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HUMAN RESOURCE DEVELOPMENT THROUGH SHGs IN SOLAPUR DISTRICT – AN EVALUATION

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Abstract:

In India more than 70% of the people depend on agriculture and allied activities for their livelihood. Agricultural activities are deeply concentrated in rural areas. However unemployment, underemployment and subsequent poverty are common. The Govt. of India has formulated different innovative schemes and strategies to mitigate the problems that prevail in the rural sectors. The programs like TRYSEM, NREP, RLEGP etc. are designed for the upliftment of rural poor and weaker sections.

Keyword: Human Resource , agriculture , social development , liability.

INTRODUCTION

The self-help groups are formed with the object of financial and social development of members. In India the growth rate of population is high as compared to other countries in the world. One third population of the world is living in India. The increasing population is one of the important problems before the country. In the total population young population is more than the child and olds. The question is to use the human resource fully and properly. If it is not used fully and properly it becomes liability of the country. For conversion of liability into asset the human resource must be used fully and properly.

The self-help groups are one of the important medium for utilization and development of human resource. In India the self-help group movement started in the decade of 1990. After that the available manpower of men and women was used properly and they are empowered. The self-help group members know their rights they participate in social and financial activities. The mindset about gender equality was changed. They have self and group awareness. They developed their personalities. They know their power. There is a drastic change in family and financial status of SHG members.

The aim of this paper is to understand human resource development through SHGs in Solapur District. It studies self and group awareness, change in personality of members, various qualities developed, mind change about role of male and female, participation of members in training programs, economic status of SHGs and human resource development problems.

The Solapur district is one of the backward districts of Maharashtra. It is located on the south east edge of the state and lies entirely in the Bhima and Seena basins. The entire district is drained by the Bhima river. In this district NABARD and DRDA are most efficiently working for the human resource development to SHGs.

ORIGIN AND CONCEPT OF SHGS :

The SHGS were exclusively established for the poor. The origin of SHGs is from the example of Grameen Bank of Bangladesh which was founded by Dr. Mohammad Yunus.

SHGs were started and formed in 1975. In India NABARD is initiated in 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a small economically homogeneous affinity group of rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members' emergency needs and to provide collateral free loans decided by the group (Abhaskumar Jha 2000). They have been recognized as a useful tool to help the poor and has an alternative mechanism to meet the urgent credit needs of the poor through thrift (V.M. Rao 2002). SHG is a media for the development of saving habit among the members. SHGs enhance the equality of status of members as participants, decision-makers and beneficiaries in the democratic, social and cultural spheres of life (Ritu Jain 2003). The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, cohesiveness, spirit of thrift, demand based lending, collateral free, member's friendly loan, peer group pressure in repayment, skill, training, capacity building and empowerment (N. Lalitha).

STRUCTURE OF SHG :

A SHG is a group of about ten to twenty people usually men and women from a similar class and region, who come together to form a saving and credit organization. They pool financial resources to make small interest bearing loans to their members. This process creates that focuses on savings first. The setting of terms and conditions, an accounting of the loan are done in the groups by designated members.

OBJECTIVES:

1. To study the impact of SHGs on human resource development in the study area.
2. To study the various parameters for human resource development in the study area.
3. To analyse the effect of SHGs on overall development of SHG members.

SCOPE OF THE STUDY:

The scope of study is limited to Human resource development through self-help groups in Solapur district in Maharashtra. This study covers the theoretical aspects with some application would results in qualitative changes in SHG moments in the direction of Human resource development.

The Human resource development through SHGs is considered under the study. The study will cover effect of SHG on overall development of members. In the study various SHGs will be focused to assess the overall performance related to Human resource development. The study will also focus on various efforts made by GOs, NGOs and SHPAs for Human resource development through SHGs. The scope of study is mainly related to solve the problems in Human resource development. The study conclude the Human resource development through SHGs.

RESEARCH DESIGN AND METHODOLOGY:

1. Data Collection:-In the course of study data is collected by means of questionnaire, meetings and interactions with leaders and members of SHG.

A.Primary Data :

- a.sample size : Total 150 SHGs sample respondents collected from the NGOs and GOs in Solapur District.
- b.Sampling Technique :simple random sampling technique is applied for selecting SHGs.
- c.Tools :Well-structured questionnaire, interview and observation method.

B.Secondary Data :

The secondary data is collected from some published and unpublished sources like research reports thesis, books, journals, websites.

2. Analysis of data and Interpretation:**A.Self and Group awareness:**

The self-help groups are formed by ten to twenty persons of same income, occupation, locality and caste. They come together for meeting their financial needs by self-saving.

The self-help group members developed the self and group awareness among them. There is drastic change in personality decision making power qualities of leadership, communication and handling of financial transactions. The members of self-help group takes part in jayanti ,punytithi programs, literacy programs cleanliness programs, arogyashibir and rural development programs.

