



Marketing of Self Help Groups Products

KEYWORDS

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Self Help Groups have become a significant factor to bring the rural masses into the main stream of National Life. It helps to reduction of poverty. The capacity building of micro-enterprises of Self Help Groups do not have market development strategies and they face a lot of difficulties in positioning their products in the market, relating to other competitor products and markets. The operation of the Self Help of Group itself is localized, this means there is limitation in terms of geographical coverage. Self Help Group members who generally lack level of literacy, technical competence, market intelligence and entrepreneurial spirit face a lot of difficulties in carrying out the micro-enterprise ventures successfully. It is in this context, the researcher identified the research problem for the current study.

Statement of the problem

There is a general tendency to consider the Self Help Groups as a panacea for all the ills of the rural community. This is evident from mushroom growth of self help group in the states and also in Thanjavur District. In Thanjavur District, in the year 1999, the number of Self Help Groups formed was 657. But in the year 2008 it was 14,989. In many cases it has been a blind replication of success models without considering the intricacies involved in group formation and sustainability. Self Help Groups in Thanjavur District are manufacturing and marketing their products in and around the District. To know the marketing practices followed by the Self Help Groups and analyse the problems associated with marketing, this study has been undertaken with the objective of offering suitable solutions to solve the problem in the marketing of Self Help Group products in the study area.

Significance of the study

It is felt that the disparity and gender bias can be minimized, if not totally eliminated with the success of Self Help Groups in the third world countries. The success of the system of Self Help Groups in China and Bangladesh has opened up opportunities in India as well the main problem, which their Self Help Groups encounter is the acceptance of their products by the consumers. Hence, the present study focuses its attention on consumer preference for the products of these groups. The Self Help Groups can sustain their market only if they understand the attitude and behaviour of their customers. Hence the present study is undertaken to analyse the marketing of Self Help Groups products in the study area.

Objectives of the present study

The following are the specific objectives of the study.

1. To analyze the marketing of Self Help Groups products in the study area.
2. To examine the relationship between the socio economic profile and type of business of the Self Help Groups.

Hypotheses

To fulfill the above objectives the researcher has framed the following hypotheses.

1. There is no significant association between educational qualification and type of business
2. There is no significant association between marital status and type of business
3. There is no significant association between occupation and type of business

Methodology

This study is both descriptive and analytical in nature.

Sources of Data

Both primary and secondary data were used for the present study. The study consists of 300 member respondents and they are selected through random sampling technique using lottery method. Primary data were collected from the 34 self help groups which are involved in marketing of self help groups products in Thanjavur district through well structured interview schedule and it is finalized after conducting pre test. Secondary data were collected from the Standard Books, Journals and Websites. The researcher has decided to apply the Chi square test for analysis.

Socio economic profile of the respondents

The researcher has classified the respondents based on their demographic factors like Age, educational qualification, occupation, marital status and the like. The details of the classification are presented in the following table.

Table 1.1

Socio economic profile of the respondents

Variables	Category	Frequency	Percentage
Age	Below 30 years	25	8.30
	30-40 years	207	69.00
	40-50 years	43	14.30
	above 50 years	25	8.30
	Total	300	100.00
Educational Qualification	Illiterate	18	6.00
	Primary school level	54	18.00
	Secondary school level	45	15.00
	Higher Secondary level	85	28.30
	Graduate level	92	30.70
	Post Graduate level	6	2.00
Total	300	100.00	
Marital status	Married	288	96.00
	Unmarried	12	4.00
	Total	300	100.00
Occupation	House wife	200	66.70
	Business	56	18.70
	Farmer	6	2.00
	Agricultural labour	17	5.70
	Petty shop owner	10	3.30
	Other occupation	11	3.70
	Total	300	100.00

Age

From the table 1.1 it is found that 8.30 per cent of the respondents are in the age group of below 30 years, 69.00 per cent of the respondents are in the age group of 30-40 years, 14.30 per cent of the respondents are in the age group of 40-50 years and the remaining 8.30 per cent of the respondents are in the age group of above 50 years. It is found that most of the respondents (69.00 %) are in the age group of 30-40 years.

