

GOLDEN RESEARCH THOUGHTS

SELF HELP GROUPS IN SOLAPUR DISTRICT



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Abstract :

Micro-finance refers to small savings, credit and insurance services extended to socially and economically disadvantaged segments of society. In the Indian context terms like "small and marginal farmers, rural artisans and economically weaker sections have been used to broadly define micro-finance customers.

Keywords: Micro-Finance, solapur, credit, financial inclusion.

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INTRODUCTION

Micro-finance refers to small savings, credit and insurance services extended to socially and economically disadvantaged segments of society. In the Indian context terms like "small and marginal farmers, rural artisans and economically weaker sections have been used to broadly define micro-finance customers. The recent Task Force on Micro Finance has defined it as provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi urban or urban areas, for enabling them to raise their income levels and improve living standards. At present, a large part of micro finance activity is confined to credit only. Women constitute a vast majority of users of micro-credit and savings services.

2. STEADY GROWTH IN SHG-BANK CREDIT LINKAGE PROGRAMME:

S.B.I. has actively participated in SHG-Bank Credit Linkage programme since its inception in 1992 as a pilot project of NABARD. Since then, the Bank has made a steady progress in financing SHGs. As on March 2010, SBFs branches spread throughout the length and breadth of the country have opened 12,16,891 Savings Bank account of SHGs out of which more than 10.62 lac SHGs have been enjoying credit facilities, thus benefiting more than 138 lac poor people. 85% of these SHGs are women SHGs.

Objectives of the study-

1. To know the theoretical aspects of SGHS
2. To study the present status of SGHS in Solapur district.
3. Below Poverty Line (BPL) and Above Poverty Line (APL) Families

The study of Self Help Groups is linked with BPL and APL families in Solapur District. It has been observed the more number of BPL families will lead to more scope for the SHG to develop in that particular area. The below table has been included to understand the percentage of BPL and APL families in Solapur District. The below table gives the summary of total number of village panchayat's in 11 talukas of the solapur district. The table also shows the total number of Below poverty line families and Above poverty line families taluka wise present in the solapur district.

Table No. 1: Summary of Total Families and their Distribution of BPL and APL Families in Solapur District

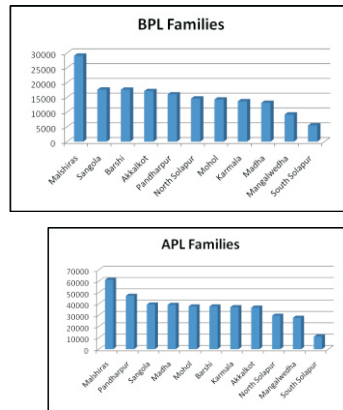
Sr. No.	Taluka	No. of Village Panchayat's	Total No. of Families	BPL	APL
1	Akkalkot	115	53773	17127	36646
2	Barshi	130	55322	17590	37732
3	Karmala	105	50762	13658	37104
4	Madha	109	52288	13134	39154
5	Malshiras	108	90281	29093	61188
6	Mangalwedha	77	36965	9191	27774
7	Mohol	95	52021	14272	37749
8	South Solapur	36	16620	5493	11127
9	Pandharpur	94	63163	15985	47178
10	Sangola	76	57004	17624	39380
11	North Solapur	83	44176	14590	29586
Total		1028	572375	167757	404618

Source : Field Work and Lead Bank office reports

Table No. 1 shows that, the maximum village panchayat's are in Barshi i.e.140 it is 13% of total village panchayat's in district and the lower village panchayat's are in south solapur i.e.36 it is 4% of total village panchayat's in district. The maximum BPL families are in Malshiras Taluka i.e. 14% and minimum in South Solapur i.e. 3.27% of total BPL families. Malshiras Taluka had maximum APL families i.e. 15.12% and South Solapur had lower APL families i.e. 2.75% of total APL families. Malshira is has the highest total number of families with 90281 accounting around 15.77% of the total 11 talukas families. While South Solapur has the least number of families with 16620 accounting around 2.90 % of the total 11 talukas families.

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Graph No.1: Analysis of Talukawise BPL and APL Families in Solapur District



Graph No.3 shows that Malshiras topped in total number of BPL and APL families with 29093 and 61188 respectively from 2006-2011. Sangola stood second in topped in total number of BPL with 1218 from 2006-2011. Pandharpur stood second in topped in total number of APL families with 47178 from 2006-2011. Barshi ranked third in total number of BPL families with 17590 from 2006-2011. Sangola ranked third in total number of APL families with 39380 from 2006-2011. Akkalkot and Madha stood fourth fifth in total number of BPL families and APL families with 17127 and 39154 respectively from 2006-2011.

