A STUDY ON PROBLEMS AND CHALLENGES FACED BY SELF-HELP GROUPS, COIMBATORE.

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ABSTRACT

The study was conducted among the Self-Help Members in Coimbatore city. The study is conducted to know the challenges and problems faced by the respondents. The study is based on primary data. A sample of 175 respondents was selected by convenient sampling method. Self-Help Groups are instrumental for rural development but are facing numerous problems. These problems include marketing, finance, quality, product, infrastructure, and facilitator's support.

INTRODUCTION

Self-help groups are informal groups of people who come together to address their common problems. While self-help might imply a focus on the individual, one important characteristic of self-help groups is the idea of mutual support – people helping each other. Self-help groups can serve many different purposes depending on the situation and the need. For example, within the development sector, self-help groups have been used as an effective strategy for poverty alleviation, human development and social empowerment, and are therefore often focused on microcredit programmes and income-generating activities.

STATEMENT OF THE PROBLEM

Rural people are the most marginalized community, which keep them away from financial sources and social activities. The members of the SHG's are not much aware of government schemes available to them. SHG's face lot of problems in the field of finance, marketing etc., It is necessary to know about the development of these people's. Hence the present study aims to understand the problems and challenges faced by SHG's, Coimbatore.

OBJECTIVES OF THE STUDY

➢ To know the awareness about government scheme available to SHG

➢ To know the development of Self-Help Groups.

➢ To know the socio-economic factor of Self-Help Groups.

➢ To analyze the problem faced by Self-Help Groups in Coimbatore.

LIMITATIONS

➢ The study has been carried out within a period of 4 months.

➢ The area of the study covers only Coimbatore.

➢ The data has been collected from only 175 respondents.

➢ Findings and suggestions given on the basis of the study cannot be extrapolatedto the entire population.

RESEARCH METHODOLOGY

➢ A research design is purely and simply the framework of plan for a study thatguides the Collection and analysis of data. It is descriptive in nature.

➢ The study is undertaken in Coimbatore city.

➢ The sample size for the study is 175 respondents.

➢ Convenience sampling technique is used for the study.

➢ The period for the study is 4 months.

➢ Questionnaire method is used to collect the data from the respondents

➢ Data was collected by both primary data and secondary data sources.

Statistical tools used for analysis

The tools used are:

➢ Simple percentage analysis.

➢ Anova test.

➢ Chi-square test.

➢ Rank analysis.

REVIEW OF LITERATURE

Singh, S., Kaur, S. (2019), studied SHGs programme of Peoples Education andDevelopment Organisation and makes an attempt to evaluate social and economic impact on households of SHGs members. They observed that members involved in SHGs programme have increased involvement in decisionmaking, awareness about various programmes and organisations. Moreover, themembers get information about the different sources of credit and also reports that there are the evidences of household income, food security and increased standard of living.

Annapurna.A.A. (2018), This book provides a vivid picture of Micro Finance for women empowerment through bank linkage of women groups in Andhra Pradesh with special focus on East Godavari District. The book presents the observations made by the author on the outcomes of specific endeavours of District rural development agency (DRDA), East Godavari District for the economic, political and social empowerment of women and also the involvement of banking sector in the district to achieve the holistic objective of inclusive growth and alleviation of poverty.

Dr. Mahavir.N. Sadavarte (2017), Women population constitutes nearly 49% of the total population of India. Empowerment of rural woman is necessary for the development of each and every society & country. Author has focused on, Self-Help Group and Comprehensive Empowerment of Women in Rural Area, because it is very significant for development of women in rural area. Present subject is related to commerce, Economic, Sociology, Human Science, HumanRights, and Social Welfare also.

Senthil Kumar, D. M. R. (2017), a study has been conducted and the data havebeen collected from 50 SHG leaders and 150 SHG members and the results of the survey have necessitated certain changes for the final structuring of the interview schedule meant for the SHG leaders and SHG Members chosen for the study ever since independence a number of innovative schemes have been launched for the upliftment of women in our country.

Ben Yishay et al (2016), community norms and weak intra-household bargaining power may restrict crop choice to women, prescribe allocation of marginal lands, and exclude women from commercialization, negatively affecting productivity, spending power, and psychological traits like self-esteem.

## DATA INTERPRETATION AND ANALYSIS
SIMPLE PERCENTAGE ANALYSIS
AWARENESS ABOUT SHG

S.No	Factors	No. of respondents	Percentage
1	Friends	35	20.00%
2	Social media	38	21.71%
3	Neighbours	67	38.29%
4	Family	35	20.00%
	TOTAL	**175**	**100**

SOURCE: Primary data

INTERPRETATION

The table 4.2.10 shows that 20.00% of the respondents got awareness by their friends, 21.71% of the respondents have got by social media, 38.29% of the respondentshave got by neighbours and 20.00% of the respondents have got by family.

