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CHALLENGES AND OPPORTUNITIES OF SELF HELP GROUPS IN MARKETING THEIR PRODUCTS

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ABSTRACT

Self Help Groups (SHGs) are voluntary associations for the poor who come together to improve their socio-economic conditions. Self Help Groups have become well identified internationally as the modern tool to combat poverty under certain schemes such as Integrated Rural Development Programme (IRDP), Development of Women and Children in Rural Areas (DWCRA) and Swarnajayanti Gram Swarozgar Yojana (SGSY) initiated by the government of India. After successfully forming groups and taking up suitable business activities, the members of self help groups are mainly facing problems with respect to marketing their products in the public. This paper attempts to focus on the major opportunities and challenges of self help groups in promoting their products. The objective of the study is to analyze the marketing strategies followed by self help groups. Descriptive research design is followed in this study. The study is undertaken in both rural and urban areas of Visakhapatnam region. The observations shown that even though the self help group members are getting opportunities to promote their products through fairs, exhibitions and retail outlets, they are unable to trade more quantity of products due to various problems. Therefore, besides financial support the members are expecting even marketing assistance from the government.

KEYWORDS

challenges, opportunities, marketing, self help groups, products, promotion.

1. INTRODUCTION

Self help group is a system of formation of group by rural poor which consist of 10 to 20 members who are having common interest of improving their economic conditions thereby increasing their standard of living. Banks and other financial institutions are giving financial assistance particularly micro-finance for the establishment and effective functioning of self help groups. Members of the SHGs accumulate savings as the prime work and this savings of the members open the way for taking up different income generating activities. Government wants to help these groups during initial period of the business to overcome the primary problems and provides support and training ultimately to function independently as a successful business venture. During their business Self Help Groups are getting opportunities to promote their products through fairs, exhibitions and retail outlets. But they are unable to trade more quantity of products due to lack of awareness of marketing tactics, competition from medium and large scale units, poor product packaging, continuity, repayment of the loan etc.

MAIN PRINCIPLES OF SELF HELP GROUPS

In order to achieve the self-governing capacity of rural people with respect to improve their socio-economic status, the self help groups have been formed. The main principles for setting up of Self Help groups are as follows:

- To develop the rural poor and women
- To increase the social consciousness of members.
- To work for socio economic empowerment of members
- To create source for income generating activities
- To facilitate savings among members
- To develop self confidence and decision making power in rural poor
- To bring about gender equality in the society.

2. REVIEW OF LITERATURE

Rankin (2001) stated as by directing of lending of loans by MFIs to the groups of women who form a mutual-liability group that guarantees debt repayment and these groups are provided with **opportunities** like training in **income generating activities** and by being financially literate, women accumulate human capital that can be used in a variety of entrepreneurial contexts.

Sharmina Afrin (2008) mentioned as the financial management skills and the group identity of the women borrowers help them to follow **good marketing techniques** which in turn has the significant relationship with the **progress of rural women**.

S.Sarumathi (2011) said that impact of micro finance is appreciable in bringing confidence, courage, skill development and empowerment. The SHG members feel free to move with their groups and leaders. The members are getting more **opportunities** to participate in various **training activities** as well as social welfare activities.

Lauren Herman (2012) stated as since microfinance **borrowers** face different **challenges** at different times, it is important to know in what ways the financial organizations can provide assistance when it is needed by the policy authorities.

3. STATEMENT OF THE PROBLEM

In India the poor people especially in rural areas depend on landlords and money lenders to fulfill their credit needs and this comes usually at a very high interest. The self help groups (SHG) have been evolved to assist rural poor by providing them financial support to set up business units at low rate of interest and offering training programmes to take up different income generating activities to make them move independently. The core problem is that the self help group members are facing some challenges related to their business such as fixing prices, marketing their products successfully due to illiteracy and lack of sufficient investment. Since the main principle of establishment of SHGs is to uplift lives of rural poor, special talent training programmes are required to overcome marketing problems.

4. OBJECTIVES

1. To study the performance of self help groups in Visakhapatnam
2. To observe the marketing strategy of self help groups
3. To analyze the marketing problems faced by self help group members
4. To offer suggestions for the better marketing performance of self help groups

5. RESEARCH METHODOLOGY

Research Design: Descriptive research design is followed in this study.

Sampling Technique: Simple random sampling is followed since the members are large in number; they are randomly selected for data collection.

