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## CORPORATE AND SELF HELP GROUP COLLABORATION: A PANACEA FOR RURAL MARKET DEVELOPMENT: A FOREWORD

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### ABSTRACT

*As per Census of India, 2011, there are 6,40,867 villages in the country. Out of 1210.2 million populations in India, villages accommodate 833.1 million people which is 68.84% of the total population. During 2001-2011, the rural population increased by 90.4 million and the number of villages increased by 2,279. The huge rural population, which is yet to taste the fruits of modernity, fuelled by robust growth registered after 1990's, are appearing more greener than urban market. Adding to this, the improvements in agricultural productivity, application of science and technology in agriculture, using of high yield varieties of seeds, fertilizers, periodical increase in minimum support price by the government, various government funded rural development programmes, initiatives taken up by many NGO's and individuals, have contributed to the overall growth of the rural economy subsequently. Improving infrastructural facilities and growing number of consumers, who are earning more and buying discretionary goods and lifestyle products, are snapping up products and services which meet or supports their aspirations. As rural market opportunity becomes more attractive, many companies are trying out with different marketing strategies and stepping up efforts to gain a strong foothold in these markets. In view of this, Collaborations between corporates and self help groups functioning at village level will play a central role. Self help groups local presence and acquaintance will have far reaching impact on the marketing of a product and service in creating awareness. This paper evaluates the performance and effects of corporate and Self Help groups collaborations in developing rural market. It is an empirical study carried out in four taluks of Karnataka State; namely basavakalyana of Bidar District, Chintamani of Chikkaballapura District, Madhugiri of Tumkur District and Chennapatna of Ramanagera District.*

### KEYWORDS

changing lifestyles, collaborations, rural market development, self help groups.

### INTRODUCTION

Collaborations with local communities appears to be the panacea for the sales and distribution challenges, that prevails in rural India. Many corporates, who have ignored the rural market initially, now understand the blunder they have committed and want to rectify their mistake. Now operating in rural is not an option, if any corporate does so, they will be keeping themselves away from 70% of the marketability. Many companies who are active in rural market form a long time are further intensifying their efforts and are also enjoying the fruits of being an early operator. To quote few instances, Hero Moto Corp Limited, has created a rural vertical, customized its local communication and increased its sales and service touch points in rural area. Hero Moto Corp Limited added authorized representative dealers (ARDs) to its existing hub-and-spoke network. ARDs are appointed by the dealers. Well versed with local dialect, ARDs also know the financial profile of the target customers. Possession of such exhaustive information helps the ARDs to create awareness about company's products, objectives etc., The new layer has increased Hero's reach to 20% of the India's more than six lakh villages with more than 5,000 touch points. Currently, the company draws 60% of its total sales from rural market. In FMCG category, half of the revenue of Hindustan Uniliver and Colgate now comes from the rural market. Dabur, which is India's fourth largest fast moving consumer goods enterprise, derives 47% of total sales from rural market. Dabur offerings are very popular in rural markets. TVS, manufacturer of two wheelers derive 50% of their sales from rural market. Collaborations with local channel partners, requires less investment and ideal for seeding the product in rural market. As social fabric plays an important role in influencing the consumption pattern of a villager, selecting a right influencer is very important. This ensures deepest reach possible and creates a stronger foundation in a 'word of mouth' sensitive rural setting. This collaboration ensures not only creating awareness about the product but also finds ways in explaining the functionalities of the goods and services and how it meets the unique needs of the rural population.

Two major companies have already done it and tasted the success of it and act as a guiding light for others too, who are still waiting and unsure about how to penetrate into rural market. Companies need to join organisations or institutional arrangements across the rural value chain to create an environment, which fosters business expansion and also provides an alternative income source to the partnering member. This ought to be a win-win situation for both and should bring about three dimensional developments. (i) It should facilitate company's reach, help in business expansion. (ii) Ultimate consumer must be benefitted with quality products, at an affordable price at their door step, because, the purchase frequency of FMCG product is high. Preferably rural consumer doesn't want to spend too much time on purchases. (iii) It should provide an alternative income source and livelihood sustenance to the member, who would be connecting corporate and consumer. This feet-on-street model, helps to overcome all sales and distribution infrastructure related challenges.

