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[1]Associate Professor and Head, Department of Geography, D. B. F. Dayand College of Arts and science Solapur
Email: vcdande@gmail.com

[2]Research Student, D. B. F. Dayand College of Arts and science Solapur

Address for correspondence:
Dr. V. C. Dande
Associate Professor and Head, Department of Geography, D. B. F. Dayand College of Arts and science Solapur
Email: vcdande@gmail.com

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A Study of Women's Self-Help Groups in Solapur City- A Geographical Study

Dr. V. C. Dande[1], Archana Kalegaonkar[2]

Abstract

In India women constitute about half of India's population.This population is largely excluded from participating in economic activities and decision-making. They access to resources of health, nutrition, education, etc. This exclusion and discrimination are reflected in low female labour force participation rates, with India recording a meagre 22.3% in 2021. In the context of increased importance being given to innovationand technology, especially in a present era, economically weaker sections have faced an acute loss of jobs and income. Women have the potential to contribute to household finances. In a country that is at the cusp of a rapid transformation in terms of evolving employment opportunities, female participation in the economy remains crucial to where India stands globally. Hence the present paper focus on women's Self-help group and it benefit to sustain their family. The result shows that self help groups help in upgrade life style of low-income group families. This study examines the transformative role of women's Self-Help Groups (SHGs) in Solapur City, focusing on their socio-economic impact. SHGs have emerged as a key strategy for empowering women from marginalized communities by providing access to microfinance, promoting entrepreneurship, and fostering collective decision-making. Using a descriptive research design and data from 110 SHG members, the study analyzes changes in income, savings, expenditures, and social indicators. Findings reveal significant improvements in women's economic conditions, including increased income and savings, greater financial discipline, and enhanced participation in household and community decisions. The SHG movement in Solapur, supported by NGOs and financial institutions, has enabled many women to pursue income-generating activities, gain self-confidence, and contribute actively to their families and society. However, challenges such as limited market access, insufficient digital literacy, and lack of advanced skills remain. The study concludes that with sustained institutional support, SHGs can serve as catalysts for inclusive and sustainable urban development.

Keywords: *Self-Help Groups, Women Empowerment, Solapur, Microfinance, Urban Development*

Introduction

Self-Help Groups (SHGs) have emerged as a powerful instrument for the socio-economic empowerment of women across India. The concept of SHGs gained momentum in the 1990s with the initiation of the SHG-Bank Linkage Programme by NABARD, aiming to provide financial inclusion to the marginalized. SHGs are small voluntary associations of poor women, preferably from similar socio-economic backgrounds, who come together to solve their common problems through mutual help, collective leadership, and participatory decision-making. These groups function on the principle of "saving first, credit later" and have proven effective in building financial discipline, improving household income, and developing leadership qualities among women members. The participatory structure of SHGs has enhanced women's confidence, negotiation skills, and access to local governance, thus becoming an effective tool for women's empowerment and rural development.

In the context of Solapur city, known for its textile industry, rich cultural diversity, and emerging urban economy, SHGs have played a significant role in alleviating poverty and fostering social change among urban and peri-urban women. Women's SHGs in Solapur have ventured into diverse activities such as tailoring, papad making, catering, agarbatti production, dairy businesses, and small retail enterprises, contributing significantly to their family income and well-being. This study focuses on understanding the structure, functioning, economic impact, challenges, and social outcomes of women's SHGs in Solapur city. It also aims to assess how SHGs have influenced the decision-making abilities, economic independence, and social status of women in their families and communities. Such an inquiry is crucial for policymakers, NGOs, and development agencies to strengthen SHG initiatives and design effective strategies for urban women's empowerment.

