Challenges of Women Self Help Group Members towards Marketing

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Abstract
In India Self-help group contributes to the economic development of the country by engaging in income generation activities. The self-help group (SHG) model is the dominant form of microfinance in India for the economic and social empowerment of the women. In the Tamil Nadu Women's Development Project, 50 per cent of women self-help group members stated that, for the first time in their lives, they had come out of their families, visited new places, attended the meeting and travelled longer distances, further 90 per cent of women Self-help members said they had interacted with institutions such as banks, NGOs and project agencies. The sustainable growth of SHG depends upon the income generation. But the economic growth of Self-help group suffers from choice of business, financial constraints; marketing etc. This paper is focused on various Problems encountered by Self Help Groups. The data has been collected from 300 Self-help group members through questionnaire survey and statistical tools and techniques were applied to draw conclusions.

Key words: Challenges, Income Generation Activity Self-help Group and Marketing

Introduction
Self-help group is an association of10 to 20 member's especially rural poor. Self-help group is a program initiated by the government to alleviate poverty, generate employment opportunities and thereby development of overall economic growth. Self-help groups mainly created for reaching the poor effectively, especially rural women. Banks and other financial institutions are giving financial assistance particularly microfinance for their establishment and effective functioning. Self-help groups introduced changes into women's lives. Self-help groups have been the establishment of links between self-help groups and the formal microfinance institutions and commercial banks. The self-help group (SHG) model is the dominant form of microfinance in India. In the Tamil Nadu Women's Development Project, 50 per cent of women self-help group members reported that, for the first time in their lives, they had visited new places and travelled longer distances, while 90 per cent had interacted with institutions such as banks, NGOs and project agencies.
Although the self-help group is used in different countries to describe a variety of financial and nonfinancial associations, in India it refers to a group of 10-20 poor women who band together for financial services-beginning with periodic, compulsory savings and then mainly loan and sometimes social services as well. SHGs are managed by their members, with varying degrees of external support. In spite all, self-help group is facing so many problems with regard mainly with marketing, finance, materials, transportation, and skilled employees. The research is mainly conducted to understand the challenges faced by the self-help group members

Objectives Of The Study
1. To understand the income generation activities of women SHG
2. To study the various challenges of SHG members towards the income generation as well as marketing of their product.
3. To suggest measures to overcome the challenges

Review of Literature
Sushil kumar Mehta, Harigovind Mishra (2011) in their study suggest that SHG-Bank Linkage Program has significantly improved the access to financial services for the rural poor and has considerable positive impact on the socioeconomic conditions and the reduction of poverty of SHG members and their householdsDas Sanjay Kanti & Chanu A Ibemcha(2014) identify the major indicators that determine the impact on members SHG and its involvement in larger social issues should be peripheral or core components of quality indicators of SHG. Vanitamani M. R& Menon S. Sandhya (2012) in their study focuses on the importance of training programs for SHG members and depicts the positive relationship between entrepreneurial competency and training.
Dr. Amrita M. Patel(2011) said about the challenges and opportunities of self-help groups. She stressed training which yields to income generating activity and sustainability of self-help groups. Dr. Subaida Beevi & Dr. V. Girija Devi (2011) viewed the major constraints of self-help group is transportation, working capital etc. Also the other constraint is in regard with managerial skill. Sudha menon (2007) in her study told that major problems include a glut of finance services offered, combined with the overextended NGO and government staff, leading to poor monitoring and training of group members. Mekala arumugam (2003) in her study tells that the major problem faced by self-help group is in regard with marketing their product as well they have to sell their products through rural marketing to rural people. Suresh karuppasamy (2010) said that the self-help group is facing problem in regard with marketing the products produced by them. Krishnaveni & Dr. R. Haridas (2013) said Self Help Groups are facing many problems like, to find the marketing

potential, poor product packaging, Lack of materials, machines and equipment, getting the loan from bank, repayment of the loan, continuity, lack of awareness and marketing their products etc. K. Gandhi & N. Udayakumari (2013) said that they lack in marketing as for the first time they are engaging in business. If they adequately trained with marketing knowledge, they can excel and in turn take our economy a global leader in this current situation of globalization. Muneer Sulthana (2012) said that self-help groups do not have market development strategies and they face a lot of difficulties in positioning their products in the market, relating to other competitor products and markets.

