	c. Gram	1.00	4.76
	d. Lathyrus	0.50	2.38
3.	Gross cultivated area (GCA)	21.00	100.00

Input Cost

Table 2: Input Cost of the Different Crops for Goatry SHG

S. No.	Input Factor	Paddy (Kharif)	Paddy (summer)	Gram	Lathyrus
1.	Human Labour				
	a. Family labour	1966.66 (17.43)	2448.00 (18.36)	1100.00 (13.60)	900.00 (23.73)
	b. Hired labour	712.96 (6.33)	945.80 (7.09)	630.00 (7.79)	250.00 (6.59)
	Total	2679.62 (23.76)	3393.80 (25.45)	1730.00 (21.39)	1150.00 (30.32)
2.	Bullock labour	603.70 (5.35)	387.50 (2.91)	690.00 (8.53)	240.00 (6.33)
3.	Tractor power	588.89 (5.22)	870.00 (6.52)	480.00 (5.94)	-
4.	Seeds	1299.63 (11.52)	1326.54 (9.95)	1600.00 (19.78)	900.00 (23.73)
5.	Manure and fertilizer	2702.50 (23.93)	2395.00 (17.96)	960.00 (11.87)	-
6.	Plant protection	1029.31 (9.12)	1505.00 (11.28)	800.00 (9.89)	-

(Rs. /ha)

7.	Irrigation charges	218.52 (1.94)	1296.66 (9.72)	-	-
8.	Rental value of land	1200.00 (10.63)	1200.00 (9.00)	1200.00 (14.84)	1200.00 (31.64)
9.	Land revenue	2.50 (0.02)	2.50 (0.01)	2.50 (0.03)	2.50 (0.06)
10.	Interest on working capital	960.00 (8.51)	960.00 (7.20)	625.50 (7.73)	300.50 (7.92)
	Total Cost	11284.67 (100.00)	13337.00 (100.00)	8088.00 (100.00)	3793.00 (100.00)

Note: Figures in parentheses indicate percentage to total cost

The cost of inputs for production of different crops has been calculated and it is presented in the table 2. The data reveals that, summer paddy requires comparatively more cost than Kharif paddy and gram. Input cost of lathyrus was observed minimum as compared to other crops. The cost of cultivation per hectare for gram, Kharif paddy, summer paddy and lathyrus are Rs.8088.00, Rs.11284.67, Rs.13337.00 and Rs.3793.00 respectively. Maximum expenses of inputs were found in human labour, as due to rapid industrialization in newly formed state Chhattisgarh purchasing power of farm sector became low and raised the wage rate in nonfarm sector considerably. Lathyrus is also grown as a utera crop, being no field operation is required, it is mainly grown to utilize and trapped the moisture

Economics of crop production

Table 3, shows that per hectare yield came to 31 quintals of main and 16 quintals of byproduct of

summer paddy which was highest among other crop undertaken by the sampled SHG. As compared to summer paddy, kharif paddy yields 26 quintals of main product and 20 quintals of by product. It is noticed that summer paddy yields less by products as compared to kharif paddy, because dwarf variety are cultivated in summer season. The production of gram is 8 quintals of main and 2 quintals of by product. It is observed that summer paddy has more net return (Rs.5123.00) as compared to kharif paddy (Rs. 4395.33) and gram (Rs. 3932.00). The cost of production is highest in lathyrus (Rs.1110.15) and gram (Rs.968.50). The input-output ratio of gram is highest (1:1.49) and there is minute difference in input-output ratio of lathyrus (1:1.08) which reveals that it will not contribute much in production of agricultural crops.

Table 3: Economics of crop production of Goatry SHG

(Rs. /ha)

S. No.	Particulars	Paddy (kharif)	Paddy (Summer)	Gram	Lathyrus
1.	Input cost(Rs.)	11284.67	13337.00	8088.00	3793.00
2.	Production (Qt./ha)				
	a. Main product	26.00	31.00	8.00	3.00
	b. By product	20.00	16.00	2.00	2.00
3.	Value of product (Rs)				
	a. Main product	15080.00	17980.00	11520.00	3600.00
	b. By-Product	600.00	480.00	500.00	500.00
4.	Total value of product (Rs./ha)	15680.00	18460.00	12020.00	4100.00
5.	Net return	4395.33	5123.00	3932.00	307.00
6.	Cost of production (Rs. /Qt.)				
	a. Main product	417.42	419.04	968.50	1110.15
	b. By-product	21.59	21.67	168.22	231.28
7.	Input-Output ratio	1:1.39	1:1.38	1:1.49	1:1.08

Economics of Goat rearing

The table 4 shows the cost of goat rearing of sampled SHG. The maximum expenditure on variable cost was observed in cost of dry fodder which contributes 30.55 per cent in variable input cost, next to cost of dry fodder, labour expenses contribute 18.09 per cent and minimum contribution was made by shed repairing charge 0.69 per cent. Table 5, shows that

the gross income gained by Goatry per year is Rs. 77330.00 and the input-output ratio was worked out to be 1:1.45 which is much higher than the farming by the family of SHG member which is 1:1.08. The Study of Banerjee, 2009 also reveals that the income regenerations through group activities have improved the average income of group members.