Sample Size: 200 samples have been collected for the research from the rural areas of Visakhapatnam district. The nature of the respondents was SHG members, which include male & female.

Method of Data Collection: The study is undertaken in rural areas of Visakhapatnam district. Both primary and secondary data are used.

Primary Data: Primary data is enumerated from a field survey in the study region. A structured questionnaire was prepared and used for collecting data from the members who are engaged in Micro enterprises through self help groups.

Secondary Data: Secondary data is collected from the published Government reports, reputed journals, books, internet and newspapers.

Statistical tools used: Percentage analysis, Chi square test and weighted average method have been used to analyze and interpret the data.

6. LIMITATIONS OF THE STUDY

1. The study is confined with the rural areas of Visakhapatnam. Hence the results may not be applicable to urban area MFIs members.
2. The data was collected only from those who engaged in income generating activities.

7. DATA ANALYSIS & INTERPRETATION

PERCENTAGE ANALYSIS

TABLE 7.1: PROFILE OF THE CLIENTS OF MICROFINANCE AND SELF-HELP GROUPS

NAME OF VARIABLE	CATEGORY	Frequency	Percentage
Gender	1)Male	60	30
	2)Female	140	70
	TOTAL	200	100
Age Group	1)Below 30	50	25
	2)Between 31-40	71	35.5
	3)Between 41-50	65	32.5
	4)Between 51-60	12	6
	5)Above 60	2	1.0
	TOTAL	200	100
Marital Status	1)Married	120	60
	2)Unmarried	49	24.5
	3)Separated	31	15.5
	TOTAL	200	100
Monthly Income (in Rs.)	1)Between 3000-5000	7	3.5
	2)Between 5000-7000	53	26.5
	3)Between 7000-9000	106	53
	4)above 9000	34	17
	TOTAL	200	100

Source primary data

It is evidenced from Table-1 that among 200 clients 35.5 percent of the clients are under the age group 31-40, married occupies 60 percent. It is observed that more no. of the clients that is 53 percent are earning above Rs.7000 and below Rs.9000 indicates favorable performance of microfinance institutions and self help groups.

TABLE 7.2: PURPOSE OF OBTAINING MICROFINANCE BY RESPONDENTS

S. No.	Purpose	Frequency	Percentage
1.	To start business	86	43
2.	To develop existing business	70	35
4.	Low rate of interest	44	22
Total		200	100

Source primary data

It is found that 43 percent of clients have obtained loan to start business, 35 percent of clients have obtained loan to develop existing business and 22 percent of clients have obtained loan with the reason as low rate of interest.

TABLE 7.3: SOURCE OF INCOME OF THE RESPONDENTS

S. No.	Source of income	Frequency	Percentage
1.	Catering	38	19.0
3.	Hand craft	25	12.5
4.	Flower/fruit/vegetable vendor	40	20.0
5.	Dyeing	14	7.0
6.	Hotel business	35	17.5
7.	Papad/pickle making cottage industry	26	13.0
8.	Tailor	22	11.0
TOTAL		200	100

Source primary data

It is noticed from the survey that 20 percent of the clients are flower/fruit/vegetable vendors, 19 percent of the clients are in catering business, 17.5 percent of the clients are in hotel business, 13 percent of the clients are maintaining Papad/pickle cottage industry, 12.5 percent of the clients are engaged in hand craft work, tailors 11 percent and 7 percent of the clients are in dyeing business.

TABLE 7.4: CLIENTS UNDERGONE TRAINING RELATED TO BUSINESS & MARKETING TECHNIQUES

S. No.	Clients undergone training	Frequency	Percentage
1.	Yes	136	68
2.	No	64	32
Total		200	100

Source primary data

It is observed that 68 percent of the clients have undergone training related to their concern business & marketing techniques and 32 percent of the clients have not attended the training sessions provided by the self help groups.

TABLE 7.5: SOURCE OF OPPORTUNITIES FOR PROMOTION OF PRODUCTS

S. No.	Purpose	Frequency	Percentage
1.	Workshops organized by NGOs	66	33
2.	Workshops organized by educational institutions	23	11.5
3.	Workshops organized by training centers	67	33.5
4.	Workshops organized by MFIs	44	22
Total		200	100

Source primary data

It is observed that 33 percent of the clients are getting opportunities for promotion of their products through workshops organized by NGOs, 23 percent of the clients are promoting their products through workshops organized by educational institutions, 33.5 percent of the clients are promoting their products through workshops organized by training centers and 22 percent of the clients are promoting their products through Workshops organized by MFIs.

