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 mainstream 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 performance of 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 |
**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.

| Type of business of the Self Help Groups | Marketing oriented | Production and Marketing oriented | Total |
|----------------------------------------|-------------------|----------------------------------|-------|
| Marketing oriented                     | 132               | 44.00                            |       |
| Production and Marketing oriented      | 168               | 56.00                            | 336   |
| Total                                  | 300               | 100.00                           |       |

**Area coverage for marketing**

| Area coverage for marketing | Marketing oriented | Production and Marketing oriented | Total |
|-----------------------------|--------------------|----------------------------------|-------|
| Within town                 | 120                | 40.00                            | 164   |
| Neighbouring town           | 174                | 58.00                            | 348   |
| Outside the District        | 6                  | 2.00                             | 6     |
| Total                       | 300                | 100.00                           |       |

**Problem in marketing of SHG products**

| Problem in marketing of SHG products | Marketing oriented | Production and Marketing oriented | Total |
|-------------------------------------|--------------------|----------------------------------|-------|
| Yes                                 | 260                | 86.70                            | 346   |
| No                                  | 40                 | 13.30                            | 84    |
| Total                               | 300                | 100.00                           |       |

**Educational qualification and type of business**

In general, marketing refers to 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 attempted to know the type of business of the Self Help Groups. It is found that 44.00% of the respondents are involved in marketing only and the remaining 56.00% of the respondents are involved in both production and marketing activities in the study area. It is found that most of the respondents (67.00%) are 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% of the respondents are marketing their products within town area of the Thanjavur. 58.00% of the respondents also cover the neighbouring towns and the remaining 2.00% 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% of the respondents are facing problem in marketing their Self Help Groups products in the study area. Among 300 respondents 24.30% are facing raw material problem, 18.30% 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 | Type of business of the SHG | Marketing oriented | Production and Marketing oriented | Total |
|---------------------------|----------------------------|--------------------|----------------------------------|-------|
| 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                             |       |
|                           | Count                      | 36                 | 49                              | 85    |
|                           | Expected Count             | 37.4               | 47.6                            | 85.0  |
|                           | Residual                   | -1.4               | 1.4                             |       |

| Source: Primary Data |
Graduate level

| Count | Expected Count | Residual |
|-------|----------------|----------|
| 30    | 40.5           | -10.5    |
| 62    | 51.5           | 10.5     |
| 92    | 92.0           |          |

Post Graduate level

| Count | Expected Count | Residual |
|-------|----------------|----------|
| 6     | 6              |          |
| 0     | 3.4            | -3.4     |
| 6     | 6              |          |

Total

| Count | Expected Count |
|-------|----------------|
| 132   | 132.0          |
| 168   | 168.0          |
| 300   | 300.0          |

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

|          | Value | Df   | Asymp. Sig. (2-sided) |
|----------|-------|------|-----------------------|
| Pearson Chi-Square | 43.897* | 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 their 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 | Marketing oriented | Production and Marketing oriented | Total |
|----------------|-----------------------------|--------------------|----------------------------------|-------|
| Married        | Count                       | 132                | 156                              | 288   |
|                | Expected Count              | 126.7              | 161.3                            | 288.0 |
|                | Residual                    | 5.3                | -5.3                             | 12    |
| 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 |

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

| Occupation     | Type of business of the Self Help Groups | Marketing oriented | Production and Marketing oriented | Total |
|----------------|------------------------------------------|--------------------|----------------------------------|-------|
| 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 |

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 marital status of the respondents and their 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 their type of business with the following hypothesis.

Occupation and type of business - Result of Gross tab

| Occupation     | Type of business of the Self Help Groups | Marketing oriented | Production and Marketing oriented | Total |
|----------------|------------------------------------------|--------------------|----------------------------------|-------|
| 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 |

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 marital status of the respondents and their type of business.
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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