

A Minor Research Project

THE IMPACT OF SELF HELP GROUPS ON SOCIO-ECONOMIC STATUS OF WOMEN IN SOLAPUR DISTRICT

Dr. G. N. Chitte

Department of Economics - Sangmeshwar College, Solapur.

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BRIEF SUMMARY

India has 6.40 lac villages and its 72.2% of the population is living in rural areas. 48.25% of the total population is female population and a major chunk of it is living in rural areas. The majority of rural women are living below poverty line. So there is feminization of poverty. Rural segment is the biggest segment which is the backbone of the development of India. Rural women are the centre of rural development in terms of alleviation of rural poverty. Therefore, the Government has initiated women self-help group programme as a best participatory approach to rural development as well as the eradication of rural poverty.

Generally Self-Help Group consists of 10 to 20 women. The women save some amount that they can afford. It is small amount ranging from Rs. 10 to 200 per month. A monthly meeting is organised, where apart from disbursement & repayment of loan, formal and informal discussions are held. on many social issues also. Women share their experiences in these groups. The minutes of these meetings are documented and the accounts are written. The President, Secretary and Treasurer are three official posts in any SHG. If the SHGs are connected with some NGOs, they take part in other social activities of those NGOs.

- **Objectives of the Study:**

- 1) The main objective of this study is to focus on impact of SHGs on Socio-Economic status of women in Solapur District.
- 2) To study and identify women entrepreneur skill in rural area.
- 3) To analyze the products produced by the SHGs.
- 4) To analyse role SHGs in rural development.
- 5) To study rural poverty alleviation through SHGs.

- **HYPOTHESIS :-**

Self help groups are able to empower the rural women, motivate and create self reliance, self confidence and social status of their members.

- **CHAPTER SCHEME OF THE STUDY :**

- I) Introduction and Research Methodology.
- II) Review of Literature.
- III) Profile of Solapur District And Self –Help Groups (SHGs)
- IV) Field work Data Analysis.
- V) Conclusions, Findings and Suggestions.

- **Summary:**

- The members of SHG's are very poor and mostly living in rural areas of Solapur District.
- The incidence of poverty was greater among SHG (women) in the study area.
- It was observed that majority of SHGs member are doing agri-based business such as diary, goatery, vegetable other than these stationary, saloon and laundry business. SHGs should be providing machinery for capital intensive business.
- The SHGs are providing an employment opportunity to member directly and in-directly.
- It was observed that 94% members of SHGs are belongs to Hindu family and 06% from Muslim community. No other religion people participated in SHGs movement.
- It was observed that, SHGs members were borrowed for activities 64% Rs. 10,000/- to Rs. 20,000/-, 26% Rs. 20,000/- to Rs. 30,000/-, 06% Rs. 30,000/- to Rs. 40,000/- and 04% members were taken Rs. 40,000/- to Rs. 50,000/- loans to perform various business and non-business activities.
- It was observed that, members were started enterprises such as 69% dairy farming, 04% stationary shops, 04% Kirana Shops, 08% tailoring firm, 02% hair saloon, agri seeds 5%, education 04%, laundry firm 01% and Household expenses 03%.
- It was observed that the SHGs members before joining SHGs were performing non remunerable work. But after joining SHGs their monthly income is increasing, 52% members income was Rs 1000/- to Rs. 2000/-, 25% members income was Rs. 2000/- to Rs. 4000/-, 12% members income was Rs. 4000/- to Rs. 6000/-, 06% members income was Rs. 6000/- to Rs. 8000/- and 05% members income was in between Rs. 8000/- to Rs.

10,000/-. It was observed that their habit of saving after joining SHGs is increasing 55% members were saving monthly Rs. 25/-, 32% Rs. 50/- and 13% members were saving Rs. 100/-. This happened because the SHGs are inculcating importance saving among members.

- After joining SHGs their monthly income was increased by Rs. 2000/- to Rs. 5000/-, Rs. 5000/- to Rs.10,000/- it was enough to carry out their daily expenditure.
- SHGs are backbone to come out of economic crisis. Women come out of their role as a housewife and become house runner too. They become successful in supporting their family budget after joining SHGs.
- After joining the SHGs earning of women increases. Awareness regarding their independent economic status, their own income, their own professions gets generated in the mind of women and feeling of dependence vanishes from their mind.
- It was observed that increased income of members their growing participation in all type of financial transactions show that SHGs were an important instrument for achieving the goal of economic empowerment of women.
- It was observed that SHGs help women to reduce poverty and become empowered economically.