Table 4: Cost of Goat rearing of sample SHG: (Goat 20+20)

(Rs./year)

S. No.	Particulars	Amount (Rs.)	Percentage to total cost
A.	Variable cost		
	1. Cost of green fodder	500.00	0.94
	2. Cost of dry fodder	16206.00	30.55
	3. Labour expenses two no. @ Rs. 400 per month	9600.00	18.09
	4. Conception expenses	400.00	0.75
	5. Vaccines and others	1550.00	2.9
	6. Electricity Charge	1000.00	1.89
	7. Shed repairing charge	350.00	0.69
	Total variable cost	29606.00	55.81
B.	Fixed cost		
	a. Interest on working capital @ 8.5 per cent	7687.50	14.49
	b. Depreciation on building @10 per cent	550.00	1.04
	c. Depreciation on machinery and equipment @ 5 per cent	200.00	0.38
	d. Yearly installment of term loan	15000.00	28.28
	Total fixed cost	23437.50	44.19
C.	Total Cost (A+B)	53043.50	100.00

Note: 1. She Goat =20 and He Goat =20

Table 5: Economics of Goat rearing (20+20)

(Rs. /year)

S.No.	Particulars	Amount (Rs.)
1.	Selling Price of one male Goat (20 male Goat 1 yr. age) @ Rs. 2500	50000.00
2.	Selling Price of one female Goat (16 female Goat 1 yr. age) @ Rs. 1500	24000.00
3.	Selling price of 4 old mature female @ Rs. 600	2400.00
4.	Manure @ Rs.15 per Goat per year	930.00

5.	Gross income	77330.00
6.	Total cost	53043.50
7.	Net income	24287.50
8.	Input-output ratio	1:1.45

Utilization of loan

Utilization of bank loan in Goatry SHGs is presented in table 6. Goatry SHG received revolving fund, cash credit limit and bank loan of Rs.10000.00, Rs.15000.00 and Rs.75000.00 respectively with Rs.50000.00 as subsidy amount. Total Payable loan amount was Rs. 90000 (Rs. 15000.00 on demand + Rs.75000.00 Term Loan). Gestation period for goatry has given for six months by the bank. The loan is utilized in purchase of he and she Goat, shed construction, purchase of equipments like water tank, electricity connection etc. They also fill a bond of

insurance premium of Rs.5840.00. For the purpose of inter loaning few members were interested in home needs was Rs. 9000.00 and in agriculture Rs.13000.00. Assistance of subsidy and loan encourage women to involve in income generating activities for substantial earning and self-employment. Narasiah, 2004 concludes the same that micro-credit plays an important role in empowering women. Giving women the opportunity to release their potential in all spheres of society is increasingly important.

Table 6: Utilization of bank loan in Goat sector

S.No.	Particulars	Amount (Rs.)
1.	Details of amount received from the bank	
	a. Cash credit limit	15000.00
	b. Revolving fund	10000.00
	c. Bank loan	75000.00
	d. Subsidy	50000.00
	Total	150000.00
2.	Amount payable to bank	900000.00
3.	Utilization of bank loan for purchase of assets	
	a. Purchasing of male goat @ Rs.4000x2	8000.00
	b. Purchasing of female goat @ Rs.1200x20	24000.00
	c. Shed construction	30000.00
	d. Equipment (water tank electricity connection etc.)	3000.00
	e. Insurance premium @ 18.25 per cent of cost	5840.00
	Total	70840.00
4.	Cumulative saving	7160.00
5.	Utilization of inter loan from cumulative saving and bank loan	
	a. Agriculture	13000.00
	b. Home needs (like education, health, social obligation)	9000.00
	Total	22000.00

CONCLUSION

Present study indicates that income generation of SHGs member from goatry activity is much higher (Rs.77330.00 per hectare with average 1:1.45 input output ratio) than the average income generation of their family from farm sector (Rs.50260.00 per hectare with 1:1.33 average input output ratio). It was also noticeable that the goatry activity overall enhances the family income (Rs.127590.00 per hectare with 1:1.39 average input output ratio). The provision of subsidy (Rs.50000.00) and loan (Rs.75000.00) from poverty alleviation project and banks, generates employment opportunities to the SHGs and hence SHGs formed with self reliance. On the basis of results obtained from the study, it can be concluded that the SHG members were found to be high on economic development. There were significant increase in expansion and diversification of activity, personal savings, income level, economic independence and assets creation among the women of goatry SHG which finally capacitate the Socio economic upliftment of women.

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