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A study of women's self help groups in Solapur district

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Abstract---Despite the multidimensional growth which India has achieved still, his concerns remain relevant even today. In India women constitute about half of India's population of 1.2 billion, they are largely excluded from participating in economic activities and decision-making, as well as access to resources of health, nutrition, education, etc. This exclusion and discrimination is reflected in low female labour force participation rates, with India recording a meagre 22.3% in 2021 in comparison with 30.3% in 1990. In the context of increased importance being given to innovation, technology and self-sustenance, especially in a post-covid era, economically weaker sections have faced an acute loss of jobs and income. Even though women have the potential to contribute to household finances, they often do not have the agency to participate in decisions related to avenues of income generation, thus many a time pushing their families to the brink of poverty. In a country that is at the cusp of a rapid transformation in terms of evolving employment opportunities, urbanization and innovation, female participation in the economy remains crucial to where India stands globally. Even though working women account for approximately 432 million, about 343 million are not in paid formal job roles or work.

Keywords---women's, self help groups, multidimensional growth, economic activities.

Introduction

Despite the multidimensional growth which India has achieved still, his concerns remain relevant even today. In India women constitute about half of India's population of 1.2 billion, they are largely excluded from participating in economic

activities and decision-making, as well as access to resources of health, nutrition, education, etc. This exclusion and discrimination is reflected in low female labour force participation rates, with India recording a meagre 22.3% in 2021 in comparison with 30.3% in 1990. In the context of increased importance being given to innovation, technology and self-sustenance, especially in a post-covid era, economically weaker sections have faced an acute loss of jobs and income. Even though women have the potential to contribute to household finances, they often do not have the agency to participate in decisions related to avenues of income generation, thus many a time pushing their families to the brink of poverty. In a country that is at the cusp of a rapid transformation in terms of evolving employment opportunities, urbanization and innovation, female participation in the economy remains crucial to where India stands globally.

Even though working women account for approximately 432 million, about 343 million are not in paid formal job roles or work. An estimated 324 million of them are not in the labour force; and another 19 million are part of the labour force but not employed. Hence, the nature of employment among women is either not accounted for in the formal economy, or women end up not having access to formal jobs due to existent socio-cultural complexities. As a society with deep-rooted patriarchy, even if women want to attain employment, the dominant tradition of female domestic responsibility coupled with social stigma limits their economic advancement and access to opportunities in comparison with their male equivalents. To overcome social stigmas around employment and give women the agency to break out of the shackles of subordination, entrepreneurship is an innovative and simple tool. Despite efforts to create a better environment for women entrepreneurs in India, the arranging of finances remains the single biggest challenge. While the family may have expendable income, its dominant members often refrain from contributing to a woman's dream of financial independence. Moreover, even if women manage to apply for loans, the collateral against which these are offered, such as property, is often held in their spouse's name, which further acts as a deterrent to start an enterprise. Coupled with social stigmas, no financial access results in unfulfilled ambitions of women, while limiting their opportunities to become self-reliant by gaining agency or mobility in the social sphere. In such a scenario, self-help groups (SHG) can act as a bridge between women entrepreneurs who have the will to begin an enterprise but do not have the resources to fulfil their dream, and the finances needed for it. Self-help groups are India's most powerful conduits for incubating and empowering women to move from subsistence to sustainability.

Self help group movement in solapur district

Solapur is the largest city in the southern part of Maharashtra. The main language here is Marathi. Solapur District Central Co-operative Bank has set up third party savings groups. The bank has decided to provide financial assistance to the members who have been rejected by the socially responsible community. SDCC Bank is the first and only bank in Maharashtra to take such a step for social justice. Representative credit cards were distributed to these savings groups at the Bank's head office in Solapur. The city of Solapur has a historical, religious and social heritage. The black people here have enriched the district. Along with the men, the women here are also dependent. Self-help groups play a

major role in this. There are many self-help groups that have been honored at the state and national level. Self-help groups are now capturing the market by focusing on marketing to get to the next level. Appealing to women to stand on their own two feet, he said, "SBI is committed to empowering women. The work of self help groups in the district is very good. The state government has also taken notice of the work here. SBI Bank is also involved in this initiative and women self-help group products should be able to gain market share. It appears that they are being financed by the bank.

The chief executive officer of the district council, Mil, said, "The government, the government and the banks have given a good platform to the self-help groups. Self help groups are producing products. It is necessary for the self help groups in each village to come together and sell their produce. The self-help group campaign in the state started in 2002. The campaign for rural life has started in 2012. Under this 5778 self help groups are functioning in the district. The state government has provided Rs 7 crore and the bank has provided Rs 173 crore. This makes it easier for women self-help groups to move towards business.