Hindustan Lever Limited (HLL, now known as HUL-Hindustan Unilever Limited), initiated 'Project Shakti' in 2001. To stimulate demand and consumption through the direct-to-consumer approach, this project was launched in Andhra Pradesh on a pilot basis. Now this project has spread over to more than 260 districts across 12 states. A strategic combination of micro credit and training in enterprise management leads to the transformation of women members of 'Self Help Groups' (SHG's) into direct-to-home distributors of HLL products. Women members of SHG's can avail micro credit from the group or from the local bank to promote and to carry out income generating activities aimed at poverty eradication and women's empowerment. They were identified as potential channel of distribution, due to their widespread presence in rural areas. There are 4.36 lakh such SHG's in Andhra Pradesh state alone. Interested women from SHG's were appointed as Shakti entrepreneurs and they were being called as Shakti Ammas. They borrow money from their Group corpus and provide services to 6-10 villages, covering a population of 6,000 to 10,000. They receive stocks from HLL rural distributors and make sales to both retailers and direct consumers in villages. Capacity building of the women is an important component of Project Shakti; they are provided support till they enhance their entrepreneurial abilities.

Project Shakti is often described as a win-win initiative with multiple players, as it has proven to be useful for all stakeholders. It has increased penetration into the rural market for HLL and the ability to reach out to small villages that are often left out of the distribution circuit. HLL earlier had only 70,000 villages in its ambit, but after the launch of Project Shakti this number has more than doubled. Small villages below 2,000 population and size are most common in rural areas, according to Census of India 2001, but ironically these get left out in conventional distribution channels due to their poor approachability or scattered nature. Project Shakti, however, was able to counter this problem and succeeded in penetrating into small villages as well. The creation of this one-to-one sales channel

that reaches the final consumer is unique; it has created credible and effective brand endorsers at the grass-root level, an achievement that is beyond the scope of most media. In the first phase of the experimentation itself, the company saw incremental sales of 8 to 10% in rural Andhra Pradesh. This innovative distribution channel has been to reach rural markets at the bottom of the pyramid, while achieving double digit savings in costs as compared to using independent rural sales agencies.

For the rural consumer, this has meant the procurement of authentic and quality products at appropriate pricing. The biggest beneficiaries are the Shakti entrepreneurs or Shakti Ammas, who in some cases have been able to augment their incomes upto 1,500 or even more per month. Rural women who were underprivileged until very recently, beam with confidence. The credit goes to their newly acquired entrepreneurial skills, financial empowerment and enhanced self-esteem with Project Shakti running successfully in many parts of India.

Creating awareness about the product or service is still a major challenge. To overcome these challenges, corporates are increasingly getting collaborated with rural communities through SHG's, using innovative marketing strategies, such as low margin, low unit packets, advertising through non-conventional media, organising group activities by employing and engaging locals. SHG's have become the launching pad to approach the vast consumer base. Apart from acting as a gateway for consumption, they act as a supply chain channels for rural products. Being trained, they also create awareness about the product and demonstrate the use. This would bring them additional source of income and could be a source of livelihood also. A life of dignity is the right of every citizen. Poverty is an obstruction to a dignified life. Self-employment is a significant step to have sustained incomes and remove the shackles of poverty. Self-employment of the poor has been an important component of the antipoverty programmes implemented through government initiatives in the rural areas of India.

## REVIEW OF LITERATURE

**Patki, V.V. (1988):** in his article "*Rural Marketing*", discusses the problems of selling life insurance policies in rural areas and gives many suggestions to penetrate into the rural market. The suggestions are participation in village fairs, using audio visual methods and explaining the merits of the life insurance to the villagers. He emphasises on personal counselling as an effective method to create awareness about the importance of life insurance. Rural population could be easily persuaded, if the counsellor is known to them or if communicated in local dialect.

