

SHGS and its Marketing Problems

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Abstract

This paper is focused on the Problems of Self Help Groups. Women constitute nearly half of the rural population in India and play a vital role in Rural Economy. It is necessary for programmes specially targeted for a woman has been emphasized. As a result of the poverty alleviation scheme, such Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-employment (TRYSEM) and Development of Women and Children in Rural Areas (DWCRA) have been initiated. Self Help Groups are voluntary associations for the poor who come together to improve their socio-economic conditions. For that they start the various business transactions. While doing their business Self Help Groups are facing many problems like, to find the marketing potential, poor product packaging, Lack of materials, machines and equipments, getting the loan from bank, repayment of the loan, continuity, lack of awareness and Marketing their products etc., This study analyse the marketing problems faced by the self help groups of Coimbatore district.

Index terms—

1 Introduction

In our country, usually the poor people in time of their emergency run to the door of the Landlords and money lenders to fulfill their credit needs and this comes usually at a very high interest. In India, it is too difficult to find a financial institution to meet such requirements. To meet the emergency need the Self Help Groups (SHG) evolved. Members of the SHGs started savings as the prime work and this savings of the members opened the way for different income generating activities. Government wants to help these groups during initial period of the business to overcome the teething problems and provides support and training ultimately to function independently as a successful business venture. During their business Self Help Groups are facing many problems like, to find the marketing potential, poor product packaging, Lack of materials, machines and equipments, getting the loan from bank, repayment of the loan, continuity, lack of awareness and Marketing their products etc., II.

2 Meaning and Definition

SHG is the small group formed by the women members (normally 12 to 20 members) residing in a particular locality, possessing the core skill capability of producing a product individually or in groups and have Author ? : Assistant Professor & Ph.D -Research Scholar Department of Management (UG), Karpagam University, Coimbatore. E-mail : krish.rkv_99@yahoo.com Author ? : Professor and Head, Department of Business Administration, Government Arts College for Men Krishnagiri. E-mail : hharidas@yahoo.com started business venture of their own with the support of the Government agencies. NABARD defines SHG " as a homogeneous group rural poor voluntarily formed to save whatever amount they can conveniently funds of the group to be lent to the members for meeting productive and emergent credit needs."

3 III.

4 Purposes

In order to achieve the independent movement of Rural people, with reference to improve their socio-economic status, the self help groups have been formed. The main purposes for starting Self Help groups are, IV.?

5 Research Methodology a) Research Design

It is an empirical study (Descriptive approach) based on survey method. The data have been collected both from primary and secondary sources.

Primary data were collected from the Animators of SHGs in Coimbatore through the Interview Schedule. Secondary data were collected from the reports maintained by the SHG's published reports, journals, magazines and websites. Sample Size 600 respondents were selected for this study.

6 b) Marketing Problems of Self Help Groups

The following are the marketing problems of Women Self Help Groups in Coimbatore district:

7 Inference

The above table shows that, out of 600 respondents 37 percent respondents were coming from Rural and 32 percent respondents from Urban and 31 percent respondents were coming from semi-urban. IV Version I E Table 4

Inference It is interpreted that, out of 600 respondents 67.8 percent of respondents were earning from Rs. 10,001 to Rs. 20,000: and 8.3 percent of respondents were earning up to Rs. 10,000. 23.8 percent of respondents were earning above Rs. 20,000. The percentage of respondents with high level of problem is found high among respondents, who are doing the business in others category. The percentage of respondents with low level of problem is found high among respondents, who are doing the business in Weaving and Tailoring. As the calculated Chi-square value is less than the table value at five per cent level, there does not exists any significant association between type of business and level of problem. Hence, the null hypothesis is accepted. (Others Category business consists of various business like Rice business, Milk business, Vegetable store, Grocery shop, Fishery shop, Petty shop, Coconut business, Medical shop, Samiyana, Maavu business, Timber work, etc.,) V.

8 Findings

? It is observed that, out of 600 respondents 282 were under the age of 31 to 45 years and 174 were under the age up to 30 years and 144 respondents were coming under the age of above 45 years.