Educational Qualification

From the table it is found that 6.00 per cent of the respondents are illiterate, 18.00 per cent of the respondents are completed primary school level education, 15.00 per cent of the respondents have completed secondary school level education, 28.30 per cent of the respondents have studied up to higher secondary level education, 30.70 per cent of the respondents have completed Graduate level education and the remaining 2.00 per cent of the respondents have completed up to post graduate level education. It is found that most of the respondents (61.00%) educational qualification is varied between primary level to higher secondary level objectives education in the study area.

Marital Status

Regarding the marital status of the respondents it is found that 96.00 per cent of the respondents are married and the remaining 4.00 per cent of the respondents are unmarried. It is found that most of the respondents (96.00%) are coming under the married category.

Occupation

Though members of the Self Help Groups are involved in the marketing of products of Self Help Groups they have main occupation. Hence the researcher has classified the respondents based on their occupation and it is found that 66.70 per cent of the respondents are House wives, 18.70 per cent of the respondents are involved in business, 2.00 per cent of the respondents are farmer, 5.70 per cent of the respondents are agricultural labour, 3.30 per cent of the respondents are running petty shop and the remaining 3.70 per cent of the respondents are involved in other occupation like contract labour work and part time work in the study area. It is found that most of the respondents (66.70%) are involved in the marketing of Self Help Groups products in the study area.

Marketing of Self Help Group products

The researcher has made an attempt to analyse the opinion of the respondents about the marketing of their Self Help Group products. The details are presented in the following table.

Marketing of Self Help Group products

Type of business of the Self Help Groups	Marketing oriented	132	44.00
	Production and Marketing oriented	168	56.00
	Total	300	100.00
Area coverage for marketing	Within town	120	40.00
	Neighbouring town	174	58.00
	Outside the District	6	2.00
	Total	300	100.00
Problem in marketing of SHG products	Yes	260	86.70
	No	40	13.30
	Total	300	100.00

Source: Primary Data

Type of business of the Self Help Groups

In general marketing refers selling of products only. But in the case of Self Help Groups there is a chance for both production and marketing of products. Hence the researcher has interested to know the type of business of the Self Help Groups. It is found that 44.00 per cent of the respondents are involved in marketing only and the remaining 56.00 per cent of the respondents are involved in both production and marketing activities in the study area. It is found that most of the respondents are (56.00%) involved in both production and marketing of their products in the study area.

Area of coverage of marketing

From the table further it is found that 40.00 per cent of the respondents are marketing their products within town area of the Thanjavur, 58.00 per cent of the respondents also cover the neighbouring towns and the remaining 2.00 per cent of the respondents market their products outside the Thanjavur district. It is found that most of the respondents (58.00%) market their Self Help Groups products in the neighbouring towns also.

Problem in marketing of Self Help Groups products

From the table it is found that out of 300 respondents 86.70 percent of the respondents are facing problem in marketing their Self Help Groups products in the study area. Among 300 respondents 24.30 percent are facing the raw material problem, 8.30 percent are facing the problem of price fluctuation, 18.30 percent of the respondents are facing the problem of heavy competition and the remaining 35.70 per cent of the respondents are not able to predict the marketing trend for their products, 13.30 per cent of the respondents have not faced any problem in marketing their products. It is found that most of the respondents (35.70%) face the problem in predicting the marketing trend for their products.

Association between educational qualification and type of business

The researcher has made an attempt to know the association between educational qualification of the respondents and the type of business with the following hypothesis.

Hypothesis

“There is no significant association between educational qualification and type of business”. To test this hypothesis chi-square test is applied and the results are presented in the following table.

Educational qualification and type of business Result of Gross tab

Educational qualification		Type of business of the SHG		Total
		Marketing oriented	Production and Marketing oriented	
Illiterate	Count	18	0	18
	Expected Count	7.9	10.1	18.0
	Residual	10.1	-10.1	
Primary school level	Count	30	24	54
	Expected Count	23.8	30.2	54.0
	Residual	6.2	-6.2	
Secondary school level	Count	12	33	45
	Expected Count	19.8	25.2	45.0
	Residual	-7.8	7.8	
Hr.Sec.level	Count	36	49	85
	Expected Count	37.4	47.6	85.0
	Residual	-1.4	1.4	

Graduate level	Count	30	62	92
	Expected Count	40.5	51.5	92.0
	Residual	-10.5	10.5	
Post Graduate level	Count	6	0	6
	Expected Count	2.6	3.4	6.0
	Residual	3.4	-3.4	
Total	Count	132	168	300
	Expected Count	132.0	168.0	300.0
	Residual			

Educational qualification and type of business - Result of Chi-Square test

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	43.897 ^a	5	.000
Likelihood Ratio	53.162	5	.000
Linear-by-Linear Association	12.016	1	.001
N of Valid Cases	300		

From the above results it is found that the significance value for chi-square value of 43.897 is less than the acceptance level of 0.05 (p=0.000). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the educational qualification and type of business.