V. S. Rangarajan (2008) viewed professionalism is a problem faced by SHG. Also he said that the customers are reluctant to buy SHG products compared to MNC products. Self Help Groups from various part of the country can sell their produce on line since one of the problem SHG is facing is improper marketing. Companies using modern marketing techniques such as internet marketing, viral marketing search engine marketing and e-mail marketing will be more successful in meeting the competition. A web based marketing campaign allows the organizations to create a customer information system, which is linked to its customer profiles, thus the ability to target potential sales, is a powerful tool, enabling the organization to give people what they want rather than applying a generalist advertising campaign that may not reach its target audience (Nicolas, 2006).

Joseph et al., (2001) E-commerce is clearly riding a steep and heady growth curve. The World Wide Web ignores geographic and political boundaries and temporal restrictions. Companies of all size and structures are discovering opportunities to save costs, especially for the processing and delivery of digital goods. Even for many tangible goods, cost reductions are palpable as the new technology promise closer and faster connections with suppliers and customers. In the web world, consumers can search much more thoroughly and efficiently. Raj Kumar Gautam (2012) stated that most of the units relating to various industries face internet marketing problems like shortage of skilled staff, technological (or) market access issues, and financial issues to a moderate extent.

Research Methodology

The research design of the study is descriptive in nature. It mainly involves survey and fact finding enquiry and the sample size chosen for the study is 300. The sampling technique followed in the study is based on convenience sampling. The study is based on both primary and secondary data. Various statistical tools and techniques are been used to draw inferences and conclusions

Analysis and Interpretation

The above table reveals that 22 percent of them belong to the age group of below 25 years, 31percent of them belongs to 26 to 35 years age, 31 percent belongs to 36-45 age and 16 percent belongs to the category of above 45 years old. 57 percent of respondents have a qualification of SSLC, 32 percent have qualified with higher secondary certification

(HSC) and 11 percent of respondents are graduated From the above table it is clear that 18% of respondents are earning an income of below Rs. 3000/-per month, 37% of respondents are earning an income between Rs. 3000 to Rs. 5000 and the balance of 45% of respondents are getting an income of above Rs. 5000/-per month.

From the above table it is clear that 20. 30% of respondents are producing jute products, 18% of respondents producing paper products, 28. 30% of respondents producing food products, 22% of them producing jewellery and the rest of 11. 30% of respondents producing soft toys.

TABLE: 1. Frequency Distribution Of Demographic Profile Ofself Help Group

Age group in years	Frequency	Percent
Below 25	66	22. 00
26-35	92	30. 70
36-45	93	31. 00
Above 45	49	16. 30
Educational qualification of SHG Members		
Upto SSLC	172	57. 30
HSc	95	31. 70
Graduate	33	11. 00
Income Per Month		
Below 3000	54	18. 00
3000-5000	112	37. 30
Above 5000	134	44. 70

TABLE: 2 Kind of products produced

Kind of Products	Frequency	Percent
Jute Products	61	20. 3
Paper Products	54	18
Food Products	85	28. 3
Jewellery	66	22
Soft toys	34	11. 3
Total	300	100

TABLE: 3 Frequency distribution of Marketing Techniques

Marketing Techniques	Frequency	Percent
Door to door marketing	16	5. 3
Fairs & Exhibitions	98	32. 7
Retail outlets	85	28. 3
Through educational institutions	89	29. 7
Private Institutions	12	4
Total	**300**	**100**

From the above table it is clear that5 percent of respondents are selecting a media of selling their products via door-to-door marketing, 33 percent of respondents are selling their products by way of fairs and exhibitions, 28 percent of respondents are selling their products by means of retail outlets, 30 percent of respondents are choosing educational institutions for selling

their products and the 4 percent of them are selling products via private institutions.

