

# A Detailed Study on Marketing Strategy Adopted by SHG Members For Product Selling

Dr. Akash Agrawal  
Agrawalhello.2008@rediffmail.com  
Maharashtra

## Abstract

Women empowerment is a dynamic, lively and multi-dimensional process under which women enables to realize their potential and powers in all spheres of life. The concept of Women Empowerment makes public with the outcome of several important assessments, debates, and critics generated by the women's movement, particularly by the world feminists. The process should materialize only when there is a conducive environment for the enlightenment which is to be ensured first. Empowerment is enlightenment and there is no development without enlightenment; it is the quality of life measured not in terms of rising money incomes or longer life spans alone, rather by the autonomy and security enjoyed by women everywhere. There are a lot of problems in marketing of the self help groups. The operation of the SHG itself is localized. This means there is a limitation in terms of geographical coverage. Traveling, getting contracts, getting parts of the products from various sources, etc., Can be a challenge. If they want to expend business they may need to travel to other geographical areas with regards to local needs, packaging, pricing, making the product available and so on. SHGs must be able to have a vision about their group. If the groups are not very steady, then taking on too serious marketing can be very risky.

**Keyword:** *Potential, Powers, Development, Marketing*

## Introduction

We all know that women are an integral and important part of every countries economy but It is also assumes that if we understand women then harmonious growth and their all round development will fetch with countries growth too. For that, we should also focus and understand women as a game changer and treat as equal partners in progress with compare to men. Women Empowerment is now a day's holistic concept but is essential to harness the women labour in the society and main stream of every economic development. It says, Women

empowerment is four corner dimensions and their approach covers various major PEST factors like political, economic, social, technological, cultural and familial. These facts carry economic development and are also played utmost significance in order to achieve an enduring and sustainable society and their development as a whole.

Women are a vital part of the Indian economy, constituting (34%) of the national labour force and forming a major contributor to the survival of family too. It is observed that eighty nine percent (89%) of total female labour are involved in agriculture and allied industrial sector. More than 90 per cent of rural women in India are unskilled, restricting them to low paid occupations-LPO. Due to women's dual responsibilities and their heavy and pressurized work load they generally don't have any control over productivity and assets, which ultimately results into excluding them from dependent on their high cost formal as well as informal sources of credit to secure enough capital for various purposes like consumption and productive.

## Review of literature

According to AmartyaSen, "women are less likely to secure favorable outcomes for themselves in household decision making processes. They feel that their long term security lies in subordinating their wellbeing to that of male authority figures". Empowerment means that women live their own life in a way that thinks appropriate on the basis of their condition of family circumstances, qualities, and capabilities of which they themselves are the best judges. (Suresh k 2008).

According to **RBI, 1977**, "In spite of constraints, the outreach of the formal Rural Financial Institutions (RFIs) has no doubt improved over the years. Based on All-India Debt and Investment Surveys, the share

of institutional credit in total rural credit was merely 7.2 per cent for rural households in 1951-52 and reached to 18.1 per cent by 1961-62. In other words, the major source for rural credit continued to be informal sources. Lack of coverage of rural households by the co-operative institutions prompted the nationalization of commercial banks in 1969 to extend their credit to rural households.

## Research Methodology

Research Methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. In it, we study the various steps that are generally adopted by the researcher in studying his research problem along with the logic behind them.

This research is designed to study the “**A study of promotional practices of women self help groups for marketing of their products**”. To keep the research design in-line with the research objectives the researcher has taken due care, that the tools used in research are objective oriented.

## Objectives of the Study

Considering the limitations of money and time at the disposal of the researcher, it was decided to have specific objectives of this study. In view of this the researcher proposes to have the following objectives of the present study.

1. To make objective comparison of the prices, cost, the volume of the monthly & yearly turnover and the profits of their products vis-à-vis the same variables of their competitors from the private corporate sector.
2. To analyse the opinion of these bachat gats regarding the importance of marketing &

their level of professionalism adopted for marketing.

## Hypothesis

H1: Due to the tremendous success of some self help groups, many more are being induced to form and organize them and the movement is spreading very rapidly in recent years.

## Limitations of the study

The major limitation to this study has been that it is limited to the only business & marketing promotional aspects of the Self Help Group.

## Data analysis

H1: Due to the tremendous success of some Self Help Groups, many more are being induced to form and organize them and the movement is spreading very rapidly in recent years

To study whether the tremendous success of some Self Help Group led to increase in number of Self Help Group formations, One Way ANOVA test is applied taking variable like SHG's have received huge success in recent past as fixed factor and factors determine liking towards the formation of SHG viz.,

- a. Most of the SHG's are running in profit,
- b. SHG is formed by observing other SHG's success,
- c. Plenty of women are showing their interest in joining SHG,
- d. Many women are planning to start new SHG,
- e. Women consider SHG as a feasible source of earning,
- f. It is easy for women to join SHG & start earning and SHG's are gaining momentum because of proper managerial skills of women associated with it

### ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Most of the SHG's are running in profit	Between Groups	617.759	4	179.440	1247.001	.000
	Within Groups	54.617	410	.133		
	Total	672.376	414			
Your SHG is formed by observing other SHG's success	Between Groups	646.761	4	164.670	923.623	.000
	Within Groups	73.359	410	.179		
	Total	720.120	414			
Plenty of women are showing their interest in joining SHG	Between Groups	406.749	4	126.687	537.724	.000
	Within Groups	218.663	410	.283		
	Total	625.412	414			
Many women are planning to start new SHG	Between Groups	513.802	4	153.451	2037.249	.000
	Within Groups	30.882	410	.075		
	Total	544.684	414			
Women consider SHG as feasible source of earning	Between Groups	506.749	4	126.687	437.724	.000
	Within Groups	118.663	410	.289		
	Total	625.412	414			
It is easy for women to join SHG & start earning	Between Groups	455.429	4	138.857	1258.442	.000
	Within Groups	17.472	410	.043		
	Total	472.901	414			
SHG's are gaining momentum because of proper managerial skills of women associated with it	Between Groups	639.746	4	134.937	553.249	.000
	Within Groups	98.998	410	.244		
	Total	738.745	414			

Many of the SHGs are formed after observing the success of most of the successful SHGs and to study this the data is classified based on the factors of Preference for forming SHGs. One Way ANOVA is applied to test the association between Preference for forming SHGs and Success of Women SHG. In case of all the factors which represent the preference of forming SHG the significance value obtained is less than the alpha value of 0.05 ( $p < 0.05$ ). This states that there is a significant association between the formation of new SHGs and Success of Women SHGs and hence, the hypothesis is **accepted**.

Thus it is concluded that many SHGs are formed after observing the success of most of the successful Women SHGs.

### Conclusion

One gray area for Self help groups is professionalism in marketing practices. The women involved in Self help groups are not professionally trained. Self help groups do not possess long term

planning for their product & promotional practices. The focus is on selling which is part of short term vision. Hence, even after so many years of establishment, Self help groups have failed to create a sustainable & reputed brand to their products. Lack of technical knowhow & deficiency in getting capital makes the problem further complicated. Lack of fund prevents them to market their product through TV, Newspaper & create the state as well as a national presence. Lack of technical knowledge & lack of formal business education prevents them to adopt modern day techniques of promotion of the products.

### References:

1. NABARD, 'SHG - Bank linkage programme highlights', Mumbai, 2004.
2. Meera Lal, *SHG-Bank linkage in India: Empowerment and Sustainability*, Delhi, India, 2007