Association between marital status and type of business

The researcher has made an attempt to know the association between marital status of the respondents and the type of business with the following hypothesis.

Hypothesis

“There is no significant association between marital status and type of business”. To test this hypothesis chi-square test is applied and the results are presented in the following table.

Marital status and type of business - Result of Gross tab

Marital status		Type of business of the SHG		Total
		Marketing oriented	Production and Marketing oriented	
Married	Count	132	156	288
	Expected Count	126.7	161.3	288.0
	Residual	5.3	-5.3	
Unmarried	Count	0	12	12
	Expected Count	5.3	6.7	12.0
	Residual	-5.3	5.3	
Total	Count	132	168	300
	Expected Count	132.0	168.0	300.0
	Residual			

Marital status and type of business - Result of Chi-Square test

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.821 ^a	1	.002
Likelihood Ratio	14.307	1	.000
Linear-by-Linear Association	9.789	1	.002
N of Valid Cases	300		

From the above results it is found that the significance value for chi-square value of 9.821 is more than the acceptance level of 0.05 (p=0.002). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the marital status of the respondents and their type of business.

Association between occupation and type of business

The researcher has made an attempt to know the association between occupation of the respondents and the type of business with the following hypothesis.

Hypothesis

“There is no significant association between occupation and type of business”. To test this hypothesis chi-square test is applied and the results are presented in the following table.

Occupation and type of business - Result of Gross tab

Occupation		Type of business of the Self Help Groups		Total
		Marketing oriented	Production and Marketing oriented	
House wife	Count	79	121	200
	Expected Count	88.0	112.0	200.0
	Residual	-9.0	9.0	
Business	Count	42	14	56
	Expected Count	24.6	31.4	56.0
	Residual	17.4	-17.4	
Farmer	Count	0	6	6
	Expected Count	2.6	3.4	6.0
	Residual	-2.6	2.6	
Agricultural labour	Count	3	14	17
	Expected Count	7.5	9.5	17.0
	Residual	-4.5	4.5	
Petty shop owner	Count	3	7	10
	Expected Count	4.4	5.6	10.0
	Residual	-1.4	1.4	
Other occupation	Count	5	6	11
	Expected Count	4.8	6.2	11.0
	Residual	.2	-.2	
Total	Count	132	168	300
	Expected Count	132.0	168.0	300.0
	Residual			

Occupation and type of business - Result of Chi-Square test

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.795 ^a	5	.000
Likelihood Ratio	36.984	5	.000
Linear-by-Linear Association	.235	1	.628
N of Valid Cases	300		

From the above results it is found that the significance value for chi-square value of 33.795 is less than the acceptance

level of 0.05 ($p=0.000$). Hence the null hypothesis is rejected and it is concluded that there is a significant association between the occupation of the respondents and type of business.

Findings of the study

1. It is found that most of the respondents (69.00 %) are in the age group of 30-40 years.
2. It is found that most of the respondents (61.00%) educational qualification is varied between primary level to higher secondary level objectives education in the study area.
3. It is found that most of the respondents (96.00%) are coming under the married category.
4. It is found that most of the respondents (66.70%) are involved in the marketing of Self Help Groups products in the study area.
5. It is found that most of the respondents are (56.00%) involved in both production and marketing of their products in the study area.
6. It is found that most of the respondents (58.00%) market their Self Help Groups products in the neighbouring towns also.

7. It is found that most of the respondents (35.70%) face the problem in predicting the marketing trend for their products.
8. It is found that there is a significant association between the educational qualification and type of business.
9. It is found that there is a significant association between the marital status of the respondents and their type of business.
10. It is found that there is a significant association between the occupation of the respondents and type of business.

Suggestion

Training should be given to all members of the Self Help Groups without considering their educational qualification, marital status and occupation for starting both production and marketing oriented business in the Self Help Groups.

Conclusion

Form the study it is concluded that the marketing of Self Help Groups products in the study area is based on the educational qualification, occupation and marital status of the members of the Self Help Groups.

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