

**MARKETING PRACTICES OF WOMEN SELF-HELP GROUP
MEMBERS-AN ANALYTICAL STUDY ON SELECTED BLOCKS IN
TIRUPUR DISTRICT, TAMIL NADU**

Thesis submitted to Bharathiar University for the award of the degree of

DOCTOR OF PHILOSOPHY IN COMMERCE

By

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(A Unit of Tiruppur Co-operative Housing Society Ltd)

An ISO 9001;2008 Certified Institution

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MAY 2016

CHAPTER V

SUMMARY OF FINDINGS, SUGGESTIONS & CONCLUSION

6.1 FINDINGS

I. Socio-economic profile

There are many factors that appear to be driving this trend of increasing entrepreneurial activity within different age groups, gender, marital status, community, income groups, education. With this factor which has a great emphasis in the type of activity they involve and the experience. Under economic status of the respondents, the study concentrated on the occupation, monthly income, family income, Earning members of family, etc. The present study looked into the place of their residence whether rural or urban area; under the type of family-whether it was a nuclear or joint family; and the type of housing.

- ❖ 50% of the respondents belong to the age group between 31 to 40 years whom have actively participated in self-help group.
- ❖ Majority (92%) of the respondents are married.
- ❖ Most (90%) of the respondents were Hindus.
- ❖ Majority (38%) of the respondents belong to backward community.
- ❖ Most (62%) of the respondents have no primary school education and 2% of the respondents are graduate members in their SHG.
- ❖ Majority (62%) of the respondents are in the nuclear family.
- ❖ Most (64%) of the respondents have between 3 to 5 members in their family.
- ❖ 47% of the respondents are salaried employee in SHG.
- ❖ Majority (67%) of the respondents live in their own house and 14 percent of the respondents dwell in the Rental house.
- ❖ 42% of the respondents monthly income is below Rs. 2000
- ❖ Most (73%) of the respondents have two earning members in their family, and 49% of the respondents' family income is Rs.10,000

- ❖ Majority (56%) of the respondents monthly savings range less than Rs.1000. and Except Age, Family income and No of Education, Marital status, Size of family and No of earning members do not seem to be significantly related to the type of business activities chosen by the respondents.

II. Self-Help Group Related Activities ;

- ❖ 31% of the SHG are promoted by DRDA .
- ❖ 38% of the respondents have joined the group which has less than 3 years.
- ❖ Most (65%) of the respondents meet once in a week.
- ❖ Majority (97%) of the respondents are satisfied with the working of SHG. And 40% of the respondents said that Training period is not sufficient.
- ❖ Most (95%) of the respondents have reported that there is improvement in economic position after joining SHG, and 58% of the respondents opined increase in purchase of assets.
- ❖ Majority (64%) of the respondents have taken 2-4 loans.
- ❖ Most (55%) of the respondents have taken loan from Revolving Fund.
- ❖ Majority (44%) of the respondents have taken loan for investment and higher education.
- ❖ Most (76%) of the respondents repaid their loan on time.
- ❖ Most (57%) of the respondents are satisfied about the amount of loan.
- ❖ 47% of the respondents are Highly Satisfied with the subsidy given by the Government.
- ❖ Most (56%) of the respondents are satisfied with the maintaining accounts and auditing.
- ❖ 42% of the respondents are satisfied with the Government Schemes for SHG.
- ❖ The opinion of majority (52%) of the respondents on rate of interest is neutral.
- ❖ The opinion of most (54.6%) of the respondents on period of loan is neutral.

- ❖ The opinion of majority (68%) of the respondents on instalments disbursement is neutral.
- ❖ The opinion of majority (72%) of the respondents on repayment of instalments is neutral.
- ❖ The opinion of majority (68%) of the respondents on expenses incurred for getting loan is neutral.