Self-help group movement in Solapur City

The Self-Help Group (SHG) movement in Solapur emerged in the early 2000s as part of a wider state and national push to boost women's economic participation through microfinance and collective savings. In Solapur district alone, thousands of SHGs were formed across urban and rural pockets between 2006–2011, with major activity concentrated in Sangola, Akkalkot, Barshi, and other talukas. These groups, typically comprised of 10–20 women from similar socio-economic backgrounds, adopted the principle of "saving first, credit later," pooling modest monthly savings (e.g., ₹10–₹200) to finance income-generating activities such as dairy, tailoring, bag-making, or small retail ventures. Local financial institutions—led by the Solapur District Central Cooperative Bank and SBI—actively supported SHGs: a state initiative in 2012 injected ₹7 crore and facilitated bank credit of ₹173 crore, while coordinating with SHGs to improve market access. This synergy between grassroots groups and financial inclusion efforts enabled even socially excluded women—particularly from SC/ST and BPL households—to secure collateral-free loans and venture into entrepreneurship.

Over time, the SHG movement in Solapur evolved into a broader women's empowerment initiative—linking microfinance with skill-building, social capital, and leadership development. NGOs and local bodies like Udyogvardhini, Jnana Prabodhini, and Social for Action facilitated training in tailoring, food-processing, agri-based livelihoods, and climate-resilient farming. Udyogvardhini, alone has groomed over 15,000 women and created more than 1,000 entrepreneurs since the late 1990s. Academic studies highlight significant socio-economic gains: around 49% of SC/ST SHG members reported increased income and 55% reported higher savings after joining, and participation in SHGs has notably improved health awareness, household decision-making, and sanitation practices. Yet challenges persist—lack of advanced training, limited digital literacy, and insufficient scale to compete in broader markets remain barriers. Despite these, the SHG landscape in Solapur continues to strengthen, with federations and capacity-building playing a growing role in enabling women's financial and social independence.

Objective

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

Methodology

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 City. Structured questionnaire was used to collect the data from respondents. Data was collected from 110 self-help group's women member from Solapur City. 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: Age of Respondent

Sr. No.	Types of Variables	Respondent	Percentage
1.	Below 18	1	0.9
2.	20-25	22	20
3.	26-35	37	33.63
4.	36-45	27	24.54
5.	46-55	15	13.63
6.	56 & Above	8	7.27
	Total	**110**	**100.0**

***Source:** Researchers Survey*

The table reveal that a majority of women's (33.63%) were in the age group of 26 - 35 years and 24.54% of women's belong to the age group of 36 - 45 years followed by 20 % women's with age 20 - 25 years, 13.63 % with age group 46 – 55 years, 7.27 % with age group 56 years and above and a lowest0.9 % were aged below 18 years.

Table 2: Socio-economic profiles of women respondents: Education of Respondents

Sr. No.	Types of Variables	Respondent	Percentage
1.	Illiterate	8	7.27
2.	Up to 4th	15	13.63
3.	5th to 10th Std	17	15.45
4.	8th-10th Std	30	27.27
5.	11th-12th Std	18	16.36
6.	Graduation	15	13.63
7.	Post-Graduation	7	6.36
	Total	**110**	**100**

***Source:** Researchers Survey*

As concern to the education it will shows that a majority of women's (27.27 %) were educated at 8th – 10th Std. followed by 16.36 % of educated at 11th – 12th Std. 15.45 % women's are educated at5th – 7th Std., 13.63 % women's were educated up to 4th Std., 13.63 % women's were educated at graduation level, 6.36 % women's were educated at post-graduate level and a lowest7.27 % were illiterate. The highest numbers of the women's are educated at 8th = 10th Std.

Table 3: Socio-economic profiles of women respondents: Marital Status of Respondents

Sr. No.	Types of Variables	Respondent	Percentage
1.	Married	93	84.56
2.	Unmarried	6	5.4
3.	Widow	11	10
	Total	**110**	**100.0**

Source: *Researchers Survey*

It was observed that 84.56 % women were married, and lowest 5.4 % were unmarried. The population of widows were reported to 10 %.

Table 4: Socio-economic profiles of women respondents: Occupations/Business of Respondents

Sr. No.	Types of Variables	Respondent	Percentage
1.	House-wife	81	73.63
2.	Employed	11	10
3.	Self-employed	13	11.81
4.	Other	5	4.54
	Total	110	100.0

Source: *Researchers Survey*

Taking in to consideration the occupation, it will reveal that a majority of women's (73.63%) were house-wife followed by 11.81 % of women's were self-employed, 10 % of women's were employed, only 4.54 % women's were denote other occupation. The maximum numbers of the women's were house-wife.