Null Hypothesis: There is no significant difference between kinds of product produced by SHG members with respect to challenges of self-help group in marketing their products

TABLE: 4 ANOVA Test-Significant difference between Kinds of products produced by respondents with respect to of challenges of self-help group in Marketing their products

Challenges	Kinds of Products	Mean	Std. Deviation	F value	P value
Challenges faced By SHG in marketing the products	Jute Products	28. 23[a]	5. 324		
	Paper Products	32. 00[c]	6. 013		
	Food Products	30. 52[bc]	3. 835	4. 816	0. 001**
	Jewellery	29. 88[ab]	4. 676		
	Soft toys	31. 18[bc]	4. 777		
Problems in undertaking income generation activities	Jute Products	28. 61	4. 341		
	Paper Products	30. 44	3. 124		
	Food Products	28. 74	3. 208	2. 296	0. 059
	Jewellery	28. 91	4. 131		
	Soft toys	29. 56	4. 350		
Financial problems	Jute Products	21. 05[a]	3. 354		
	Paper Products	25. 83[c]	3. 137		
	Food Products	21. 35[a]	2. 424	24. 524	<0. 001**
	Jewellery	22. 73[b]	3. 905		
	Soft toys	24. 74[c]	2. 988		

*Note: 1. ** Denotes significant at 1% level 2. Different alphabet between kinds of products producing denotes significant at 5%*

Level using Duncan Multiple Range Test (DMRT)
Since P value is less than 0. 01, the null hypothesis is rejected at 1 percent level of significance with respect to challenges in marketing the products and financial problems. Hence it is concluded that there is significant difference between kinds of product producing by respondents and challenges of self-help group with respect to marketing their products and finance, whereas p value for problem in income generation activity is 0. 059 which is greater than 0. 05, hence the null hypothesis is accepted at 5% level of significance.

Null Hypothesis: There is no association between kinds of products with respect to income level after joining SHG

TABLE: 5 Chi-square test for association between Kinds of products with respect to income level after Joining SHG

	Income level after joining SHG			Total	Chi-Squar Value	P Value
	Below 3000	3000-5000	Above 5000			
Jute products	10	30	21	61		
	(16. 40)	(49. 20)	(34. 40)			
	[18. 50]	[26. 80]	[15. 70]			
Paper products	8	20	26	54		
	(14. 80)	(37. 00)	(48. 10)			
	[14. 80]	[17. 90]	[19. 40]			
Food Products	11	29	45	85		
	(12. 90)	(34. 10)	(52. 90)		10. 694	0. 22
	[20. 40]	[25. 90]	[33. 60]			
Jewellery	16	21	29	66		
	(24. 20)	(31. 80)	(43. 90)			
	[29. 60]	[18. 80]	[21. 60]			
Soft Toys	9	12	13	34		
	(26. 50)	(35. 30)	(38. 20)			
	[16. 70]	[10. 70]	[9. 70]			
Total	54	112	134	300		

Since P value is greater than 0. 05, the null hypothesis is accepted at 5 percent level of significance. Hence concluded that there is no association between kind of products with respect to income level after joining Self-help Group (SHG)

Null Hypothesis: There is no significant difference between mean ranks towards
Challenges faced by SHG in marketing the products.

TABLE: 6 Friedman test for significant difference between mean ranks towards Challenges faced by SHG in marketing their products

Challenges on Marketing their products	Mean Rank	Chi-Square Value	P value
Lack of communication	4. 18		
Brand comparison	5. 06		
Convincing the Customer	6. 36		
Price negotiation	6. 63		
Customer Perception	5. 90	319. 065	<0. 001**
Quality Comparison	5. 07		
Product promotion	5. 62		
Selling below cost	6. 63		
Customer Queries	4. 57		

*Note: ** Denotes significant at 1% level*

Since P value is less than 0. 01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is significant difference between mean ranks towards challenges faced by SHG on marketing their products.