III. Organization & Conduct of meetings and Training Effectiveness:

- ❖ 48% of the respondents have reported that their president & Representatives are not changed.
- ❖ Most (60%) of the respondents reported that all the members participate the meeting regularly.
- ❖ Majority (51%) of the respondents reported that the members were fined for not attending the meetings.
- ❖ Most (51%) of the respondents reported that all members participate in the training programme.
- ❖ Majority (70%) of the respondents suggested to offer training relevant to business.
- ❖ The analysis of variance 'F Statistics' performed to compare the mean scores among groups of respondents indicated that there is significant difference in the mean scores among the age groups of the respondents and it is higher in <20 years of age group and least in 51-60 years of age group of respondents.
- ❖ The analysis of variance 'F Statistics' performed to compare the mean scores among marital status of respondents indicated that there is significant difference in the mean scores among the marital status of the respondents and it is higher in married respondents and least in unmarried respondents.
- ❖ The analysis of variance 'F Statistics' performed to compare the mean scores religion of respondents indicated that there is significant difference in the mean scores among the religion of the respondents and it is higher in Hindu respondents and least in muslim respondents.

- ❖ The analysis of variance 'F Statistics' performed to compare the mean scores among community of respondents indicated that there is significant difference in the mean scores among the community of the respondents and it is higher in BC categories and least in SC/ST categories of the respondents.
- ❖ The analysis of variance 'F Statistics' performed to compare the mean scores among education level of respondents indicated that there is significant difference in the mean scores among the education level of the respondents and it is higher in graduation of respondents and least in respondents with plus two.
- ❖ The analysis of variance 'F Statistics' performed to compare the mean scores among type of family of the respondents indicated that there is significant difference in the mean scores among the type of family of the respondents and it is higher in joint family type of the respondents and least in nuclear family of respondents.
- ❖ The analysis of variance 'F Statistics' performed to compare the mean scores among family members of respondents indicated that there is significant difference in the mean scores among the family members of the respondents and it is higher in less than 3 members in their family and least in 3-5 & above 5 family members in their family.
- ❖ The analysis of variance 'F Statistics' performed to compare the mean scores among occupation of the respondents indicated that there is significant difference in the mean scores among the occupation of the respondents and it is higher in entrepreneurs and least in labourers.
- ❖ The significant Chi-square indicates that there is significant association between the mode of Promotion of SHG and overall level of satisfaction about loan from SHG. It is concluded that the overall satisfaction about loan from SHG depends on the mode of promotion
- ❖ The significant Chi-square indicates that there is significant association between Type of activity and overall level of satisfaction about loan from SHG and it is concluded that the overall satisfaction about loan from SHG depends on the Membership in SHG.

- ❖ The significant Chi-square indicates that there is significant association between number of loan with SHG and overall level of satisfaction about loan from SHG and it is concluded that the overall satisfaction about loan from SHG depends on the number of loan with SHG.

IV Benefits derived from the SHG

- ❖ Benefits derived from the SHG that among the attributes on loan. The satisfaction mean score and the benefit derived habit of saving has secured higher mean score and stood at top.

V Manufacture and Marketing practices;

- ❖ Majority (52%) of the respondents participated in the manufacturing units.
- ❖ 44% of the respondents start business for earning more profit.
- ❖ 32% of the respondents produced tailoring products.
- ❖ 49.6% of the respondents reported that the customer wants the product for a low price.
- ❖ Majority (57.2%) of the respondents bought their raw material regularly.
- ❖ 187 of the respondents reported that the major cost of production of SHG products was investment in Equipment.
- ❖ Majority (92%) of the respondents reported that the all members participated in the production work.
- ❖ Majority (59%) of the respondents used low level of technology.
- ❖ Most (76%) of the respondents sold their products through retail sale basis.
- ❖ Majority (79%) of them sold their products for cash.
- ❖ Most (54%) of them sold their products through shop.
- ❖ Majority (93%) of them do not participate in Exhibition / Trade fair.
- ❖ Majority (63%) of them gave publicity for increasing the sales of their products.
- ❖ 45% of them gave hand bills/ notices for increasing the sales of their products.