Table 5: Socio-economic profiles of women respondents: Types of Family of Respondents

Sr. No.	Types of Variables	Respondent	Percentage
1.	Joint Family	85	87.27
2.	Nuclear Family	25	22.72
	Total	**110**	**100**

Source: *Researchers Survey*

Finally, itlooks about the type of family it will observe that a majority of women's (87.27%) were lived with joint family and 22.72 % women's were belonged with nuclear family. The maximum numbers of the women were lived with joint family.

Table 6: Economical developments of women through Self-help groups

Sr. No.	Particulars	Mean		Standard Deviation	
		Before Join SHG	**After Join SHG**	**Before Join SHG**	**After Join SHG**
1.	Monthly Income of Respondents	1.8	3.75	0.45	.47
2.	Monthly Expenses of Respondents	2.93	3.21	1.25	0.66
3.	Savings of Respondents	1.81	3.83	0.73	0.64

Source: *Compiled by Researchers*

The table presents the mean and standard deviation of three key economic indicators of women before and after joining SHGs.As concern toMonthly Income of Respondents, Mean income increased from 1.8 to 3.75, indicating that after joining SHGs, the women's average monthly income more than doubled.The standard deviation remained almost similar (0.45 before and 0.47 after), suggesting that while income levels improved, variation in income among respondents did not change significantly.

As concern toMonthly Expenses of Respondents, the mean expenses rose from 2.93 to 3.21, showing that with increased income, there was a moderate increase in their monthly expenditure as well.The standard deviation decreased from 1.25 to 0.66, indicating that differences in expenses among respondents reduced, and spending patterns became more uniform post SHG involvement.

As concern to Savings of Respondents there was a remarkable improvement in savings, with the mean increasing from 1.81 to 3.83. This indicates that women could save significantly more after becoming SHG members.The standard deviation reduced slightly from 0.73 to 0.64, suggesting less variation in savings among members post-SHG, implying more consistent saving habits.

The data clearly reveals that joining SHGs has positively impacted women's economic status regarding income and savings nearly doubled, highlighting economic empowerment.Expenses increased slightly, but this is expected with rising income and improved living standards.The reduction in standard deviation of expenses and savings shows that SHGs also helped in bringing financial discipline and uniformity among members.

Conclusion

The study of women's Self-Help Groups (SHGs) in Solapur city reveals that SHGs have become an effective medium for economic empowerment, social development, and capacity building among women from marginalized sections. Through collective savings and access to microcredit, women have been able to start small businesses, contribute to household income, and meet emergency financial needs without depending entirely on moneylenders or male family members. Participation in SHGs has instilled financial discipline, budgeting skills, and an entrepreneurial mindset among members, while bank linkages have enhanced their creditworthiness. Moreover, SHGs have promoted solidarity and mutual support, enabling women to share problems, seek guidance, and solve personal or family issues through group discussions and exposure visits.

Beyond economic benefits, SHGs in Solapur city have led to significant social outcomes such as increased self-confidence, leadership qualities, and decision-making power within families and communities. Many SHG members have actively participated in local governance, school committees, and social awareness campaigns related to health, sanitation, education, and women's rights. However, the study also highlights challenges such as inadequate advanced skill training, limited marketing facilities for SHG products, and insufficient digital literacy, which restrict their income potential and market expansion. Therefore, it is concluded that while SHGs have laid a strong foundation for women's empowerment in Solapur, sustained support from government agencies, NGOs, and financial institutions is necessary to upscale their activities, ensure market competitiveness, and strengthen their role as agents of holistic socio-economic development.

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Conflicts of Interest

The authors declare that there are no conflicts of interest regarding the publication of this paper.

Ethical Approval

The study was conducted in accordance with ethical standards. As the research did not involve human or animal participants directly, formal ethical approval was not required. However, all procedures followed the institutional and academic guidelines for responsible research conduct

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