4. Self Help Group (SHG)-Self Help Group in Solapur District

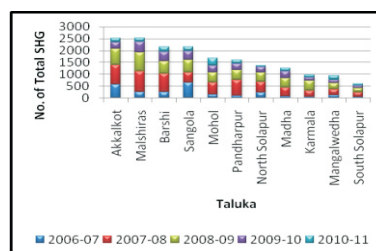
Table No. 2: Summary of Total Number of SHG’s in Solapur District from 2006-2011

Sr. No.	Taluka	2006-07	2007-08	2008-09	2009-10	2010-11	2011 (%)
1	Akkalkot	574	822	684	275	160	9.5
2	Barshi	245	788	527	399	201	8.32
3	Karmala	44	266	421	143	108	11.94
4	Madha	80	369	393	293	127	10.63
5	Malshiras	269	855	803	448	140	18.6
6	Mangalwedha	119	245	262	136	169	9.51
7	Mohol	142	522	412	287	313	3.15
8	South Solapur	40	203	176	112	73	7.55
9	Pandharpur	110	659	407	275	160	6.42
10	Sangola	641	443	523	361	179	10.04
11	North Solapur	242	440	394	247	53	4.34
	Total	2506	5612	5002	2976	1683	100

Source : Field Work and Lead Bank office reports

Table No. 2 shows that, in year 2006-07 number of SHGs are higher in Sangola Taluka i.e. 25.57% and lower in karmala and South Solapur i.e. 1.60% of total SHGs in the District. In year 2007-08 numbers of SHGs are higher in Malshiras Taluka i.e. 15.24% and lower in South Solapur i.e. 3.62% of total SHGs in the District. In year 2008-09 numbers of SHGs are higher in Malshiras i.e. 16.04% and lower in South Solapur i.e. 3.52% of total SHGs in the District. In year 2009-10 numbers of SHGs are higher in Barshi i.e. 15.05% and lower in South Solapur i.e. 3.76% of total SHGs in the District. In year 2010-11 numbers of SHGs are higher in Akkalkot Taluka i.e. 18.60% and lower in North Solapur i.e. 3.15% of total SHGs in the District.

Graph No. 2: Analysis of Total Number of SHG’s in Solapur District For 2006-



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Graph No.6.2 shows that Akkalkot and Malshira taluka topped in total number of SHG’s with 2515 from 2006-2011. Barshi ranked second in total number of SHG’s with 2160 from 2006-2011. Sangola ranked third in total number of SHG’s with 2147 from 2006-2011. Mohol stood fourth in total number of SHG’s with 1676 from 2006-2011. Pandharpur ranked fifth position total number of SHG’s with 1611 from 2006-2011. North Solapur stood sixth position total number of SHG’s with 1376 from 2006-2011. Mangalwedha is the second last taluka total number of SHG’s with 931 from 2006-2011. South Solapur was the taluka with total number of SHG’s with 604 from 2006-2011.

6.3: Self Help Group under BPL

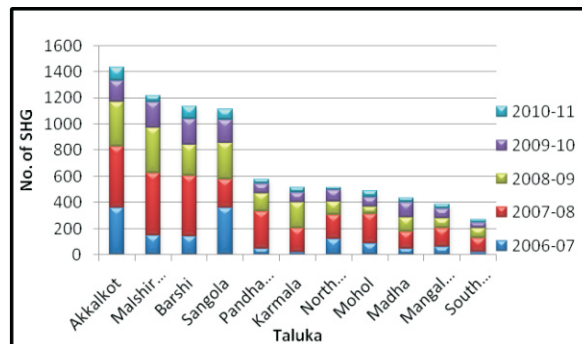
Table No. 6.3: Summary of SHG under BPL Families from 2006-2011

Sr.No	Taluka	2006-07	2007-08	2008-09	2009-10	2010-11	2011 (%)
1	Akkalkot	357	469	345	158	103	18.20
2	Barshi	144	463	234	197	98	9.37
3	Karmala	19	183	200	75	37	17.31
4	Madha	50	128	109	112	32	14.49
5	Malshiras	146	479	347	193	53	6.18
6	Mangalwedha	63	139	75	73	36	6.54
7	Mohol	85	225	57	72	51	3.18
8	South Solapur	19	106	81	41	21	9.01
9	Pandharpur	50	279	142	73	35	5.65
10	Sangola	361	217	279	177	82	6.36
11	North Solapur	120	182	103	90	18	3.71
	Total	1414	2870	1972	1261	566	100

