

MARKETING PROBLEMS FACED BY SELF-HELP GROUPS (SHGs) IN PERINTHALMANNA TALUK

RESMA M P
Assistant professor
P G Department of commerce
KAHM Unity women's college, Manjeri

NAJMA P
P G STUDENT
KAHM Unity women's college, Manjeri

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INTRODUCTION

Self-help groups or SHGs are small groups consisting of about 10-20 members from same economic background and are generally women. These rural women are encouraged to form a group and start saving small amounts to generate revenue. After 6 months they are eligible to take loans from bank and carryout credit activities and entrepreneurial activities to generate income on their own. From the profit gained out of the economic activities, the bank loan is repaid and this process goes on. The SHG members are trained for free by the government to improve their skill and knowledge. Along with training, financial help such as revolving funds are provided to the SHG's to encourage and support SHG's.

The SHG's have helped mobilizing millions of rural women into groups, helped them to earn livelihood and addressed their credit needs. The concept of SHG's serves to underline the principles 'of the people, by the people and for the people'. . In India it is difficult to find a financial institution to meet emergency fund requirements.

Members of the SHG started saving as the prime work and this savings of the members opened the way for different income generating activities. In no time SHG's flourished in the development sector as a major tool for bringing economic development of the poor people particularly among the women folk.

The main purpose of starting SHG's is;

- To sensitize the people of target area for the need of SHG and its relevance in their empowerment process.
- To develop the poor women and to bring about gender equality in the society.
- To develop the self-confidence and awareness in the society.

India is a country that has diverse cultures, traditions, historical backgrounds etc. Therefore, it

is difficult for the government to solve the socio-economic problems by itself. Thus, bringing together the people who face similar problems through SHGs can be game-changer for the Indian economy. They are not only inspirational but also the obvious solution to the existing socioeconomic problems of India.

STATEMENT OF THE PROBLEM

Self-Help Groups (SHG's) play a crucial role in rural and urban areas by manufacturing and selling products. Women have to face a plethora of marketing problems in starting and running their units. Marketing the products made by SHG's is an important and difficult one as the products have to be sold through the rural marketing concept to the rural people themselves. Marketing these products in the urban areas is more difficult. It is true that any unfavorable event in business will lead to financial crisis. If not managed well, even units running with fare margin will find financial exigencies. It is found that SHG's are facing numerous marketing problems. Lack of adequate infrastructure and marketing strategy, many of these products remains confined to the local markets, thereby resulting to inadequate monetary returns. Through the project entitled "A study on the marketing problems faced by SHG with special reference to Perinthalmanna Taluk".

SIGNIFICANCE OF THE STUDY

The research presents a study on the marketing problems faced by the self-help groups in Perinthalmanna Taluk. The study is made for understanding the struggles and problems faced by the members of SHG's. The SHG does can contribute to bring changes in economic conditions, social status, decision making and increases women in outdoor activities. SHG not only changes the outer form of the community or a society but also the social institutions as well as the ideas of the people living in the society.

SCOPE OF THE STUDY

The present study entitled on 'marketing problems faced by Self Help Groups in Perinthamanna Taluk'. The study helps to know the effectiveness of Self Help Group in the life of rural house hold women and problems of Self Help Group. It helps to identify the impact of Self Help Group in women development that is both positive and negative. This study describing the women empowerment through transition of women after joining the Self Help Group.

OBJECTIVES OF THE STUDY

- To identify the marketing problems faced by the Self Help Groups.
- To find out the financial problems faced by the Self Help Groups.
- To analyze both the financial and non-financial support from Government and banking institutions.
- To examine the role of Self Help Groups in developing socio-economic status of rural women.
- To explore the suggestions for the better improvement of Self Help Groups.

HYPOTHESIS OF THE STUDY

H0:- There is no association between kinds of product with respect to income level of Self Help Group.

H0:- There is no significance difference between kinds of product produced by SHG units with respect to challenges of Self Help Group in marketing their products.

RESEARCH METHODOLOGY

The research methodology is a science. It is a method that can be used to solve the research problem. It helps in studying how the project is done scientifically.

RESEARCH DESIGN

It is the basic framework which provides the guidelines for research. It is required to gather a lot of primary and secondary data to find out the marketing problems towards self-help groups. So a descriptive design is used.

POPULATION

The study was conducted among the self-help groups in Perinthalmanna Taluk.

SAMPLE SIZE

A survey was conducted from self-help group by using questionnaires. A random sample 50 units from Perinthalmanna Taluk was selected for the study.

SAMPLING METHOD

The samples are collected through purposive sampling method for the primary data.

SOURCE OF DATA

Both primary and secondary data are used for this study.

- **PRIMARY DATA**

Primary data collected through questionnaire and interview which are basic methods of collecting primary data.

- **SECONDARY DATA**

Secondary data is also used for collecting relevant data collected from scholar, articles, websites, books etc.

TOOLS FOR DATA COLLECTION

Data required for the study is collected by using structured questionnaires.

TOOLS FOR ANALYSIS

Data collected from primary and secondary sources are processed systematically by applying method of classification, tabulation and analysis.