Table No.: Self & Group Awareness

Taluka	No response	Yes	No	Total	Percentage(%)
Karmala	0	30	0	30	20.00
%	0	100	0	100	
Mangalweda	0	30	0	30	20.00
%	0	100	0	100	
Akkalkot	0	30	0	30	20
%	0	100	0	100	
Sangola	0	30	0	30	20.00
%	0	100	0	100	
Pandharpur	0	30	0	30	20.00
%	0	100	0	100	
Total	0	150	0	150	100.00
%	0	100	0	100	

Source: Primary Data

The above table 1 gives the information about the self and group awareness among the SHG members in Solapur district.

In Solapur district out 150 SHG' s and their members have self and group awareness among them because of self help groups.

The SHG members in Solapur district have self and group awareness among them.

A.Activities Arranged for personality development of members:

The self-help groups arranged various activities. for personality development of their members. SHGS tries to gives knowledge about social responsibilities of every members . The self-help groups arranged literacy programs cleanliness, save girl campaign health programs, sports activities tree plantation ladies gramsabha, Arogyashibirpunyatithi, jayanthi, independence day and republic day and various study tours are arranged for development of personality of SHG members.

Table no :Activities arranged for personality development

Activity	Karmala	Mangalweda	Akkalkot	Sangola	Pandharpur	Total
no response	6	0	1	3	0	10
Shibir	0	0	0	3	0	3
Punyatithi	0	0	0	1	0	1
Literacy	0	0	0	0	1	1
Cleanness	1	1	3	5	0	10
3,4	2	1	6	1	0	10
1,2,3,4	6	10	1	1	6	24
1,3	5	6	5	0	0	16
1,2,3	3	0	0	0	0	3
save girl campaign	1	0	0	0	0	1
1,3,4	2	8	1	5	0	16
1,2,4	2	1	0	0	1	4
Mahila&kishori Campaign	1	0	0	0	0	1
2,3	1	0	0	0	0	1
2,4	0	1	4	0	2	7
2,3,4	0	1	1	0	0	2
1,4	0	1	4	9	0	14
1,2	0	0	4	0	0	4

Health program	0	0	0	0	0	0
1,3,18	0	0	0	1	0	1
Construction of Laterin	0	0	0	0	0	0
1,3,4,20	0	0	0	1	0	1
Study tours	0	0	0	0	0	0
1,2,3,4,22	0	0	0	0	2	2
1,2,4,12	0	0	0	0	1	1
Sport activities	0	0	0	0	0	0
1,2,3,4,25	0	0	0	0	10	10
Female infanticide	0	0	0	0	0	0
1,2,3,4,27	0	0	0	0	1	1
1,2,3,4,18	0	0	0	0	1	1
Ladies Gramsabha	0	0	0	0	0	0
1,2,3,4,30	0	0	0	0	1	1
Tree plantation	0	0	0	0	0	0
Training	0	0	0	0	0	0
1,2,3,4,25,32,33	0	0	0	0	1	1
Social activities	0	0	0	0	0	0
1,2,3,4,34	0	0	0	0	1	1
social work	0	0	0	0	0	0
1,2,3,4,36	0	0	0	0	1	1
1,3,34	0	0	0	0	1	1
Total	30	30	30	30	30	150

Source: Primary Data

1-Shibir 2-Punyathithi 3-Literacy 4-Cleanness
9- save girl campaign 12- Mahila&kishori Campaign
18- Health programs 20- Construction of Laterin
22- Study tours 25-Sport activities
27- Female infanticide
30- Ladies Gramsabha 31- Tree plantation
32- Training 34-Social activities 36- social work

The above table 3 gives the information about the various activities arranged by self-help group's for personality development of SHG members.

In Solapur district out of 150 SHGS members 24(16%) SHGS arranged Arogyshibir, Punyathithi, literacy program and cleanliness programs 16(10.67%) SHGS arranged Arogyshibir and literacy program and other 96(64%) SHGS arranged other activities like save girl campaign health program mahila and kishori campaign and other activities for the personality development of self-help group members.

Amongst the taluka's Inkarmala out of 30 SHGS 24 SHGS respond this question 1(4%) SHGS arrange the cleanliness program save girl campaign, kishori campaign and 23(96%) SHGS arrange in combination with literacy programs, cleanliness programs tree plantation, save girl campaign for personality development of SHG members. In Manglawedha out of 30 SHGS 1(3%) SHG arrange cleanliness program 29(97%) arrange in combination with literacy save, girl Campaign, cleanliness programs and other activities.

In Akkalkotaluka out of 30 SHGS 3(10%) SHG arranged cleanliness programs and other 27(90%) SHGS arranged in combination with literacy program, save girl programs, tree plantation etc. In Sangolataluka out of 30 SHGS 6(20%) SHGS arranged literacy and cleanliness 18(64.33%) SHGS arranged in combination with all programs and cleanliness program and

5 (16.67%) SHGS arranged Arogyshibir and literacy programs, 1(.33%) SHG gives no response. In Pandharpuraluka out of 30 SHGS 6(20%) SHGS arranged Arogyshibir, punyathithi, literacy programs and cleanliness programs and other 24(80%) SHGS arranged in combination with all activities for development of SHGS members.

