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“MARKETING ENVIRONMENT OF SELF HELP GROUP PRODUCTS”, A RETROSPECT.

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ABSTRACT

The paper consists the retrospect of the self help groups wherein the study of the various of authors have been taken into consideration. The majorly study concentrate on how marketing is important aspect for the self help group. Major of the author have given due importance for the women empowerment, training and all.

KEYWORDS: Self Help Group, Training, Market, Marketing Environment, factors of marketing environment.

INTRODUCTION:

India today is a highly populated country with persistent unemployment problem. There is a need to solve this problem of unemployment. Government is trying to solve this problem through the medium of Self help Groups (SHGs). Now-a-days SHGs are playing considerable role for rural employment generation. The SHGs have tried to uplift socio-economic condition and empowerment of women in many aspects which are denied for ages on the base on gender inequality and many other factors. The United Nation commission on status of women observed that women who contribute half of world population by virtue of accidents of birth, perform two third

of world's work, receive one tenth of its income and owns less than one hundredth of its property. To overcome this is the effort of SHG revolution. Marketing environment is the life blood of any organization. According to Peter Drucker, “Business has only two functions- Marketing and Innovation”. The marketing enables to understand the consumer as well as the products. The marketing environment can affect the organization in different ways though the organization has the best resources. Marketing is very sensitive factor for the progress of any organization. As SHG is not successful in marketing. Hence it is important to

understand the marketing environment of women self-help groups. The marketing environment consists of socio-cultural environment, public environment, competitive environment and many uncontrollable variables. Hence it is important to study the marketing environment of women Self-help groups. Through marketing of the products and services the women self-help groups will be able to earn revenue as a source of income in form of profits. Through this study it would be possible to understand the marketing problems of women self-help groups. Here are the reviews taken under study:

1. Darling Selvi (2005) in her article, “Impact of self help group training.” States that, “on the development of SHG in Kanyakumari District,



shows a tremendous growth over the years in all respects as to number of groups, number of members, savings mobilized and in the disbursement of loan. Hence the overall development is good. A survey, which has been conducted among hundred SHG members in the district, reveals the fact that the reasons behind the selection for SHG training are to get good training employment, convenience, education, self interest, poverty, to get additional income and the proper utilization of time. The true effectiveness of any activity can be measured with the help of its impact on the lives of the people. Generally, people prefer monetary benefits, known as economic impact. It means the improvement of income, expenditure, savings, personal investment and business investment of SHG members after being trained. The survey that has been conducted among hundred SHG members of Kanyakumari district regarding the impact of SHG training reveals the fact that the members have considerable improvement in their lives after being members of SHGs. Their lives are now enriched both economically and socially. Their satisfaction is significant through various aspects." Darling Selvi stress on the training of the SHG. If a good training is been given to the SHG their lives will be enriched with both economic and social which results in the increase in the income of the needy. So there is need of training for SHG. The research gap for this article that here the researcher have not considered marketing training which is important for the development of the self help group.

2. Dasgupta (2000) in his articles on "An informal journey through SHG's" states that informal journey through self help groups observes that micro-financing through informal group approach has effected quite a few benefits like: (i) savings mobilized by the poor; (ii) access to the required amount of appropriate credit by the poor; (iii) matching the demand and supply of credit structure and opening new market for FI's; (iv) reduction in transaction cost for both lenders and borrowers; (v) tremendous improvement in recovery; (vi) heralding a new realization of subsidy less and corruption less credit, and (vii) remarkable empowerment of poor women. SHGs should be considered as one of the best means to counter social and financial citizenship not as an end in itself." From the above extract it is clear that SHG is the proper source for mobilizing the savings of the poor with economic and social development which helps the poor people. Here the researcher has given the importance only as the SHG are the important source of income generation. For the survival of the SHG more training is needed which the researcher has not covered.

3. A.P. Sebastian Titus (2002) in his article, "Promotion of Women Entrepreneurs Through Self Help Groups", writes that "the promotion of women entrepreneurs through self-help groups. The women entrepreneurs who have started small enterprises expand them into large-scale units. Self-help groups have made readymade garments and export them. A woman self-help group in Dindigul District runs a unit providing agro-services with a total turnover of Rs.12 lakhs or more per annum. But most of the other Self- Help Groups are not able to reach up to the expectations. Some of the reasons cited were non-availability of funds for investment, dearth of technical and managerial skills, inability to manage the labour force, dual role burden, lack of professionalism, gender bias and the like."

From above extract it is clear that, SHG members should be given marketing training even technical knowledge which can increase the efficiency of SHG market. But before giving the marketing training the SHG have to study the marketing environment which is important to understand the market and the customer.

4. Barbara and Mahanta (2001) in their article "Micro Finance Through Self Help Groups and its impact: A case study of Rashtriya Gramina Vikas Nidhi – credit and saving programme in Assam." maintained that, "the SHGs have helped to set up a number of micro-enterprises for income generation. Rastriya Gramin Vikas Nidhi's credit and saving programme in Assam has been found successful as its focus is exclusively on the rural poor. It adopts a credit delivery system designed especially for them with the support of a specially trained staff and a supportive policy with no political intervention at any stage in the implementation of the programme."

