



A Geographical Study of Self Help Groups (SHGs) in Solapur District

Dr. Bhosale Govind Jalindar

Associate Professor,

Department of Geography, Uma Mahavidyalaya, Pandharpur.

Tal: - Pandharpur, Dist.:- Solapur.

Corresponding Author- Dr. Bhosale Govind Jalindar

Email: govind.bhosale98@gmail.com

Abstract:-

The present paper has been attempted to study, 'A Geographical Study of Self Help Groups (SHGs) in Solapur District'. In a self-help group, people come voluntarily together to save the amount which they can save in a suitable manner out of their earnings, to mutually agree for the contribution to a common fund and lend to the members for meeting their dynamic and emergent needs. SHG generally provides help to the smaller section of society. The performance of the self-help group programme in the area of rural development and women's empowerment has been excellent. Self Help Groups (SHGs) Members may also make small regular savings contributions over a few months until there is sufficient money in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are linked with banks for the delivery of micro-credit. In the recent years microfinance became an important intervention as a tool for rural development and poverty alleviation. In India, many a number of microfinance institutions including Non-Governmental Organizations (NGOs) and Government agencies had intensively intervened. In the recent years microfinance became an important intervention as a tool for rural development and poverty alleviation. In India, many a number of microfinance institutions including Non-Governmental Organizations (NGOs), NBFIs and Government agencies had intensively intervened In India, usually self-help groups are women-oriented and most of their activities are concentrated towards savings and credit activities apart from other activities focusing on women's empowerment, health and educational attainment, etc. There is a common perception in development literature that increased participation of women in savings and credit activities or economic attainment will empower women. Thus, self-help groups are seen as an important tool for empowering women. There is also the perception that economic attainment will empower women's status in family and in the community, giving them more power to participate indecision-making process Self Help Group (SHGs) are formed with the aim of helping their members. Self Help Group (SHGs) are often a voluntary association of individuals who come together with the purpose to work together and to encourage their economic interest. These group works on the principle of self-help as well as mutual help. The primary goal of Self Help Groups (SHGs) is to provide support to the members.

Keywords: Self Help Group (SHG), Below Poverty Line (BPL), Non-Governmental Organizations (NGOs).

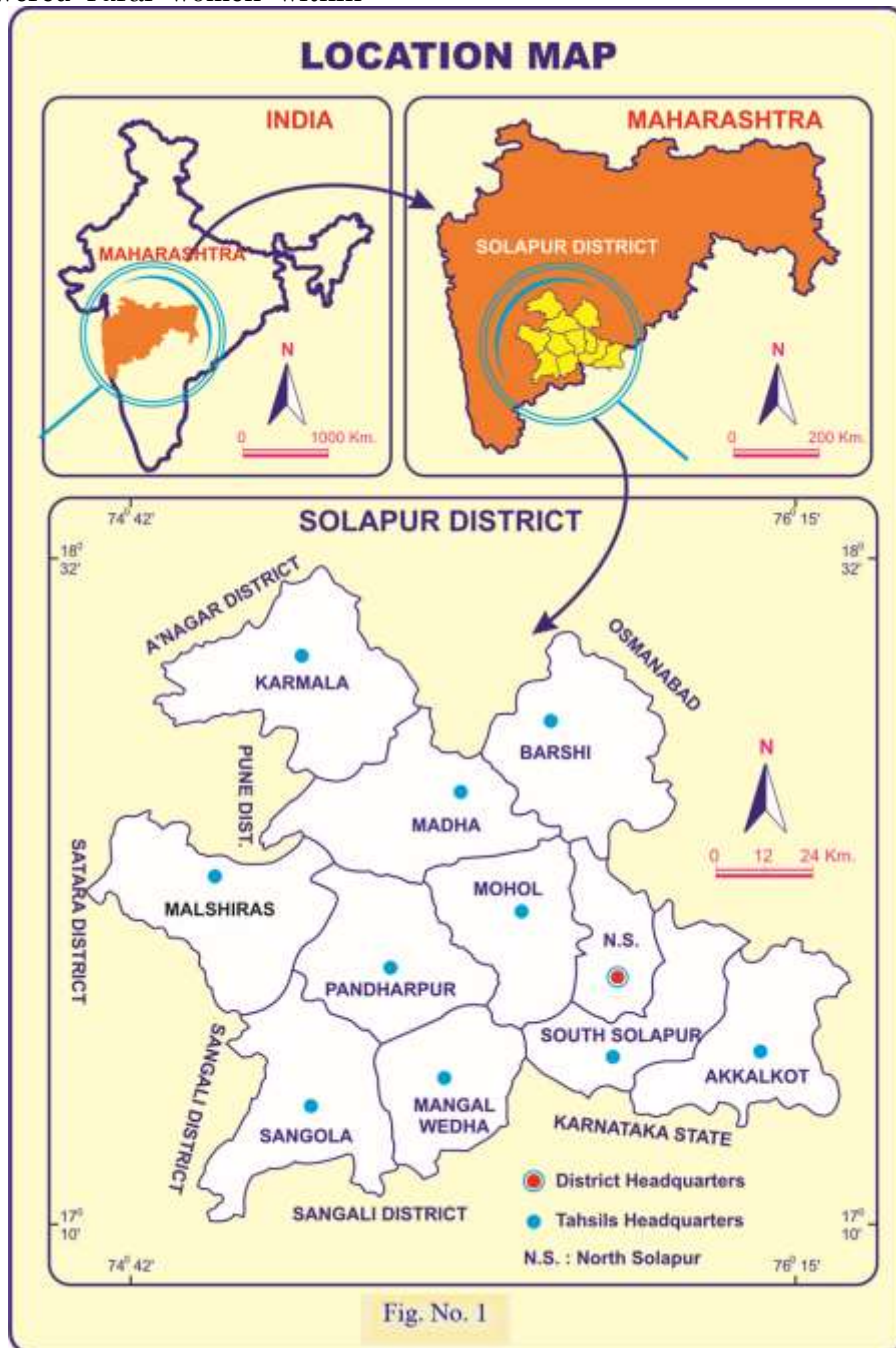
1. Introduction:

Self Help Groups (SHGs) has been playing a crucial role in the overall development of the rural as well urban region. Self Help Groups (SHGs) has been confers equal rights to all its members without considering their holding of share and their social standing. Self-Help Groups (SHGs) are informal associations of people who choose to come together to find ways to

improve their living conditions. It can be defined as self-governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose. The conceptual thinking behind the SHG initiative is that self-help supplemented by mutual help can be a powerful vehicle in the upward socio-economic transition of the poor. NABARD has played a key role not only

in promoting SHGs but also in standing behind the SHG-Bank Linkage Programme. Self-Help Group (SHG) program is a practical approach to eradicate poverty. Self-help groups are informal groups of people who come together to address their common problems. SHGs play a vital role in giving credit access to the poor and this is extremely crucial in poverty alleviation. They also play a great role in empowering women because SHGs help women from economically weaker sections build social capital. SHGs have played an important role in enabling financial inclusion in rural areas. It has financially empowered rural women within

the family and in local community. Self-Help Groups (SHGs) are small voluntary association of people from the same socio-economic background with a purpose of solving their common problems through self-help and mutual help. In other words, it is an association of people who have common problems that cannot be solved individually, but only through joint action. These groups are known by different names in different places. Some of the terms used in India for these groups are - Sangha, Samooh, Mandal, Dangham, and Samiti etc. depending upon the region.



The present paper mainly studied on the Self Help Groups (SHGs) in the Solapur district. For this purpose the Self Help Groups (SHGs) in the year 2011 has been taken in to the consideration.

2. Study Area:-

Solapur district is one of the important districts in Maharashtra. It lies entirely in the Bhima-Sina-Man basins. The district of Solapur is located between 17° 10' North and 18° 32' North latitudes and 74° 42' East and 76° 15' East longitudes. The East-West length of the district is about 200 kilometer and North-South width is about 150 kilometer. The total geographical area of the Solapur district is about 14895 square kilometer and population is 43,17,756 according to 2011 census. In term of area, Karmala is the largest tehsil and the lowest is North Solapur tehsil in the Solapur district. Solapur district plays significant role in the fields of agriculture, economics, industrial and social fields.

3. Objective:-

The important objectives of the present research paper are as follows

To study the Self Help Groups (SHGs) in Solapur district.

4. Database and Methodology:-

The present paper depends on the secondary data. It has been collected through District Census Handbook, Social Economic Review and other materials used. The study has been concentrated in the analysis of Self

Help Groups (SHGs) in Solapur district. Some other sources of information are used for the present research, like unpublished material.

The collected information from the different sources is processed and percentage calculated. Final results are presented in the form of tables with help of these tables different diagrams, graphs are made and analyzed.

5. Distribution of Self Help Groups (SHGs) in Solapur District:-

Self Help Groups (SHGs) are basic unit and the grass root level organization to helping their members. Self Help Group's (SHG's) are necessary in the development of a nation and more so in a planned rural development. Self Help Group's (SHG's) have played a vital role in the socio-economic transformation of rural area.