Based on mean rank, price negotiation and selling their products below the cost price (6. 63) and convincing the customers to buy the product (6. 36) poses major challenges faced by the SHG members in marketing their products

Null Hypothesis: There is no significant difference between mean ranks towards problems facing by SHG on income generation activity

TABLE: 7 Friedman test for significant difference between mean ranks towards problems facing by SHG on income generation activity

Problems undertaking in Income generation	Mean Rank	Chi-Square Value	P value
Raw material procurement	4. 66		
Transportation Problem	6. 71		
Product Packaging	4. 38		
Skill Training	6. 03		
Space constraint	5. 69	466. 374	<0. 001**
No Proper Return	6. 77		
Manage House hold with Group Activities	4. 87		
Financial Assistance	3. 57		
Not able to get even cost price	6. 87		

Since P value is less than 0. 01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is significant difference between mean ranks towards problems facing by SHG on income generation activity. Based on the mean ranks, the group members are not getting even cost price (6. 87) and no proper return (6. 77) towards income generation activity.

Null Hypothesis: There is no significant difference between mean ranks towards financial problems.

TABLE: 8 Friedman test for significant difference between mean ranks towards financial problems

Financial problems	Mean Rank	Chi- Square Value	P value
Accessibility of Banks	3. 01		
Repayment of Loan	5. 77		
Return on Investment	6. 04		
Government assistance	3. 41		
Savings	6. 02	1031. 253	<0. 001**
Documentation procedure	3. 21		
Promotion cost	5. 74		
Inadequate Finance	2. 82		

*Note: ** Denotes significant at 1% level*

Since P value is less than 0. 01, the null hypothesis is rejected at 1 percent level of significance. Hence it is concluded that there is significant difference between mean ranks towards

financial problems. Based on the mean rank, majority of the group members are not getting adequate return on investment (6. 04). Apart from that they are not able to save much (6. 02)

Regression Analysis

Regression analysis was done to estimate the relationship between challenges faced by self-help group in marketing their products and on age group in years, educational qualification, marital status, kind of product, financial assistance, amount of finance and income level In this study the dependent variable is challenges faced by SHG in marketing their products, independent variables are age group in years, educational qualification, marital status, kind of product, financial assistance, and amount of finance and income level.

The detailed analysis as follows:-

Dependent Variable: Challenges faced by SHG in marketing their products (Y)

Independent Variables: Age Group in Years (X_1), Educational Qualification (X_2),Marital Status (X_3),Kind of product produced (X_4),Financial Assistance (X_5) Amount of Finance (X6) & Income level after joining SHG(X7)

R Square value	: 0. 121
F value	: 5. 724
P value	: <0. 001**

TABLE 9: Variables in the Multiple Regression Analysis

Variables	Un Standardized co-efficient	SE of B	Standardized co-efficient	t value	Pvalue
Constant	28. 702	2. 251	-	12. 751	<0. 001**
X_1	0. 012	0. 295	0. 002	0. 040	0. 968
X_2	-1. 634	0. 430	-0. 224	-3. 799	<0. 001**
X_3	-1. 861	0. 844	-0. 137	-2. 204	0. 028*
X_4	0. 401	0. 224	0. 103	1. 790	0. 074
X_5	0. 317	0. 197	0. 098	1. 615	0. 107
X_6	0. 280	0. 449	0. 037	0. 623	0. 534
X_7	1. 164	0. 383	0. 174	3. 036	0. 003**

*Note: ** Denotes significant at 1% level*

The multiple correlation coefficient is 0. 347 measures the degree of relationship between the actual values and the predicted values of the Challenges faced by SHG in marketing their products. Because the predicted values are obtained as a linear combination of Age Group in Years (X_1) Educational Qualification (X_2) Marital Status (X_3) Kind of product producing in SHG(X_4) Financial Assistance (X_5) Amount of Finance(X_6) and Income level after joining SHG(X_7), the coefficient value of 0. 347 indicates that the relationship between challenges faced by SHG in marketing the products and the seven independent variables is quite strong and positive. The Coefficient of Determination R-square measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of the proportion of the variation in the dependent variables explained by the fitted sample regression

equation. Thus, the value of R square is 0. 121 simply means that about 12. 1% of the variation in challenges faced by SHG in marketing the products is explained by the estimated SRP that uses Age Group in Years Educational Qualification Marital Status Kind of product producing in SHG Financial Assistance Amount of Finance and Income level after joining SHG as the independent variables and R square value is significant at 1 % level.