- ❖ Most (95%) of them made their products for children & adults..
- ❖ Majority (81.4%) of them sell their products regularly.
- ❖ Most (82%) of them reported that there is competition in their business. To face competition 55% of them change the features of the product regularly.
- ❖ Majority (68%) of the respondents have label /brand name for their product.
- ❖ Majority (57%) of the respondents them used television as channel of advertising for their products.
- ❖ Most (68%) of the respondents them provide offer price discount for regular customers.
- ❖ 37% of the respondents them fix the price for their products based on market trend.
- ❖ The significant Chi-square indicate that there is significant association between Type of activity and overall level of satisfaction about loan from SHG and it is concluded that the overall satisfaction about loan from SHG depends on the type of activity.
- ❖ The significant Chi-square indicate that there is significant association between Type of activity and Overall agreeability on benefits derived from SHG and it is concluded that the Overall agreeability on benefits derived from SHG depends on the type of activity.
- ❖ The significant Chi-square indicate that there is significant association between Technology adopted and overall level of satisfaction about loan from SHG and it is concluded that the overall satisfaction about loan from SHG depends on the Technology adopted.
- ❖ The significant Chi-square indicate that there is significant association between Technology adopted and Overall agreeability on benefits derived from SHG and it is concluded that the Overall agreeability on benefits derived from SHG depends on the Technology adopted.

- ❖ The non significant Chi-square indicates that there is no significant association between ability to Face Competition and overall level of satisfaction about loan from SHG and it is concluded that the overall satisfaction about loan from SHG is independent on the ability to Face Competition.
- ❖ The significant Chi-square indicates that there is significant association between ability to Face Competition and Overall agreeability on benefits derived from SHG and it is concluded that the Overall agreeability on benefits derived from SHG depends on the ability to Face Competition.
- ❖ The non significant Chi-square indicates that there is no significant association between Method of sale of product and overall level of satisfaction about loan from SHG and it is concluded that the overall satisfaction about loan from SHG is independent on the Method of sale of product.
- ❖ The significant Chi-square indicates that there is significant association between Method of sale of product and Overall agreeability on benefits derived from SHG and it is concluded that the Overall agreeability on benefits derived from SHG depends on the Method of sale of product.

VI Marketing problems;

- ❖ The problems faced by SHG- in production “Lack of raw material” gets the higher mean score.
- ❖ The problems faced by SHG- in selling ‘high rent for sales counter’ gets the higher mean score.
- ❖ The suggestion ‘Improve the quality of the product’ has secured higher mean score.

SUGGESTIONS

The Self-Help group have indeed positively contributed towards the progress of rural masses. On the basis of the findings of the study the following suggestions have been made which would help to improve the functioning of the Self-Help Groups and the members.

- ❖ There are various schemes and plans of government for the encouragement of women but on ground level their execution is poor, there should be a strong monitoring of these policies at different levels of execution.
- ❖ Enrolling new members to form new SHGs.
- ❖ Identifying the skills of individual members of SHGs.
- ❖ Training for members of SHGs shall be given upgrade their skills.
- ❖ Unskilled members of SHGs may be trained to develop their skills.
- ❖ Government should organize training programmes to develop skills, professional competencies, leadership, and information of marketing and financial at village level.
- ❖ Vocational training to be extended to women community that enables them to understand the production process and production management.
- ❖ There are innumerable scheme introduced by the Government for the empowerment of women in rural areas and in urban slums. These schemes should be brought to their notice by the NGOs another service organizations.
- ❖ Encouraging the interested members of SHGs for continuing their economic activities.
- ❖ Reorganizing the dormant/defunct SHGs and inducing them to participate in the activities of SHGs with the support of Mahalir Thittam.
- ❖ Strengthening the activities of SHGs which are active and functioning at present.
- ❖ Identifying the inactive SHGs and find out of the reasons for their failure or inactiveness.