There has been a rapid increase in the number of Self Help Group's (SHG's) in the study region. In the year 2011, total number of Self Help Group's (SHG's) in Solapur district 33046. It has been observed that the highest number of Self Help Group's (SHG's) in the tehsil of Akkalkot that is 4266, while the lowest number of Self Help Group's (SHG's) in the tehsil of North Solapur that is only 1429. Because of rural area most of the Self Help Group's (SHG's) are formed, but in urban area rare Self Help Group's (SHG's) are developed.

Table -1
Distribution of Self Help Group (SHG's) in Solapur District, 2011-2012

Sr. No.	Name of Tehsil	Total Number of Self Help Group			Turnover During the Financial year (Figures in Lakhs)
		SHG's Below poverty Line	SHG's Above poverty Line	Total SHG's	
1.	Karmala	999	892	1891	64.8
2.	Madha	1228	1713	2941	133.92
3.	Barshi	1944	1931	3875	306.72
4.	North Solapur	665	764	1429	56.16
5.	Mohol	1034	2144	3178	159.84
6.	Pandharpur	1412	1702	3114	207.36
7.	Malshiras	2091	2105	4196	228.96
8.	Sangola	1614	1358	2972	164.16
9.	Mangalwedha	947	1363	2310	120.96
10.	South Solapur	1202	1672	2874	125.28
11.	Akkalkot	2439	1827	4266	263.52
District Total		15575	17471	33046	1831.68

Source: Socio-Economic Abstract of Solapur District, 2012

Self Help Group's (SHG's) in the study region divided in to the two sub category that is below poverty line Self Help

Group's (SHG's) and above poverty line Self Help Group's (SHG's). In the year 2011, total number of below poverty line Self Help

Group's (SHG's) in Solapur district 15575. It has been observed that the highest below poverty line Self Help Group's (SHG's) are in the tehsils of Akkalkot that is 2439, while the below poverty line lowest number of Self Help Group's (SHG's) in the tehsils of North Solapur that is only 665. It has been concluded that the rural area is favorable for the development of Self Help Group's (SHG's) in the study region.

The another factor taking into the consideration that is Self Help Group's (SHG's) above poverty line. In the study region total number of Self Help Group's (SHG's) in above poverty line that is 17471. When we have studied the highest and

lowest Self Help Group's (SHG's) in above poverty line in the study region, it has been observed that highest above poverty line Self Help Group's (SHG's) are in the tehsils of Mohol that is 2144, while the above poverty line lowest number of Self Help Group's (SHG's) in the tehsils of North Solapur that is only 764.

6. Self Help Group (SHG's) Turnover During the Financial Year:-

It has been seen that the turnover of the Self Help Group's (SHG's) is very important for the overall development of the region. For that purpose the financial year 2011-12 taking in to the consideration.

(Fig. No.2)