**Namasivayam (1988)** in his article "Impact of advertisement on consumer preference for toilet soaps" states that "The market for soaps is growing at 7% a year. This means that the incremental demand generation is 5% over and above the population growth. With increasing awareness of hygienic standards, the market could grow at a rate higher than 8% annually. Interestingly, 60% of the market is now sourced from the rural sector. He further suggests that audio visual advertisement is the most important factor that induces customers to select a particular brand. Creation of awareness about the utility of soaps, is the first step to tap the rural market".

**P. Indrasena Reddy (1996):** in his article "Rural Marketing in India-Problems & Prospects" emphasizes on product planning for rural markets. The product design, colour, size and quality must be in tune with the tastes and preferences of the rural consumer. He is of the opinion that good infrastructure is an essential prerequisite for development of rural markets. Moreover, there is need to train and develop the sales force to serve the rural consumers. Conversing in local dialect the prerequisite for the successful operation in rural market.

**Ojha, R.K. (2001):** in his article "*Self Help Groups and Rural Employment*" states that the Self Help Group model of self-employment generation seems to be a workable model. However, there will be need for utmost care in promotion of self-help groups. He has also mentioned that there are number of possible routes to the promotion of self-employment and strengthening self-help groups is one of them. Various kinds of support systems including-training, infrastructure support and financial support (specially in terms of providing loans) which are being undertaken to empower SHG's have shown positive results in various parts of country and are workable too.

**Kannan (2001):** studied the rural marketing prospects in selected areas of Tamil Nadu with a view to examine the potential of selected products in the areas under consideration. 100 respondents were selected in this survey and multistage random sampling was used. He is of the opinion that the rural markets are coming up in a big way and growing twice as fast as the urban, witnessing a rise in sales of typical urban kitchen gadgets such as refrigerators, mixer grinders and pressure cookers. For successful marketing in rural areas, an integration of traditional and modern methods of selling is required. To communicate effectively with the prospective rural consumers and to ensure effective distribution and prompt delivery, organizations must understand the specific requirements and needs of the villagers and then plan their strategy to convert the prospective consumers into active consumers.

## NEED OF THE STUDY

The future of rural India is brighter. It offers plethora of opportunities that need to be harnessed. The immense potential of rural area has remained ignored and untapped for a long time. Fostered by liberalisation, agricultural revolution, advancement in technology, education etc., rural GDP has increased tremendously. In 2015, rural India accounted for about 48% of India's GDP and comprised of almost 69% of the total population. Since 2000, per capita Gross Domestic Product has grown faster in India's rural areas than in its urban centres. Rural India recorded the compounded annual growth rate of 6.2%, compared to only 4.7% of urban economy. All these positive changes have increased per capita income and disposable income of the rural masses. Nearly 2/3<sup>rd</sup> of middle income class of the country lives in villages which represents half of the Indian buying potential. Rural market is expected to grow at much faster rate than that of urban market.

Villages are faced with problems related to poverty, illiteracy, lack of skills, health care etc. These are problems that cannot be tackled individually but can be better solved through group efforts. These groups known as Self help groups have become the vehicle of change. Self-help group is a method of organising the poor and the marginalized to come together to solve their individual problem. The SHG method is used by the government, NGOs and others worldwide. The members collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their income generating activities. This easy availability of finance increases their purchasing capacity, both the FMCG and durable goods. So mounting demand in rural economy attracts companies to spread their marketing wings over there.