Review of Literature

According to Sneha G. Upadhye and Rupnawar B. S., (2016) analyzed how economic empowerment of women through Self Help Group programme is achieved and the role and performance of Self-Help Groups in promoting women empowerment in Raigad District in Maharashtra state. Researchers were concluded that, the income generating activities leads to economic empowerment of the respondents. Therefore, Self-Help group activities create income generating activities for women empowerment and respondents get their self-respect in the society as well as in home due to economic stability. Rahul Sarania (2015) focused on to examine the effectiveness of Self Help Groups in economic empowerment of women in Assam. In this study researcher concluded that the positive change in indicators of economic empowerment, viz., income, employment and savings after joining the Self Help Group. Rosary Ramesh G and G. Srinivasa Rao (2014) has been studied the role of micro finance through Self Help Groups in the economic empowerment of rural woman in eastern Uttar Pradesh. Sanjay Kanti Das (2013) has been concluded that the role of micro-finance through Self Help Group for women empowerment is admirable. It is interesting to note that many respondents have expressed good improvement in the level of income, assets and wealth and also in their standard of living.

Also Murlidhar A. Lokhande (2012) attempted study on "Micro financing through women self-help groups and its socio-economic impact: A case study of Konkan Region of Maharashtra". In this study researcher concluded that, group suggestion and access to financial service certainly brings positive changes among group members leading to their socio-economic empowerment. Finally, researcher also concluded that poor discriminated and underprivileged women will come out from problem of poverty, after joining the Self Help groups. Whereas, Sudharani (2003), conducted study on self help groups and empowerment of women. Researcher found that the participation of women in the self help groups have enriched them in house management, health and sanitation. Researcher also observed that the decision making capacity of the self-help group participants has

increased with the period of participation examined “economic empowerment of women through women development Corporations: a study of Maharashtra Women Development Corporation.” The researcher studied the working of Mahila Arthik Vikas Mahamandal limited (MAVIM), the activities undertaken by it and the benefits derived by the women from the working of MAVIM. The study was carried out in Amravati district of Maharashtra. In this study researcher showed that MAVIM has played a promising role in all round progress of women but its impact and success was less than expected.

Research Objective

To identify the economic developments of women through self-help groups along with their socio-economic profiles in Solapur district

Research Methods

The Descriptive research design was used for the study. The Non-probability convenience sampling method was used to select self-help group’s women members in Solapur District. Structured questionnaire was used to collect the data from respondents. Data was collected from 150 self-help group’s women member from Solapur District. To understand the economic developments of women after joining Self-help groups Five-point Likert scale such as Strongly Disagree to Strongly Agree has been used. Statistical packages like SPSS 21.0 were used to analyze the data. The secondary support materials will also include government reports, district-wise statistics department reports, district-wise department reports, reports of various organizations, reference books, internationally and nationally published research papers, weekly magazines, journals and websites.

Table 1
Socio-economic profiles of women respondents

Socio-economic Profiles of Respondents			
Variables	Types of Variables	Frequency	Percentage
Age of Respondent	Below 18	2	.8
	20-25	30	13.2
	26-35	106	46.7
	36-45	67	29.5
	46-55	19	8.4
	56 & Above	3	1.3
	Total	227	100.0
Education Status of Respondents	Illiterate	4	1.8
	Up to 8th	18	7.9
	5th to 10th Std	53	23.3
	8th-10th Std	97	42.7
	11th-12th Std	36	15.9
	Graduation	12	5.3
	Post-Graduation	7	3.1
	Total	227	100.0

Marital Status of Respondents	Married	208	91.6
	Unmarried	3	1.3
	Widow	16	7.0
	Total	227	100.0
Occupations/Business of Respondents	House-wife	190	83.7
	Employed	11	4.6
	Self-employed	14	6.4
	Farmer	7	2.9
	Labour	3	1.5
	Other	2	.9
	Total	227	100.0
Religion/Caste of Respondents	Hindu	180	79.6
	Muslim	12	5.3
	Buddha	18	7.9
	Jain	9	4.0
	Others	8	3.3
	Total	227	100.0
Type of Housing	Kaccha	148	65.4
	Pukka	71	31.1
	Hamlet (Zopadi)	2	.7
	Chawl wada	4	2.0
	Flat (Bungalow)	2	.9
	Total	227	100.0
Types of Family of Respondents	Joint Family	127	55.9
	Nuclear Family	100	44.1
	Total	227	100.0

A look at the table will reveal that a majority of women's (46.7%) were in the age group of 26 - 35 years and 29.7% of women's belong to the age group of 36 - 45 years followed by 13.4% women's with age 19 - 25 years, 8.6% with age group 46 - 55 years, 1.3% with age group 56 years and above and a mere 0.2% were aged below 18 years. The average age of the women was found to be 31 years. A look about the education it will reveal that a majority of women's (42.7%) were educated at 8th - 10th Std. followed by 23.3% of educated at 5th - 7th Std., 15.9% women's are educated at 11th - 12th Std., 7.9% women's were educated up to 4th Std., 5.3% women's were educated at graduation level, 3.1% women's were educated at post-graduate level and a mere 1.8% were illiterate. The maximum numbers of the women's are educated at 8th = 10th Std.