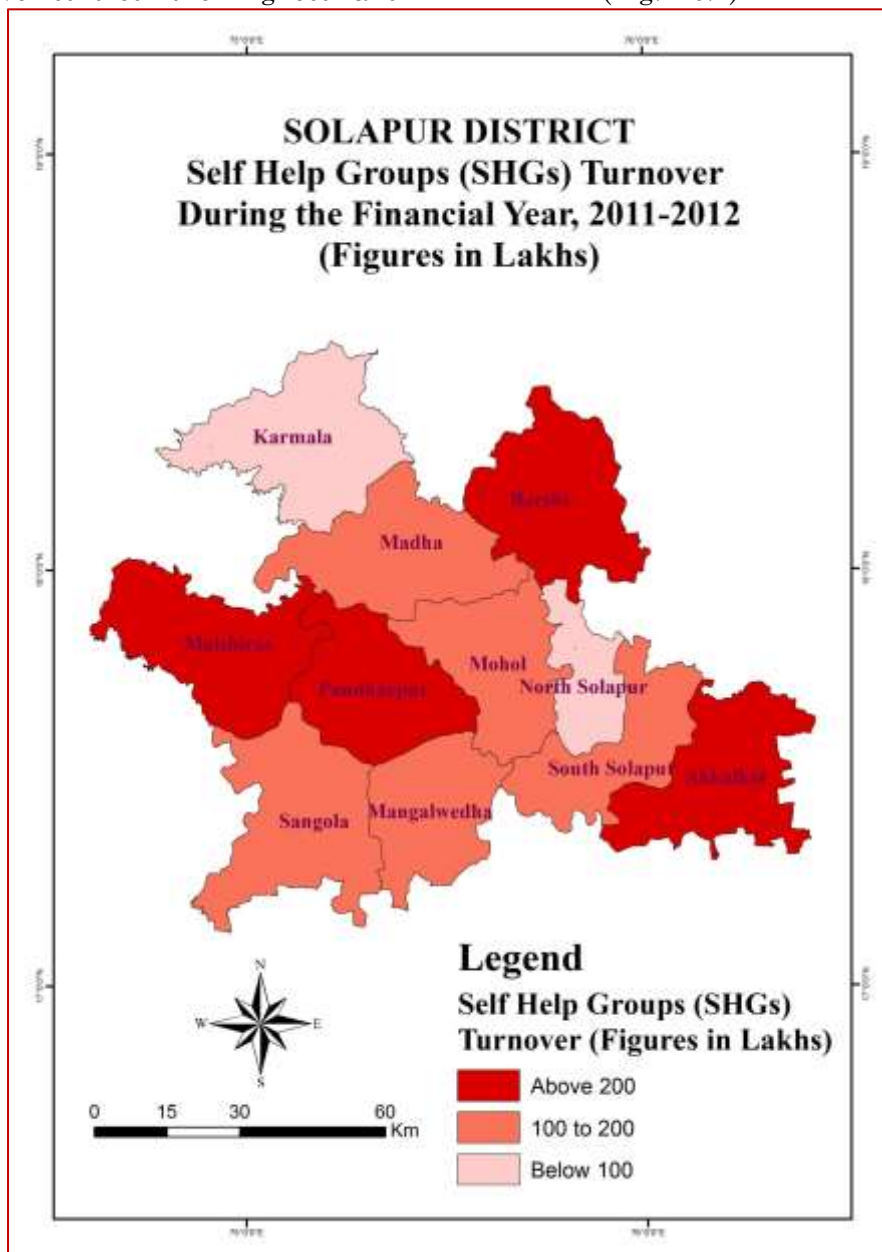


Fig. No. 2

a) Highest Turnover (Above 200) :-

It has been observed that the highest turnover mean during the financial year above 200 lakhs turnover taking in to the consideration. In this category Barshi, Pandharpur, Malshiras and Akkalkot tehsils are included. These are rural dominate tehsils and two tehsils are pilgrim centers, so highest turnover during the financial year has been observed.

b) Medium Turnover (100 to 200) :-

It has been seen that turnover during the financial year between 100 to 200 lakhs it the tehsils of Madha, Mohol. Sangola, Mangalvedha and South Solapur. The highest tehsils are seen in this category.

c) Lowest Turnover (Below 100) :-

It has been observed that the lowest turnover in the tehsils of Karmala and North Solapur. In these two tehsil below 100 lakhs turnover seen in the financial year. Because of Karmala is not favorable for the Self Help Group's (SHG's) development, so turnover is very low. While North Solapur is urban area so Self Help Group's (SHG's) as well as turnover is very low observed.

7. Conclusion:-

"Self-Help through Mutual Help" the logical concept was initially developed by women. In male dominated society, women have no money or source of income for their personal expenditures or to spend on their own choices. A sincere effort has been being made by the Govt. to bring more women under SHG movement to empower them politically, socially, psychologically and economically in the state, in general, and in the district, in particular. Though the SHG programme has spread rapidly too many parts of the country, its success has been uneven.

It has been concluded that the highest number of Self Help Group's (SHG's) in the tehsils of Akkalkot, while the lowest number of Self Help Group's (SHG's) in the tehsils of North Solapur. Because of rural area most of the Self Help Group's (SHG's) are formed, but in urban area rare Self Help Group's (SHG's) are developed.

It has been observed that the highest below poverty line Self Help Group's (SHG's) are in the tehsils of Akkalkot, while the below poverty line lowest number of Self Help Group's (SHG's) in the tehsils of North

Solapur. It has been concluded that the rural area is favorable for the development of Self Help Group's (SHG's) in the study region. It has been observed that highest above poverty line Self Help Group's (SHG's) are in the tehsils of Mohol, while the above poverty line lowest number of Self Help Group's (SHG's) in the tehsils of North Solapur. The condition has been seen in both BPL Self Help Group's (SHG's) and APL Self Help Group's (SHG's) in the study region.

It has been observed that the highest turnover mean above 200 lakhs turnover has been seen in the tehsils of Barshi, Pandharpur, Malshiras and Akkalkot. These are rural dominate tehsils and two tehsils are pilgrim centers, so highest turnover during the financial year has been observed. While the lowest turnover in the tehsils of Karmala and North Solapur has been seen. In these two tehsil below 100 lakhs turnover seen in the financial year. Because of Karmala is not favorable for the Self Help Group's (SHG's) development, so turnover is very low. While North Solapur is urban area so Self Help Group's (SHG's) as well as turnover is very low observed.

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