Companies, which want to foray into rural market, lack indepth knowledge of village psyche. Due to lack of strong sales and distribution channels, reaching the rural market is still next to impossible for many. Creating awareness about the product or service is still a major challenge. To overcome these challenges, corporates are increasingly getting collaborated with rural communities through SHG's, using innovative marketing strategies, such as low margin, low unit packets, advertising through non-conventional media, organising group activities by employing and engaging locals. SHG's have become the launching pad to approach the vast consumer base. Apart from acting as a gateway for consumption, they act as a supply chain channels for rural products. Being trained, they also create awareness about the product and demonstrate the use. This would bring them additional source of income and could be a source of livelihood also. A life of dignity is the right of every citizen. Poverty is an obstruction to a dignified life. Self-employment is a significant step to have sustained incomes and remove the shackles of poverty. Self-employment of the poor has been an important component of the antipoverty programmes implemented through government initiatives in the rural areas of India.

Rural people are engaged in various occupations for earning their livelihood. Given the financial support, together with appropriate knowledge and skill input, the poor people, in general, have the propensity to make better use of labour and capital. Thus, installation of income-generation activities in the rural areas, in a way, helps promote first-generation micro entrepreneurs with resource mobilization on their own through their SHGs. In this direction collaborations between corporates and Self Help Groups, will definitely bring in positive change in the stake holders and it has three dimensional benefits for the participants. One, it enhances the sales and profit of the companies. Two, this system ensures the proper supply of quality products and service to inaccessible rural areas and three, it promotes the SHG's members to be micro entrepreneurs. Hence the study will evaluate the performance of corporate and self help groups integration in rural markets. Moreover, no significant study has been carried out in Karnataka with special reference to Corporates and SHG's linkages. Hence the research proposal will throw light on the possible prospects.

## STATEMENT OF THE PROBLEM

As rural market is appearing to be more promising several companies wants to extend their marketing activities over there. Effective rural marketing mix revolves around 4 A's. They are Availability, Affordability, Acceptability and Awareness. Distribution and having an effective supply chain management poses a major problem for companies targeting rural market. It requires too many levels in channel and setting up an independent sales and distribution model is a costly proposition not only for large scale companies but poses a serious threat for small scale companies. Hence collaborating with locally existing organisation or institutions appear to be a better option.

During the course of exhaustive review of literature prominent question which strike the mind, such as: How these collaborations between corporates and SHG's help in the development of rural markets? Will these collaborations check the market imperfections, that are present in the rural market? Will it really add value to the company coming forward to collaboration, customer who ultimately consumes product or service and whether such collaboration helps the intermediary i.e., SHG's member, who acts as a channel partner? Whether this model could be used as a poverty alleviation programme at micro level? Hence, there arises a need to address the aforesaid questions. In the backdrop of the above, the statement of the problem is thus stated as "Performance evaluation of Corporate and Self Help Groups integration in Rural Markets-A case study of selected Corporate and SHG's in Karnataka".

## OBJECTIVES OF THE STUDY

1. To study the role of corporate and self help groups in rural market.
2. To examine the existing strategies of corporate and self help groups in reaching rural market.
3. To assess the performance of Corporate and Self Help Groups in the study area.
4. To examine the role of Self help Groups in influencing the consumption pattern of rural consumers.

## HYPOTHESES

**H<sub>1</sub>**= Higher the Integration between corporate and SHG's, greater the avenues for Rural market development.

**H<sub>2</sub>**= Link between corporate and SHG's averts the problem of imperfection brands in rural market.

**H<sub>3</sub>**= Greater the integration with the corporate, higher the sustainability of self- help groups.

**H<sub>4</sub>**= Greater the integration between corporate and SHG's, lower the prospectus for the rural informal sector.

## RESEARCH METHODOLOGY

**Area of the study:** Karnataka state is chosen Locale for the study. Four talukas viz., Basava Kalyana of Bidar district, Madhugiri of Tumkur district, Chintamani of Chikballapura district and Chennapatna of Ramanagaram district were visited to collect the primary data.