Also, it was observed that 91.6% womens were married, 7.0% were widows and the remaining 1.3% womens were reported to be unmarried. If we can look about the occupation it will reveal that a majority of women's (83.7%) were house-wife followed by 6.4% of women's were self-employed, 4.6% of women's were employed, 2.9% women's were farmers, 1.5% women's were labour and a mere 0.9% women's occupation were other. The maximum numbers of the women's were house-wife. Whereas, we can look about the religion it will reveal that a majority of women's (79.6%) were from Hindu religion followed by 7.9% women's from Buddha religion, 5.3% women's from Muslim religion, 4.0% women's from Jain religion and 3.3% were from other religion. The maximum number of the women's

from Hindu religion. Also we can look about the type of home it will reveal that a majority of women's (65.4%) were stay in kaccha house followed by 31.1% of women's were stay in Pukka house, 2.0% women's were stay in chawl wada house, 0.9% women's were stay in Flat or bungalow and a mere 0.7% women's were stay in hamlet means zopadi. The maximum numbers of the women's are stay in kaccha. Finally, if we can look about the type of family it will reveal that a majority of women's (55.9%) were lived with joint family and 44.1% women's were lived with nuclear family. The maximum numbers of the women's were lived with joint family.

Table 2
Motives/Reasons behind joining self-help groups

Objective/Reasons	Mean	Rank
Meet Family Expenses of Respondents	5.0441	2
Earn Money for Savings of Respondents	4.8987	3
Get Loans of Respondents	5.2159	1
Get Recognition in the society of Respondents	2.8864	4
Avail Subsidy of Respondents	2.6336	6
To Start own Business of Respondents	4.7004	5

Source: Field data

It is seen from rank analysis table that getting loans was the foremost reasons behind joining self-help groups. Whereas, meeting family expenses was ranked second, third reasons was earning money for savings, getting recognition in the society ranked fourth and to start own business and avail subsidy was ranked fifth and sixth reasons behind the joining self-help groups among women member in the study area.

Table 3
Economical developments of women through Self-help groups

Economic Development variables		Mean	Standard Deviation	T Value	P value
Monthly Income of Respondents	Before	1.8304	.45976	4.412	0.000
	After	3.7577	.47802		
Monthly Expenses of Respondents	Before	2.9329	1.25985	2.256	0.000
	After	3.2192	.66427		
Savings of Respondents	Before	1.8150	.73116	3.123	0.000
	After	3.8304	.64780		
Possession of Durable Goods of Respondents	Before	2.0164	.75327	7.219	0.000
	After	3.7523	.87693		
Possession of Livestock/house of Respondents	Before	1.9686	.74175	10.678	0.000
	After	3.7932	.61845		
Possession of Ornaments of Respondents	Before	1.8571	.89587	10.620	0.000
	After	3.7471	.68293		
Possession of Investments (Such as FD, PPF, BC, Insurance, Child Education etc.) v	Before	1.8519	.73851	8.302	0.000
	After	3.7778	.65887		

Possession of Investments (Such as FD, PPF, BC, Insurance, Child Education etc.) of Respondents	Before	1.8402	.74009	6.928	0.000
	After	3.7169	.74331		
Economic Empowerment of Respondents	Before	1.8282	.52865	11.478	0.000
	After	3.8150	.65519		
Loan of Respondents	Before	1.6795	.70762	4.201	0.000
	After	3.8023	.65753		
Savings of Respondents	Before	1.7188	.59378	6.670	0.000
	After	3.9569	.53974		
Training for generating Income of Respondents	Before	1.5290	.61263	6.890	0.000
	After	3.8631	.55179		

Source: Field Data

Interpretation

It is observed from the t-test results that p value of economic development variables is less than 0.05 at 5% level of significance. Hence, there is highly significant difference in the Mean score for economic development variables after joining the SHG. This clearly indicates that there is significant increase in the Mean Scores of economic development variables after joining SHG. It has been showing the economic development/empowerment of women SHGs members. It can be concluded from t-test results that null hypothesis is rejected and alternative hypothesis is accepted at 5% level of significance i.e. there is a significant difference between economic development of women before and after joining self-help groups in the study area.

Conclusion

SHG members learning from the past experiences are walking through the present and marching ahead for a bright future. The women empowerment through SHGs in the Solapur district of Maharashtra. The major findings in the study justify the significant role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save amount of money and invest it further development. It is also found that the SHGs created confidence for social, economic self-reliance among the members in two villages. It develops the awareness programmes and schemes, loan policies etc. However there is a significant difference in economic development among women member before and after joining self-help groups.

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