The statistical tools used for data analysis were;

- Percentage analysis
- Weighted ranking
- Chi-square analysis

Statistical package for the social sciences (SPSS) used for statistical analysis.

TOOLS FOR PRESENTATION

Appropriate tools such as tables, pie diagrams and bar charts are used for presentation.

PERIOD OF STUDY

The study has been conducted for a period 3 months starting from January 2022 to march 2022.

CHI SQUARE TEST

PRODUCTS AND INCOME LEVEL OF SHG UNITS

H0:- There is no association between kinds of product with respect to income level of Self Help Group.

H1:- There is an association between kinds of product with respect to income level of Self Help Group.

Products * Annual income Cross tabulation					
Count					
		Annual income			Total
		Up to 50000	50000-100000	Above 100000	
Products	Food	18	6	0	24
	Fabrics	0	1	0	1
	Handicrafts	0	3	2	5
	Others	0	0	20	20
Total		18	10	22	50

Table no. 23(a) Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	56.273	6	.000
Likelihood Ratio	71.369	6	.000
Linear-by-Linear Association	41.926	1	.000
No of Valid Cases	50		

Decision and Conclusion:-

Table 23 shows that kinds of products and income level. Here the significant level is less than 0.05(.000). Hence the null hypothesis is rejected (H0). It means there is an association between kinds of products and income level of Self Help Group

CHI SQUARE TEST

PRODUCTS AND CHALLENGES OF SHG UNITS

H0: There is no significance difference between kinds of product produced by SHG units with respect to challenges of Self Help Group in marketing their products.

H1: There is a significance difference between kinds of product produced by SHG units with respect to challenges of Self Help Group in marketing their products.

Products * Challenges Cross tabulation						
Count						
		Challenges				Total
		Low return	Distance of market	Seasonal problems	Transportation	
Products	Food	16	8	0	0	24
	Fabrics	0	1	0	0	1
	Handicrafts	0	1	4	0	5
	Others	0	0	8	12	20
Total		16	10	12	12	50

Table no. 24(a) Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	59.333	9	.000
Likelihood Ratio	74.675	9	.000
Linear-by-Linear Association	41.110	1	.000
No of Valid Cases	50		

Decision and Conclusion:-

Table 24 shows that kinds of products and marketing challenges of the products. Here the significant level is less than 0.05(.000). Hence the null hypothesis is rejected (H0). It means there is a significance difference between kinds of product produced by SHG units with respect to challenges of Self Help Group in marketing their products.

FINDINGS

➤ It was founded that majority of respondents gets an annual income above

100000.

- It was observed that majority of the respondent's motive behind joining the SHGs is to get financial independence.
- Most of the respondents are a member of the SHG which deals with food products.
- It was founded that all the respondents SHG unit gets the expected profit from the market.
- Most of the respondents of SHG units faces low return as a challenge in marketing their products.
- Majority of respondents of SHG units adopts the personal selling method for marketing their products.
- Most of the respondents of SHG units are marketing their products at regional level.
- Most of the respondents of SHG units studied the market opportunity before starting the unit.
- It was observed that 100% respondent's products are accepted by the retailers.
- 80% of respondents of SHG units gets subsidy from government.
- 40% of respondents of SHG units gets marketing training facilities.
- Majority of respondents has the opinion that there is lack of unity to some extent among different SHGs.
- Most of the respondents doesn't face any hesitation from the financial institutions for lending funds.
- Majority of the respondents are linking the SHG with State Bank of India.
- To meet future requirements is the main purpose behind linking with the banks.
- It was observed that most of the SHGs are daily maintaining their records.
- Majority of respondents SHG plays a role in women empowerment as a kind of socio-economic mobilization activity.
- It was observed that most of the SHGs keeps an emergency fund for meeting unexpected loss.
- Most of the respondents of SHGs are provide transparency in following social norms.
- Most of the respondents of SHG units faces lack of communication skill and lack of leadership as a social problem.

- The chi-square test shows that there is an association between kinds of products and income level of Self Help Group.
- The chi-square test shows that there is a significance difference between kinds of product produced by SHG units with respect to challenges of Self Help Group in marketing their products.

CONCLUSION

SHGs can play an effective role in achieving the long cherished objectives of poverty alleviation and rural development through their diversified programmes. The formation of self-help group or common interest groups had made a substantial impact on the lives of its members. SHG has created a new system that value women and rural people, putting the needs and issues of women at the top of the agenda. It is a unique system for poverty eradication involving poor women who work together in order to bring a positive shift in their socio-economic status.

The study reveals that women who engaged in the SHGs face numerous problems. It is found that they are facing problems like financial, marketing etc. Government have to take initiatives in order to uplift them by giving more schemes. If government can actively influence them, then those lead to the overall economic development.

So we can conclude that all the SHGs must select the right products, qualified persons for proper management, proper training for prompt production, and government assistance for facing the marketing and financial problems. It is quite necessary to train them effectively for getting awareness about the market and marketing their products.

It can be hoped that the SHG programme could bring about radical changes in the lives of the poor sections of the society in the years to come.

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