TABLE 7.6 CHALLENGES OF SHGS TOWARDS MARKETING THEIR PRODUCTS

S. No.	CHALLENGES	Frequency	Percentage
1.	Competition from other entrepreneurs	22	11.0
2.	Unattractive packaging	50	25.0
3.	Unable to fix apt prices of products	50	25.0
4.	Poor presentation of products	31	15.5
5.	People expectation of branded products	14	7.0
6.	Stocking	20	10
7.	Payment of interest on loans at regular intervals	13	6.5
Total		200	100

Source primary data

It is found that 25 percent of the clients unable to sell more quantity of products due to unattractive packaging of their products, 25 percent of the clients unable to fix apt prices of their products, 15.5 percent of the clients unable to sell more quantity of products due to poor presentation of products, 11 percent of the clients facing the problem of competition from other entrepreneurs, 10 percent of clients have the problem of stocking, 7 percent of clients have customers who expect branded products and 6.5 percent of clients unable to pay interest on loans at regular intervals.

CHI-SQUARE TEST

Null hypothesis (H_0): There is no association between the clients who undergone training related to their concern business and marketing techniques and development of business with profits of the clients.

Alternate Hypothesis (H_1): There is an association between the clients who undergone training related to their concern business and marketing techniques and development of business with profits of the clients.

TABLE 7.7: CHI-SQUARE TEST

	Calculated value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.067 ^a	4	.011*

Inference: Since the significant value is less than 0.05, null hypothesis is rejected at 5 percent significant level. Hence it is concluded that there is a significant association between the clients who undergone training related to their concern business and marketing techniques and development of business with profits of the clients.

WEIGHTED AVERAGE METHOD

Following weighted average method is used to rank the factors of marketing methods adopted by various clients:

TABLE 7.8: MARKETING METHODS ADOPTED BY SELF HELP GROUPS

Factors	Strongly agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly disagree (5)	Weights	Rank
Door to door marketing	7	66	79	36	12	2.01	2
Retail outlets	37	101	24	30	8	2.005	3
Fairs & exhibitions	15	52	110	14	9	1.8	4
Dealers	9	27	47	103	14	1.78	5
Co-operative societies	6	72	74	38	10	2.0	1
Have own shop	14	25	86	60	15	1.705	6

Inference: It is noticed that the factor "Co-operative societies" obtained rank-1, the factor "Door to door marketing" obtained rank-2; the factor "Retail outlets" obtained rank-3, the factor "Fairs & exhibitions" obtained rank-4, the factor "Dealers" obtained rank-5 and the factor "Have own Shop" obtained rank-6 regarding marketing methods adopted by self Help Groups

FINDINGS

- It is identified that respondents who utilized the opportunity of attending training programmes have improved their business with good profits.
- It is found that majority of the clients are getting opportunities for promotion of their products through workshops organized by NGOs, MFIs, educational institutions.
- It is notice that SHG members are promoting their products through all the possible means such as door to door selling, selling through retail outlets and cooperative societies, fairs and exhibitions.
- It is observed that both male and female clients empowered economically and socially after joining SHG and improved their skills, self confidence and decision making power even though they are facing challenges in promoting their products.
- It is found that special training programmes are required to guide the clients in marketing their products.

SUGGESTIONS

- ✓ Government shall conduct more awareness programmes about microloans, procedures and make simplifying the process of allotment of loans.
- ✓ The SHG members are to be properly educated about marketing techniques and fixation of prices to face competition from medium and large scale units.
- ✓ Training programmes such as maintaining accounts, book-keeping must be provided to the clients to run their businesses smoothly.
- ✓ SHG members shall utilize the opportunity of improving personality skills through capacity building procedures and move independently to cut middlemen for obtaining loan.
- ✓ SHG members make efforts to come up the expectations of customers in regard with quality, product features, packing and promotion.

CONCLUSION

The study concludes that self help groups shall select the apt products which they could market easily and earn profits. Proper training and proper management is required to face the upcoming challenges in the business. Government shall concentrate not only in assisting self help groups but also to support in marketing their products by allotting cost free shops at fairs and exhibitions run under government control.

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