**Method:** It is an exploratory research and case study method will be adopted.

**Data:** Using Stratified random sampling method, 4 talukas were selected to carry out the intended research. Out of these four talukas, 20 Self help groups will be identified in each talukas randomly and data would be collected from any five members, who will be randomly selected.

**Sample size:** 400 respondents.

**Sampling technique:** Stratified random sampling method was used. Along with this, convenience sampling method will be adopted keeping in view the potentiality and prospects. Purposive sampling method will be used to choose the corporate and SHG's. Participatory Rural Appraisal, which enables rural people to share, enhance and analyse their knowledge of life and conditions, to plan and to act, will be adopted.

### DATA COLLECTION

#### Primary Data:

(a) **Direct Personal Interview:** Primary data will be collected by personally visiting villages, where SHG's members act as an extended arm of corporate. Benefits of all the stake holders will be ascertained using this method.

(b) **Personal observation Method:** How integration between the two, is helpful in correcting the market imperfections in rural market will be observed in detail and inference will be drawn.

(c) **Questionnaire:** A detailed questionnaire will be drafted for the purpose of procuring primary data. Top marketing executives of corporate, who mayn't be reached directly will be approached through mailed questionnaire method.

(d) **Schedule method:** Since, there is a possibility of respondents being illiterates; Schedule method will be followed to record their answers.

#### SECONDARY DATA

(a) Corporate social responsibility policies of the company and company website.

(b) Articles (International and National Journals), Published reports, Previous research studies.

(c) Publications of SHG's if any

(d) Other relevant websites.

During the visit, various Self Help Groups have been visited. The objectives and functioning of Self Help Groups have been studied. Direct personal interview and method of schedule were adopted to interact with the members of self help group, who are also into trading activities. SHG's are small, informal and homogenous groups comprising of not more than 20 members each. Out of these members few members were into own business and earning income to supplement and to support the family. Many of these members were independent and earning comparatively well than before when they were working as wage earners. Many of these women were good at communication and also had good marketing abilities. Some of them were manufacturing goods or involved in providing services and directly linked with a corporates and some of them were procuring products from corporate and in turn selling them for a profit margin. The networking amongst these members enabled them to upgrade their capabilities. The personal identity and rapport of these members help them to involve in trading activities and personal selling was playing a predominant role in rural market.

The nativity, personal rapport and convincing skills played an important role in influencing the consumption pattern of the rural consumers. The SHG members were into trading activity had the initial investment capacity due to finance access at the time of need, because of SHG. As a result of taking part in discussions, group meetings – familiarity is developed in the process communication and logical ability is also strengthened. With these qualities they were in better position to influence the consumption pattern of the rural consumers and time and again word of mouth advertisements yielded better results than media advertisements in creating awareness about the product. Hence there is a brighter future for corporate and SHG linkage programme.

Even companies are realizing the fact that mere presence is no longer sufficient to survive in the rural market and for long term sustainability. Companies must concentrate on building 'Symbiotic Relationship', which aims at meeting the consumer needs rather than achieving simply corporate profits. An 'Eco system' to be developed which creates the awareness about the company products or services and instills confidence amongst consumers that business is a force for widely shared good. Hence collaboration between corporate and SHG helps in achieving the deepest reach, creates stronger foundation in a word of mouth sensitive rural setting and can work as a long term option.

The primary data so collected was classified and tabulated. The analysis of data is divided into two parts such as (a) Descriptive data and (b) Inferential data.

The Age Composition of the SHG members was as follows:

TABLE 1

Age Group	Number of Respondents	Percentage
Less than 20 years	22	5.5
21- 30 years	146	36.5
31 – 40 years	172	43
41 – 50 years	41	10.25
50 years and above	19	4.75
<b>Total</b>	<b>400</b>	<b>100</b>

The tabulated data reveals that majority of the respondents were in the age group of 21 to 40 years. Together they constitute almost 80% of the total sample size. Generally, people of this age group are considered to be more active, their acceptability and adoptability level will be very high. The changes observed in their life style is attributed to their aspiration level. In the field survey, the researcher observed that all the respondents in this age group were married and majority of them were also parents. These people normally wish for a better standard of living for their children and don't want their next generation also to endure all those hardships, which these respondents have encountered in their life. Education level being comparatively better than other age old members of SHG, they always look for some additional income source to support their family and financial conditions.