From the above particulars it can be seen that SHG have contributed a lot for the source of income generations for the needy people especially the women and that too without any political intervention. Here the author has given the due importance that there should not be political interference in the SHG programme. Training and marketing environment is the essential part for the development of SHG which the researcher have not considered.

5. Mubarak Ali (2005) in his article "Women Development Project in Tamil Nadu" states that "it functions a

network of women’s SHGs established and monitored with the assistance of NGOs. Further the growth of SHG movement had been planned with a view to promoting sustainability combined with deepening of coverage of habitations and ward / slums in urban areas. The project concentrates on Socio-Economic empowerment of minority community, scheduled caste and scheduled tribe women and protects them against exploitation by making them to join the SHGs. For economic development of women, district specific employment generation plan and micro-enterprise development plan suitable to SHG women will be prepared which will ensure additional employment opportunities to 10,000 SHG women in each district. The role of Panchayat level federation and block level federation will be strengthened by providing corpus fund and involving them in imparting capacity building training and EDP training to the SHGs members and monitoring the SHGs. The government involves effectively in implementing a state policy for women that would guide the development policies of all departments and sectors, which helps to eliminate gender gaps and enable women to gain equitable access to resources, decision making and improved quality of life.” Mubarak Ali stresses on the Socio-Economic empowerment of minority community, scheduled caste and scheduled tribe women and protects them against exploitation by making them to join the SHGs. As the number of the minority community, scheduled caste and scheduled tribe women is more and they require a social change, the country is shifting toward the globalization which is moving ahead. And the growth of SHG movements helps to develop these minority community.

Only Socio-Economic empowerment of minority community is not only sufficient the most important part is of the training to be provided to SHG groups which researcher have not considered.

6. Dr. V. V. Ghanekar in his book studied, SHG develops the source of income to the needy people. Members support each other and are accountable to one another through the sharing of information on referral services and other available resources and assist in decision making on family and individual matters. SHGs help people to be visible members in the larger community. SHGs, with the support of other such groups, can make federations like common interest groups to advocate jointly, to obtain services, aids and equipment and for integration in the larger community as a common interest development group.

From the above extract it is clear that the author has not given the due importance to the training and marketing environment for the products of SHG.

7. KadamPrabha (2007) submitted her Ph.D theses to Shivaji University, Kolhapur entitled as “Assessment of the Contribution of SHGs to women Empowerment- A study with Reference to Satara District”. In her research work she evaluated the contribution of SHGs in empowering the women is important. Numerous numbers of SHGs are contributing for the betterment of major rural women in all different social, cultural, economic, political and legal matters for the interest of the family in particular and the nation in general.

So from the above research it is observed that SHGs are contributing a large for the empowerment and development of women especially of the rural area. Researcher has given the due importance to the women empowerment but the current situation is the need of the study of the marketing environment and the various factors of the environment.

8. Mali Sunita (2007), submitted her Ph.D theses to Shivaji University, Kolhapur entitled as “Swarnjayanti Gram SwarozgarYojana an Assessment with Reference to Kolhapur and Sangli Districts”. Sunita Mali in her research experienced that – For the successful working of SHGs four basic conditions need to be fulfilled • Guaranteed market places for SHG output. • Continuous and effective financial training program • More effective financial inclusion of SHG members • More efficient financial supervision If innovative ways are adopted, it will help the members in every SHG to undertake new and novel economic activities. The concerned Government officers should frequently visit every SHG, at least in the beginning and inspire them to work efficiently. So from the above research it reflects that maximum efforts should be taken by Government for promoting SHGs to commence economic activities on a large scale to exploit economies of scale and undertake economic activities with the scheme like SGSY.

In the above study the researcher has not considered the study of the marketing environment which is the essential need of the current situation. As today the market is full of competition. In which understanding the market and the environmental factors is must.

CONCLUSION:

It is concluded that most of the researcher have studied the conditions of SELF HELP GROUPS. Also some research work is done on measuring SHG members satisfaction. The researchers have considered training to be provided to SHG, SHG is which is empowering the women providing the market to SHG. SHG's have to evolve as sustainable village level institutions for taking active role in development and governance. Present study is extension of above work, which examines the marketing environment of different SHG. As marketing environment plays a vital role for developing the strong market and also sustance of the SHG in the market. So the study of the various factors of the marketing environment is to be considered.

RECOMMENDATIONS:

Number of research have been conducted on self help groups. But more research is being done on the women empowerment, source of income for the women, Socio-Economic empowerment of minority community, training etc. But it is recommended that more emphasis is to be given to the marketing and the marketing environment. As marketing environment enables to understand the market and the various environmental factors affecting the market. as today marketing trends are changing fast and the seller has to adopt changes accordingly. Through the study of marketing environment it can be quite easier to face the market.

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