The multiple regression equation is

$$Y = 28.702 + 0.012X_1 - 1.634X_2 - 1.861X_3 + 0.401X_4 + 0.317X_5 + 0.280X_6 + 1.164X_7$$

Here the co-efficient of X_1 is 0. 012 represents the partial effect of age group in years on challenges faced by SHG in marketing the products, holding other independent variables are constant. The estimated positive sign implies that such effect is positive that challenges faced by SHG in marketing the products would increase by 0. 012 for every unit increase in age group in years and co-efficient of the value is not significant at 5% level. The co-efficient of X_2 is-1. 634, represents the partial effect of educational qualification on challenges faced by SHG in marketing the products, holding other independent variables as constant. The estimated negative sign implies that such effect is negative that challenges faced by SHG in marketing the products would decrease by-1. 634 for every unit increase in educational qualification and the co-efficient value is significant at 1% level.

The co-efficient of X_3 is-1. 861 represents the partial effect of marital status on challenges faced by SHG in marketing the products, holding other independent variables as constant. The estimated negative sign implies that such effect is negative that challenges faced by SHG in marketing the products would decrease by-1. 861 for every unit increase in marital status and the co-efficient value is significant at 1% level. The co-efficient of X_4 is 0. 401 represents partial effect of kind of product producing in SHG on challenges faced by SHG in marketing the products, holding other independent variables as constant. The estimated positive sign implies that such effect is positive that challenges faced by SHG in marketing the products would increase by 0. 401 for every unit increase in kind of product producing in SHG and the co-efficient is not significant at 5% level. The co-efficient of X_5 is 0. 317 represents partial effect of getting finance for establishment on challenges faced by SHG in marketing the products, holding other independent variables as constant. The estimated positive sign implies that such effect is positive that challenges faced by SHG in marketing the products would increase by 0. 317 for every unit increase in getting finance for establishment and the co-efficient is not significant at 5% level. The co-efficient of X_6 is 0. 280 represents partial effect of amount getting from financial institution on challenges faced by SHG in marketing the products, holding other independent variables as constant. The estimated positive sign implies that such effect is positive that challenges faced by SHG in marketing the products would increase by 0. 280 for every unit increase in amount getting from financial institution and the co-efficient is not significant at 5% level. The co-efficient of X_7 is 1. 164 represents partial effect of

income level after joining SHG on challenges faced by SHG in marketing the products, holding other independent variables as constant. The estimated positive sign implies that such effect is positive that challenges faced by SHG in marketing the products would increase by 1. 164 for every unit increase in income level after joining in SHG and the co-efficient is significant at 1% level.

Findings
Most of Self-Help Group members are engaged in the production of food products. Maximum number of respondents is choosing fairs and exhibitions to sell out their products.. The selection of the product is significant factor as it shows a difficulty for the members in marketing their products. Price negotiation and selling the products below the cost price poses major challenge in marketing the products. The respondents are not getting adequate return and most of the time they are not able to get even cost price. This poses a major challenge in income generation activities. There is a positive relationship between the challenges faced by SHG in marketing the products and income generation activities. Regression analysis shows that Educational qualification, Marital status and income after joining SHG has significant relationship with challenges of SHGs in marketing their products

Suggestions
Self-Help group is an instrument for women empowerment. But their sustainability is still doubtful due to challenges of income generation activities and promotion of their products. Before starting production, the members of the Self-Help Group should go for market testing to understand the market potential of their product. The choice of the products is important.

The members should attend the training and skill development programs conducted by government and Non-Government organizations to improve their skills and thereby market their products effectively. They should innovate new marketing techniques to create demand for their products. They should also take a initiatives to have a tie up with some educational institutions to conduct college bazar and exhibitions periodically to promote their products. Even SHGs can take steps to create website for their products with brand name.. They should take efforts to meet the expectation of customers in regard with quality, product features and packing.

Conclusion
The study concluded that the self-help group can be better trained for gaining marketing awareness as well as marketing potential. The capacity building training programs provide skill sets and empower them to meet challenges on income generation activities. The Government and NGOs should take some initiatives to help the self-help groups to meet the challenges of choice of income generation activities,marketing and finance.

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