Caste category of the Respondents was:

TABLE 2

Caste Category	Number of Respondents	Percentage
General	167	41.75
OBC	113	28.25
SC/ST	120	30
<b>Total</b>	<b>400</b>	<b>100</b>

The primary data reveals that around 42% of the respondents were belonging to general categories, around 28% of the respondents were belonging to OBC (other backward classes) and 30% of the respondents were belonging to scheduled caste and scheduled tribes. In the field study, the researcher observed that Self Help Groups were comprising members from all caste and income categories. There was no caste based SHG was observed. It was a true representative of the society and consisted of people from all sections of a village.

Type of Residence of the Respondents:

TABLE 3

Type of Residence	Number of Respondents	Percentage
Own House	270	67.50
Rented House	91	22.75
Joint Family	39	9.75
<b>Total</b>	<b>400</b>	<b>100</b>

Out of 400 respondents interviewed, 270 respondents (67.50%) had their own house. The concept of house is quite different in villages compared to urban and semi-urban areas. In rural hinterland, the concept of house deals with only a physical structure with four walls and a roof. The demarcations or separations such as kitchen, bed room, living room, dining hall, which are generally witnessed in urban and semi urban areas were completely missing in rural hinterland.

Marital Status of the Respondents:

TABLE 4

Marital Status	Number of Respondents	Percentage
Unmarried	56	14
Married	310	77.5
Widow	24	6
Divorcee	10	2.5
<b>Total</b>	<b>400</b>	<b>100</b>

77.5% of the respondents, whom researcher interviewed were married. To supplement their husband earnings, these respondents were into income generating activities. Few respondents were working as 'wage earners' before they joined SHG. The primary objective to join SHG was to save money and to borrow money at the time of need. Slowly they realized this new avenue of collaborating with corporates as a better source of income earnings. In some cases company representatives visited villages and conducted orientation programmes about this new avenue of earning extra income by becoming authorized dealers of the company. In few cases, respondents of the group were involved in manufacturing goods and giving to companies. Activities such as dairy products, tailoring and embroidery, making candles, painting of toys, preparing pickles, chalk pieces, handicrafts, manufacturing of leather purses, belts, agarbatti making etc., showed them a new path of earning income and provided a better alternative of livelihood. The need of initial capital was looked after by their respective SHG's.

Education level of the respondents was as follows:

TABLE 5

Educational Qualification	No. of Respondents	Percentage
Illiterate	32	8
Less than SSLC	127	31.75
SSLC	182	45.5
PUC	45	11.25
Degree and Above	14	3.5
<b>Total</b>	<b>400</b>	<b>100</b>

The tabulated data of field survey, indicates that most of the respondents were either illiterates or had done only their primary education. This further indicates another important social problem i.e., female illiteracy. In rural India, many parents don't pay much attention to female literacy and many girls were forced to abandon their school education to either look after their younger ones or to bring water from distant places! What was more promising was around 61% of the respondents were educated upto SSLC and PUC. Few of them had done their under graduation and none of the respondents were post graduate.

Number of Dependents of the Respondents

TABLE 6

Number of Dependents	Number of Respondents	Percentage
Nil	63	15.75
1- 2	172	43
3-4	139	34.75
More than 4	26	6.5
<b>Total</b>	<b>400</b>	<b>100</b>

For the purpose of analysis, the concept of dependents has been taken in a narrow sense. In this context, the concept of dependents includes only those, who are not income earners and totally dependent on SHG member's income or earning for their survival or for fulfilling their needs. Out of 400 respondents who were interviewed in the field survey, almost 16% of them didn't had any dependents. Most of them were unmarried and parents used to look after their needs. Only to support their earnings, these people were indulged in income generating activities. Most of them used to save their earnings or used to invest. In few cases, even married women with or without a child also fell into this category. Their respective husband earnings were sufficient. They were indulging into these income generating activities only in their free time.