- ❖ Cluster to be formed for promotion of business activities of consortiums, and Cluster level awareness program for entrepreneur development to be conducted periodically.
- ❖ Information should flow in right direction with the help of SHG, NGOs and government organizations to about policies, plans and strategies on the development of women in the field of industry, trade and commerce.
- ❖ Consortiums of SHGs based on their activity shall be formed.
- ❖ Organizing Buyer-Seller meets.
- ❖ Marketing plans to be developed and support the SHGs to market their products.
- ❖ Exposure visit to other successful SHGs locally as well as outside Tiruput District.
- ❖ Procedure of the accounts maintenance must be reduced so as to help the self-help group members. Simple techniques of account maintenance must be taught to the members.
- ❖ Raw materials of the products could be supplied to the Self-help group members at concessional rates.
- ❖ To enable the micro entrepreneurs to draw sustainable livelihood from the investment, every block should concentrate on specialized key activities, based on the local resources, occupational skills of the people & the supporting market conditions.
- ❖ Extending support to establish micro enterprises by members of SHG.
- ❖ Promotion of Associations/Society for SHGs.
- ❖ Bank should reduce the level of procedural formalities for raising and repayment of loans.
- ❖ More emphasis should be given on the training programmes and to create awareness about the different types of activities like mushroom cultivation, cattle breeding, computer education, yoga and meditation etc.,

- ❖ The trained members by the Mahalir Thittam through NGOs must train the other group members of the group in an effective manner.
- ❖ Government can take more initiatives to organize number of trade fairs and exhibitions for the products of SHGs. This could be made possible with the support of active participation of BDOs and NGOs.
- ❖ The channel of distribution must be widened and smoothened so as to reduce the cost of distribution.
- ❖ To increase the awareness of the public about the products of SHGs they should be encouraged to advertise in newspapers, journals, Television, A portion of this expenditure can be subsidized by the Government.
- ❖ Self- Help Group must try to function independently instead of depending on NGOs and Block Development officers for their effective functioning.
- ❖ Making provision of marketing and sales assistance from Government part.
- ❖ There is a need on the part of the formal financial sector to build up an effective and efficient financial strategy to improve access of women entrepreneurs to banks and financial institutions.
- ❖ Self-Help Group should not only concentrate on the growth of the group, they should also show active involvement on the social issues & village essential issues like health- sanitation. Etc., to develop the entire village.
- ❖ Credit support, along with new technological input with assures marketing support will be the necessary inputs for development in general and women empowerment in particulars.
- ❖ The distribution strategy can be modified based on the changing lifestyle, communication & conveyance facilities.
- ❖ Self-help groups can utilize National Small Industries Corporation, Small Industries Development Organization, Indian Institute of Foreign Trade, Handicrafts and Handloom Exports Corporation of India & State Small Industries Corporation for marketing their products.

- ❖ Self-help groups can avail the support and help from the institutions specialized in marketing their commodity.
- ❖ The banks should take up steps to reach the potential women entrepreneurs and encourage them to avail credit and credit plus service from banks.
- ❖ Women generally hesitate in going through the procedural formalities in extending loans imposed by the banks. They face problems in preparing project reports and completion of other paper work.
- ❖ Counselling through the aid of committed SHGs, NGOs, psychologists, managerial experts and technical personnel should be provided.

CONCLUSION

Based on the results of the study, the researcher has found that women have achieved moderate success in marketing & that their success has been in large part due to the decision- making styles & characteristics such as a collaborative style, team-orientation, and facility with consensus building, thoughtfulness and listening skills that are increasingly ascribed to female business decision-makers on the basis of findings. Suitable recommendations & Suggestions have been given for the SHGs dealing in marketing. It is sure that the recommendations & suggestions given for the SHGs would be very much useful to them for marketing their commodities without any difficulty & be successful in their activities.

SCOPE FOR FURTHER RESEARCH

It is recommended that future studies may be undertaken on the following studies.

1. An extensive study may be undertaken on the Manufacturing, Trade and Marketing Practise of Women Self-Help Group members.