? Out of 600 respondents 37 percent respondents were coming from Rural and 32 percent respondents from Urban and 31 percent respondents were coming from semi-urban.

9 Suggestions

From the above study we can suggest tha, who are above the age of forty five years are facing high level of marketing problem. As the chi square test represents that family income is not associated with level of problem and the type of business is associated with the level of problem and the age is not associated with the level of problem.

10 VII.

11 Conclusion

Thus, we can conclude that all Self Help Groups must select the right products, qualified persons for proper management, proper training for prompt production, Governments Assistance for facing the marketing problems. It is quite necessary to train them effectively for getting awareness in the marketing potential area. IV Version I E¹

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Figure 1:

Table 1		
Age	Number of Respondents	Percentage
Up to 30	174	29.00
31 to 45	282	47.00
Above 45	144	24.00
Total	600	100.00
Inference	45 years and 174 were coming under the age up to 30	
The above table shows that, out of 600	years and 144 respondents were coming under the age	
respondents 282 were coming under the age of 31 to	of above 45 years.	

Figure 2:

Figure 3: Table 2

3

Year 2013									
2 20 2 8									
Volume XIII Issue		Place of Residence			Number of Re-			Percentage	
D D D D)		Rural			222			37.00	
(
Global Journal of		Semi-urban	Urban	Educa-	186	192	600	31.00	32.00
Human Social Sci-		tional	Qualification	Total	Number of			100.00	
ence		Illiterate	Schooling	Under	Respondents			Percentage	
		Graduation	/ Diploma	Post	126	300	168	21.00	50.00
		Graduation						28.00 1.00	
		Total			600			100.00	

Figure 4: Table 3 Inference

5

Table 6

Figure 5: Table 5 Inference

Value

H o : Family Income is not associated with level of problem

Family Income	Number of Respondents Table 7		Percentage	
Up to Rs. 10000	Low 12	50	407	Level of Problem Moderate 38
Rs. 10001 to Rs. 20000	Family Income		High 0	8.30 Total
Up to Rs. 10000				67.80 50
Above Rs. 20000	(24.00%)	143	(76.00%)	(0.00%) 23.80 (100.
Total Rs. 10001 to Rs. 20000	34	600	285	88 100.00407
	(8.40%)		(70.00%)	(21.60%) (100.
Above Rs. 20000	19		98	26 143
	(13.30%)		(68.50%)	(18.20%) (100.
Total	65		421	114 600

Df: 4

Table Value: Five per cent level: 9.488

Calculated ? 2 Value:22.426

One per cent level: 13.27

Nature of Activities Involved	Number of Respondents		Percentage	
Hand Craft		259		43.20
Catering Services		136		22.70
Weaving & Tailoring		102		17.00
Others		103		17.20
Total		600	Table 8	100.00
Age	Low	Moderate	Level of Problem	High Total

Up to 30	18	120	36	174
Df: 6	(10.30%)	(69.00%)	(20.70%)	Table Value: Five per cent level:
31 to 45	22	212	48	One per cent level: 16
Value:7.466	(7.80%)	(75.20%)	(17.00%)	(100.
Above 45	25	89	30	144
	(17.40%)	(61.80%)	(20.80%)	(100.
Total	65	421	114	600

Figure 6: Table Value :

Year										
2013										
2 20 2										
10										
IV	VI.									
Ver-										
sion										
I										
Volume	Type of Business	Hand Craft	Catering Services	Weaving & Tailoring	Low	Level of Problem Mo				
XIII					24					
Issue					(9.30%)					
D D D					12					
D)					(8.80%)					
					15					
					(14.70%)					
					7					
					(1.60%)					
Global	Others	Total				14	? It is depicted that			
Jour-						(13.60%)				
nal of						65				
Hu-										
man										
Social										
Sci-										
ence										
(

percent of respondents
20,000.
? Out of 600 respondents
the handcraft and 10
weaving and Tailoring,
involved in catering s
were involved in other
? The Chi-square test
respondents with high

[Note: Eamong respondents]

Figure 7:

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