**DATA ANALYSIS**

Such collected data was analysed using some of the statistical tools and SPSS software. The results obtained was in line with the objectives of the study.

**TABLE 7**

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Q9.2 With SHG	33.90	30	14.777	2.698
	Q9.1 Without SHG	8.93	30	5.638	1.029
Paired Samples Correlations					
		N	Correlation	Sig.	
Pair 1	Q9.2AFTER & Q9.1BEFORE	30	.700	.000	

From the above table that there is a significant relation between before and after linking with SHG. Also it is evident that 70% of sales is improved after Corporate companies linked with SHG.

**TABLE 8**

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Q9.2AFTER - Q9.1BEFORE	24.967	11.553	2.109	20.653	29.281	11.836	29	.000

From the above table it is concluded that there is significance difference between after linking with SHG. Therefore, the corporate companies are making 95% of their sales after linking with SHG. From the above table, it is assured that the corporate companies are losing 95% of their sales, if they make direct sales. Hence there is an impact of SHG on Corporate sales in remote areas.

**TABLE 9**

Descriptive Statistics for 9.1and 9.2										
	N	Minimum	Maximum	Sum	Mean		Std. Deviation	Variance	Skewness	
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic	Statistic	Std. Error
Q9.1BEFORE	30	2	20	268	8.93	1.029	5.638	31.789	.819	.427
Q9.2AFTER	30	10	70	1017	33.90	2.698	14.777	218.369	.639	.427
Valid N (list wise)	30									

Before CV= 63.13% mean = 8.93

After CV = 43.58% mean = 33.90

It is evident that the total sales in (%) from rural market. The sales of products are significantly increased and almost 20% (63.13-43.58) regular sales increased after linking with SHG. Therefore, SHG is playing a vital role in promoting the sales of corporates. It is also seen from the above table 25% sales are improved on an average.

Of late, even companies are realizing the fact that mere presence is no longer sufficient to survive in the rural market and for long term sustainability. Companies must concentrate on building 'Symbiotic Relationship', which aims at meeting the consumer needs rather than achieving simply corporate profits. An 'Eco system' to be developed which creates the awareness about the company products or services and instils confidence amongst consumers that business is a force for widely shared good. Hence collaboration between corporate and SHG helps in achieving the deepest reach, creates sound foundation.

The hypothesis formulated was corporate and SHG integration creates more micro entrepreneurs and better environment in rural market. To test this objective, Kaiser Meyer measure of sampling adequacy method was adopted and one of the sample report is enclosed herewith for your kind perusal.

**KMO and Bartlett's Test**

**TABLE 10**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.058	
Bartlett's Test of Sphericity	Approx. Chi-Square	342.256
	df	15
	Sig.	.000

**Communalities**

**TABLE 11**

	Initial	Extraction
Q63.1_RANK	1.000	.713
Q63.2_RANK	1.000	.848
Q63.3_RANK	1.000	.833
Q63.4_RANK	1.000	.567
Q63.5_RANK	1.000	.631
Q63.6_RANK	1.000	.605

Extraction Method: Principal Component Analysis.

Considerable communalities are extracted from the table and 70% square loadings are extracted among three variables. The factor analysis reveals that there is considerable increase in food and nutrition consumption after engaging into trading activities.

Total Variance Explained

TABLE 12

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.641	27.342	27.342	1.641	27.342	27.342	1.440	24.005	24.005
2	1.481	24.679	52.021	1.481	24.679	52.021	1.429	23.825	47.830
3	1.076	17.931	69.952	1.076	17.931	69.952	1.327	22.122	69.952
4	.962	16.034	85.985						
5	.831	13.850	99.836						
6	.010	.164	100.000						

Extraction Method: Principal Component Analysis.