Source : Field Work and Lead Bank office reports

Table No.3 shows that, in year 2006-07 numbers of SHGs for BPL are higher in Sangola Taluka i.e. 25.53% and lower in karmala and South Solapur i.e. 1.34% of total SHGs for BPL in the District. In year 2007-08 numbers of SHGs for BPL are higher in Akkalkot Taluka i.e. 16.34% and lower in South Solapur i.e. 3.69% of total SHGs for BPL in the District. In year 2008-09 numbers of SHGs for BPL are higher in Malshiras i.e. 17.69% and lower in karmala and South Solapur i.e. 2.89% of total SHGs for BPL in the District. In year 2009-10 number of SHGs for BPL are higher in Barshi i.e. 15.63% and lower in karmala and South Solapur i.e. 3.25% of total SHGs for BPL in the District. In year 2010-11 numbers of SHGs for BPL are higher in Akkalkot Taluka i.e. 18.20% and lower in karmala and North Solapur i.e. 3.18% of total SHGs for BPL in the District.

Graph No. 6.3: Analysis of Number of SHG under BPL families from 2006-2011



Graph No.3 shows that Akkalkot taluka topped in number of SHG under BPL families with 1432 from 2006-2011. Malshiras stood second in topped in number of SHG under BPL families with 1218 from 2006-2011. Barshi ranked third in number of SHG under BPL families with 1136 from 2006-2011. Sangola ranked fourth in number of SHG under BPL families with 1116 from 2006-2011. Pandharpur stood fifth in number of SHG under BPL families with 579 from 2006-2011. Karmala ranked sixth position in number of SHG under BPL families with 514 from 2006-2011. North Solapur stood seventh position in number of SHG under BPL families with 513 from 2006-2011. Eighth position was gained by Mohol in number of SHG under BPL families with 490 from 2006-2011. While Ninth ranked was gained by Madha in number of SHG under BPL families with 431 from 2006-2011. Mangalwedha is the second last taluka in number of SHG under BPL families with 386 from 2006-2011. South Solapur was the taluka with least in number of SHG under BPL families with 268 from 2006-2011.

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5.: SHG under APL Families

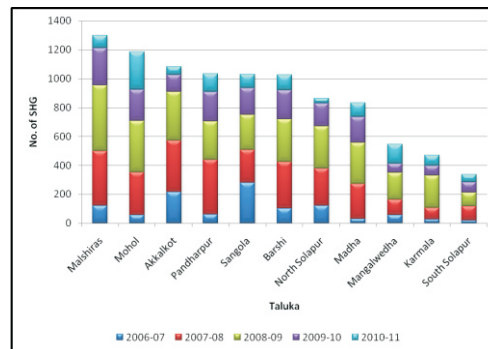
Table No. 6.4: SHG under APL Families from 2006-2011

Sr. No.	Taluka	2006-07	2007-08	2008-09	2009-10	2010-11	2011 (%)
1	Akkalkot	217	353	339	117	57	7.79
2	Barshi	101	325	293	202	103	23.46
3	Karmala	25	83	221	68	71	5.1
4	Madha	30	241	284	181	95	11.19
5	Malshiras	123	376	456	255	87	8.68
6	Mangalwedha	56	106	187	63	133	9.22
7	Mohol	57	297	355	215	262	3.13
8	South Solapur	21	97	95	71	52	8.5
9	Pandharpur	60	380	265	202	125	11.91
10	Sangola	280	226	244	184	97	6.36
11	North Solapur	122	258	291	157	35	4.66
	Total	1092	2742	3030	1715	1117	100

Source : Field Work and Lead Bank office reports

Table No. 4 shows that, in year 2006-07 numbers of SHGs for APL are higher in Sangola Taluka i.e. 25.64% and lower in Karmala and South Solapur i.e. 1.92% of total SHGs for APL in the District. In year 2007-08 number of SHGs for APL are higher in Akkalkot Taluka i.e. 12.87% and lower in Karmala i.e. 3.029% of total SHGs for APL in the District. In year 2008-09 number of SHGs for APL are higher in Malshiras i.e. 15.04% and lower in Karmala and South Solapur i.e. 3.14% of total SHGs for APL in the District. In year 2009-10 number of SHGs for APL are higher in Malshiras i.e. 14.87% and lower in Karmala and Mangalwedha i.e. 3.67% of total SHGs for APL in the District. In year 2010-11 number of SHGs for APL are higher in Mohol Taluka i.e. 23.46% and lower in North Solapur i.e. 3.13% of total SHGs for APL in the District.