SALES

Friends ■ Social media ■ Neighbours ■ family
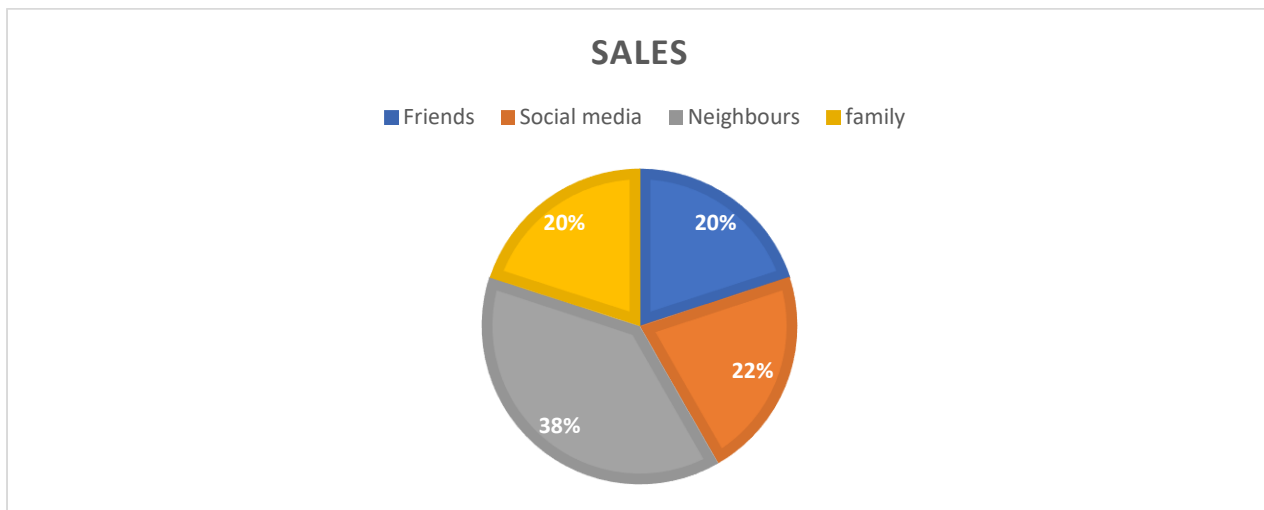
ANOVA

SATISFACTION LEVEL OF SELF-HELP GROUP

Factor		Sum of Squares	df	Mean Square	F	Sig.
Organizational participation	Between Groups	225.043	4	56.261	27.210	.000
	Within Groups	351.494	170	2.068		
	Total	576.537	174			
Motivation	Between Groups	48.700	4	12.175	13.755	.000
	Within Groups	150.477	170	.885		
	Total	199.177	174			
Space for improvement	Between Groups	3.544	4	.886	1.434	.225
	Within Groups	105.050	170	.618		
	Total	108.594	174			
Self growth	Between Groups	13.371	4	3.343	2.919	.023
	Within Groups	194.709	170	1.145		
	Total	208.080	174			

SOURCE: Primary data

INTERPRETATION:

- It has a sum of square is interpreted with Organisational participation datawhich has based on the significance level of .000.

- It has a sum of square is interpreted with Motivation data which has basedon the significance level of .000.

- It has a sum of square is interpreted with Space for improvement data which has based on the significance level of .225.

- It has a sum of square is interpreted with Self growth data which has basedon the significance level of .023.

RANK ANALYSIS

RANKING THE FOLLOWING FACTORS

FEATURES	1(5)	2(4)	3(3)	4(2)	5(1)	TOTAL	RANK
Training facility	115	15	17	21	7	175	I
	575	60	51	42	7	735	
Income contribution	13	96	49	15	2	175	II
	65	384	147	30	2	628	
Expense	35	31	91	14	4	175	III
	175	124	273	28	4	604	
Self confidence	21	44	32	73	15	175	IV
	105	176	96	146	15	538	
Empowerment	48	22	20	13	72	175	V
	240	88	60	26	72	486	

SOURCE: Primary Data

INTERPRETATION

From this ranking analysis, it is found that Training facility (Rank 1), which comes next followed by Income contribution (Rank 2), Expense (Rank 3), Self confidence (Rank 4), Empowerment (Rank 5).

CHI-SQUARE ANALYSIS

RELATIONSHIP BETWEEN AGE AND AWARENESS ABOUTSELF-HELP GROUP

Age	Awareness about Self-Help group				TOTAL
	Friends	Social media	Neighbors	Family	
21-30 years	23	20	28	15	86
31-40 years	8	16	28	9	61
41-50 years	4	2	9	10	25
Above 50 years	0	0	2	1	3
TOTAL	35	38	67	35	175

SOURCE: Primary Data

To find out the relationship between age and awareness about Self-Help Group level ofrespondents, chi square test is used and result is given below.

HYPOTHESIS

There is no relationship between age and awareness about Self-Help group through the level of respondents.

CHI-SQUARE TEST

Factor	Calculation value	Degree of freedom	Table value	RESULT
Pearson chi – square	16.399[a]	9	16.92	**Accepted**

SOURCE: Primary Data

INTERPRETATION

It is clear from the above table show that, the calculated value of chi-square at (0.05) level is less than the table value. Hence the hypothesis is Accepted. So, it concludes that there is no relationship between age and awareness about Self-Help groupthrough level of respondents.

FINDINGS

SIMPLE PERCENTAGE ANALYSIS

➢ Majority 38.29% of the respondents got awareness by neighbours.

ANOVA

➢ Majority of the significance level is .225 belongs to Space for improvement.

RANK ANALYSIS

➢ Majority of the respondents towards Training facility is first in ranking in Self-Help Group.

CHI-SQUARE ANALYSIS

➢ There is no relationship between age and awareness about Self-Help Group through level of respondents.

SUGGESTIONS

Based on the findings the following suggestions are drawn. Self-Help Groupscan focus on the capacity building and skill up-gradation. Providing of adequate training facilities will lead to effective involvement of the members in their work. Frequent awareness camps can be organised by the rural development authorities to create awareness about the different schemes of assistance available to the participants in the SHG's. Proper encouragement and training should be given to Self-Help Groups to come out with innovative products.

CONCLUSION

It was a wonderful knowledge gaining period to know about the Self-Help Groups. As a result of the study, it is found that Self-Help Groups women entrepreneur has increased and also the standard of living of women has also increased. From the study it is clear that Self-Help Group members are facing inadequate training facility and marketing problem. It's very active in generating income.