Rotated Component Matrix(a)

TABLE 13

	Component		
	1	2	3
Q63.3_RANK	-.908	-.053	.074
Q63.4_RANK	.717	-.225	-.052
Q63.1_RANK	.046	-.842	-.056
Q63.6_RANK	-.104	.763	-.110
Q63.2_RANK	.075	.134	.908
Q63.5_RANK	.288	.262	-.693

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 5 iterations.

FIND CORRELAION: AND REGRESSION

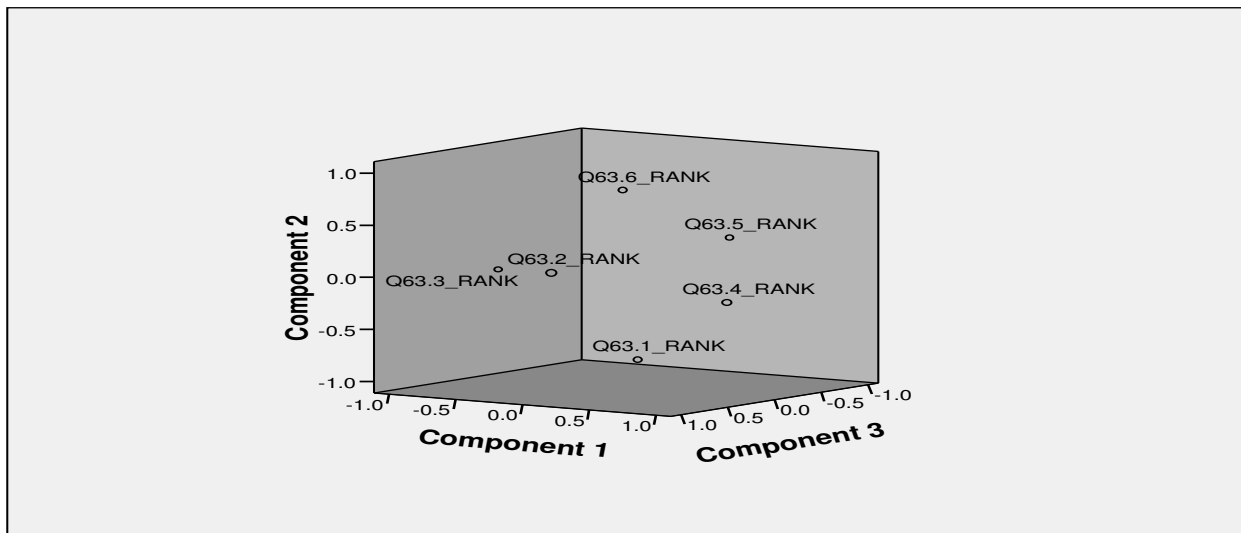
COMPONENT 1 : Q24 = Q63.3-rank+ Q63.4-rank+ Q63.1-rank+ Q63.6-rank+ Q63.2-rank+ Q63.5-rank

COMPONENT 2 : Q24 = Q63.3-rank+ Q63.4-rank+ Q63.1-rank+ Q63.6-rank+ Q63.2-rank+ Q63.5-rank

COMPONENT 3 : Q24 = Q63.3-rank+ Q63.4-rank+ Q63.1-rank+ Q63.6-rank+ Q63.2-rank+ Q63.5-rank

FIG. 1

Component Plot in Rotated Space



FINDINGS AND SUGGESTIONS

The field study substantiated that there is a better scope for integration between corporate and Self Help groups. Such integration brings about three dimensional benefits. One it enhances the sales, profitability and marketability of the companies, who were concentrating their operations only to urban areas. Number two, it ensures easy accessibility of quality goods and services to villages at their doorstep and number three it provides a source of sustenance to the intermediaries i.e., self help group members. Hence such collaborations must be promoted and it further results in rural development.

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