Graph No. 6.4: Analysis of Number of SHG for APL families from 2006-2011



graph No.4 shows that Malshiras Taluka topped in number of SHG under APL families with 1297 from 2006-2011. Mohol stood second in number of SHG under APL families' with 1186 from 2006-2011. Akkalkot ranked third in number of SHG under APL families with 1083 from 2006-2011. Pandharpur ranked fourth in number of SHG under APL families with 1032 from 2006-2011. Sangola stood fifth in number of SHG under APL families with 1031 from 2006-2011. Barshi ranked sixth position in number of SHG under APL families with 1024 from 2006-2011. North Solapur stood seventh position in number of SHG under APL families with 863 from 2006-2011. Eight position was gained by Madha in number of SHG under APL families with 831 from 2006-2011. While Ninth ranked was gained by Mangalwedha in number of SHG under APL families with 545 from 2006-2011. Karmala is the second last Taluka in number of SHG under APL families with 468 from 2006-2011. South Solapur was the Taluka with least in number of SHG under APL families with 336 from 2006-2011.

FINDINGS—

1. Maximum BPL families are in Malshiras Taluka i.e. 14% and minimum in South Solapur i.e. 3.27% of total BPL families. Malshiras Taluka had maximum APL families i.e. 15.12% and South Solapur had lower APL families i.e. 2.75% of total APL families.
2. In year 2006-07 numbers of SHGs for BPL are higher in Sangola Taluka i.e. 25.53% and lower in Karmala and South Solapur i.e. 1.34% of total SHGs for BPL in the District. In year 2007-08 numbers of SHGs for BPL are higher in Akkalkot Taluka i.e. 16.34% and lower in South Solapur i.e. 3.69% of total SHGs for BPL in the District. In year 2008-09 numbers of SHGs for BPL are higher in Malshiras i.e. 17.69% and lower in Karmala and South Solapur i.e. 3.89% of total SHGs for BPL in the District. In year 2009-10 number of SHGs for BPL are higher in Barshi i.e. 15.63% and lower

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in Karmala and South Solapur i.e. 3.25% of total SHGs for BPL in the District. In year 2010-11 numbers of SHGs for BPL are higher in Akkalkot Taluka i.e. 18.20% and lower in Karmala and North Solapur i.e. 3.18% of total SHGs for BPL in the District.

4. In 2006-07 numbers of SHGs for APL are higher in Sangola Taluka i.e. 25.64% and lower in Karmala and South Solapur i.e. 1.92% of total SHGs for APL in the District. In year 2007-08 number of SHGs for APL are higher in Akkalkot Taluka i.e. 12.87% and lower in Karmala i.e. 3.029% of total SHGs for APL in the District. In year 2008-09 number of SHGs for APL are higher in Malshiras i.e. 15.04% and lower in Karmala and South Solapur i.e. 3.14% of total SHGs for APL in the District. In year 2009-10 number of SHGs for APL are higher in Malshiras i.e. 14.87% and lower in Karmala and Mangalwedha i.e. 3.67% of total SHGs for APL in the District. In year 2010-11 number of SHGs for APL are higher in Mohol Taluka i.e. 23.46% and lower in North Solapur i.e. 3.13% of total SHGs for APL in the District.

5. In 2006-07 numbers of SHGs are higher in Sangola Taluka i.e. 25.57% and lower in Karmala and South Solapur i.e. 1.60% of total SHGs in the District. In year 2007-08 numbers of SHGs are higher in Malshiras Taluka i.e. 15.24% and lower in South Solapur i.e. 3.62% of total SHGs in the District. In year 2008-09 numbers of SHGs are higher in Malshiras i.e. 16.04% and lower in South Solapur i.e. 3.52% of total SHGs in the District. In year 2009-10 numbers of SHGs are higher in Barshi i.e. 15.05% and lower in South Solapur i.e. 3.76% of total SHGs in the District. In year 2010-11 numbers of SHGs are higher in Akkalkot Taluka i.e. 18.60% and lower in North Solapur i.e. 3.15% of total SHGs in the District.

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