In Solapur district various activities like Arogyshibir, literacy programs, save girl campaign tree plantation cleanliness programs are arranged for personality development of SHGS members.

A. Human Resource Development Problems:

The progress of every country, state, district, villages and family depends upon the development of Human Resource. If every person is developed the country, state, district, village and family must be developed. In India a separate ministry was formed for human resource development. Every state, govt. tries on their level best about human resource development. The progress without development of human resource is useless.

In Solapur district, various efforts are made through self-help groups for human resource development. The main problems in Human Resource development are mentality of equality between male and female, Non co-operation of family members, incomplete knowledge about govt. plans, poverty, surrounding, lack of education, absentee of members for training programs.

Table No. :H.R.D. area Problems

Activity	Karmala	Mangalweda	Akkalkot	Sangola	Pandharpur	Total
no response	11	2	2	2	1	18
Mentality of equality in male-female	1	0	1	0	9	11
Absent of members in training	0	0	0	2	0	2
lack of education	2	7	15	2	0	26
Non corporation of the other family members	5	6	3	2	6	22
Incomplete information of govt. plans	4	0	1	7	0	12
3,4,5	2	5	1	3	0	11
2,3,4	1	1	0	0	0	2
1,5	1	0	0	0	1	2
1,2,3,4,5	1	1	0	1	1	4
1,3	2	10	3	1	3	19
3,4	0	2	2	2	0	6
1,2	0	1	0	0	0	1
4,5	0	2	0	1	0	3
3,5	0	0	1	3	1	5
2,4	0	0	1	0	0	1
1,4	0	0	0	1	1	2
2,3,5	0	0	0	1	0	1
1,2,3	0	0	0	1	0	1
2,4,5	0	0	0	1	0	1
Superstition	0	0	0	0	0	0
1,3,20	0	0	0	0	1	1
poverty	0	0	0	0	0	0
1,3,4,20,22	0	0	0	0	1	1
Business differentials	0	0	0	0	0	0
1,3,4,20,22,24	0	0	0	0	1	1
3,4,22,24	0	0	0	0	1	1
Surrounding atmosphere	0	0	0	0	0	0
1,3,24,27	0	0	0	0	1	1
1,3,20,22	0	0	0	0	1	1
1,4,5	0	0	0	0	1	1
Total	30	37	30	30	30	157

Source: Primary Data

- 1-Mentality of equality in male-female
- 2-Absentee of members in training
- 3-lack of education
- 4-non corporation of the other family members
- 5-Incomplete information of govt. plans
- 20- Superstition
- 22- poverty
- 24-Business differentials
- 27- Surrounding atmosphere

The above table (7.13) shows information about the various problems faced by SHGS in Human Resource Development.

In Solapur district, out of 150 SHGS 26(16.66%) SHGS main problem is lack of education, 22(14.01%) SHG main problem is incomplete information of govt. plans, 19(12.10%) SHGS main problem is mentality of equality in male and female and remaining 65(47%) SHGS main problems are in combination of absentee of members for training, non co-operation of family members, incomplete information of govt. plans, lack of education etc. and 18(11.46%) gives no response.

Amongst the taluka's, In Karmala out of 30 SHGS 5(16.67%) SHGS have problem of non-co-operation from family members, 4(13.33%) SHGS have problem incomplete information of govt. plans and 10 (35.67%) SHGS problem is in combination of above problem 11(36.67%) gives no response.

In Mangalwedha out of 30 SHGS 10(27.03%) SHGS faced the problem of mentality of equality of male and female and lack of education, 7(18.92%) SHGS main problem is lack of education and 6 (16.22%) SHGS main problem is non-co-operation of family members 5(13%) SHGS main problem is in combination of above problems and 2(5.41%) gives no response. In Akkalkot out of 30 SHGS 15(50%) SHGS faced the problem of lack of education, 13(44%) main problem is combination with mentality of equality in male and female, non-co-operation of family members, absentee of members for training programs and 2(6.66%) gives no response. In Sangola out of 30 SHGS 7(23.33%) SHGS main problem is incomplete information about govt. plans, 3(10%) SHGS main problem is lack of education, non-co-operation of family members and incomplete information of govt. plans, 18(61%) SHGS main problems is in combination with above problems and 2(6.66%) gives no response. In Pandharpur out of 30 SHGS 9(30%) SHGS faced the problem of mentality of equality in male and female, 6(20%) SHGS main problem is non-co-operation of family members, and remaining 14(47%) SHGS main problem is combination with above problems , 1(3.33%) gives no response.

In Solapur district the main problems in human resource development are, mentality of equality of male and female, lack of education and non-co-operation of family members.

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