

ROLE OF SHG'S IN UPLIFTMENT OF RURAL ECONOMY

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ABSTRACT

Rural communities, especially in India, are marked by the profoundly entrenched, vicious cycle of poverty in most emerging Asian-Pacific countries. Following economic downturn, urban markets were depressed due to the cash crop, and rural creamy industries stayed relatively unchanged due to the country's demographic characteristics, but 70% of the rural population of India could be harnessed to an optimal degree. This paper discusses the possibilities for emerging and even established firms to grow their markets. In this study, researchers collected data from 91 of the SHG's (Self Help) respondents from 24 Sangrur district villages (Punjab) by interviewing and analyzing methods, which were tested and found not functioning well and profitably because of a lack of proper support from the government and market awareness.

KEYWORDS: *Rural Market, Determinants and Self-Help Groups, Economy*

INTRODUCTION

Over the last couple of decades, the globalized market environment has opened a number of challenges in the market area and pushed India into the cut-throat competition. In our country, marketing techniques are going to change due to substantial increase in the purchasing power of the people, their life-style, buying behavior and demand of almost all consumer goods both durable and non-durable (Singh and Kaur 2011). To cope up with the World market, every marketer is searching better solution and products or services to serve the end users (Selvaraj and Swaminathan, 2009). Due to unlimited variety of goods even MNCs shifting their battlefields from urban market to rural market to capture a large portion of market share for their survival and growth (Taneja, Girdhan and Gupta, 2012).

In India rural market started showing its potential in the 1960s and its steady development witnessed during 70s and 80s. Rural Markets constitute an important segment of overall economy (Wath and Aggarwal 2011). According to a McKinsey 2008 report, rural India, which has an projected population of 630 million, is predicted in another 20 years to rise at least four times more than the overall consumer demand in countries like South Korea or Canada. (Mehta and Prasad, 2012).

As per Census 2011 there are 83.3 crores people, about 69 percent of the country's total population, continue to live in rural India and have tremendous scope in rural market potential. In recent years, rural market has started gaining importance to capture the untapped rural market share. Alone Hindustan Unilever (HUL) sells almost 45 percent of its brands in the rural markets and describes rural India as a powerhouse which can even be bigger than the urban markets so that prosperity may spread in the rural India (Vankatnaryan & Sood 2011). Every year due to population explosion and increase in per capita income the demands of the consumers both rural and urban are increasing many folds. As per the National Council of Applied Economic Research (NCAER), India has perhaps the largest potential rural market in the world. Nearly 700 million Indian live in 6, 38,365 villages across India but still this sector is being treated as a neglected step-child for a long time.

To balance the growth of economy our Government has encouraged alternatives way of promoting micro, small and medium scale enterprises (MSME) in semi-urban and rural areas because these micro enterprises require manual or semi automation machinery, locally available raw material and labour force. Keeping in mind, Our lawmakers and our government have launched a number of big flagship projects, including the Mahatma Gandhi Rural Job Guarantee Act, the NRLM, Indira Awas Yojana (IAY), NRDWP, and the Complete Sanitation Program (TSAP) and the Integrated Watershed Growth program (IWDP), etc. The government of India subsequently reorganizes, with suggestions from the Hashim committee, all the poverty reduction services in one-stop store, Swarnajayanti Gram Swaraj Yojana (SGS Y) from 1 April 1999. The emphasis of the program is on a grassroots strategy and the mobilization of the needy in self-help groups (SHGs).

It was established by Professor Mohammad Yunus of the University of Chittagong in the year 1975 (Surender, Kumari and Sehrawal, 2011). The Grameen Bank of Bangladesh is a brainchild. The SHG definition is intended to reinforce the person,

individual and entity theorem. Similarly, many SHGs have been initiated among the deprived segments of the society in India, in particular after 1980. The Reserve Bank of India then released a circular on 24 July 1991 urging commercial banks to take part in the pilot project to connect Self-Help Groups (SHGs) to banks. The Reserve Bank of India is now operational. On February 26, 1992, after consultations with a few banks, the National Bank of Agriculture and Rural Development (NABARD) released a collection of guidance. The pilot project was launched by NABARD and was implemented as an Indian concept, after which it was called SHG-bank connection (Bansal 2010) plan. And then NABARD began its pilot project. The SHG groups were established in India in 1992-93, with a total of 255 numbers that increased by 562425 in 2010-11. Ses groups do great things in certain nations, while others do not perform as planned. Table 1 provides the data.

Table 1: Frequency Distribution of Rural Household Coverage under SHG-Bank Linkage Programme

Sr . No	Rural Household Coverage Range (Percent)	Number of States within the Range	State s
1	0-20	9	Bihar, Haryana, J& K, Jharkhand, M.P, Nagaland, Sikkim, Uttar Pradesh and Punjab.
2.	21-50	10	Arunachal Pradesh, Assam, Delhi, Chhattisgarh, Gujarat, HP, Manipur, Meghalaya, Rajasthan and Uttaranchal.
3.	51-75	5	Lakshadweep, Meghalaya, Mizoram, Tripura and West Bengal.
4.	75-100	2	Goa and Orissa.

5.	>100	7	Andaman & Nicobar Islands, A.P, Chandigarh, Karnataka, Kerala, Pondicherry and Tamil Nadu.
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Source: NABARD Status of microfinance in India 2010-11

According to NABARD Report(2011), the poor rural household protected by the SHG Bank Linkage scheme in India was 53.4% while in northern countries in particular, Punjab only accounted for 13.7% of the rural household and the rest of the rural poor were unable to take advantage of this programme. Many with a deep consumer segmentation, platform preference and successful combination of other marketing components, can recognize SHG 's marketing strategy to gain considerable invulnerable edge or differential advantage over competitor (Karakaya, Badur and Aytakin (2011)). In order that 4P 's marketing mix, such as goods, rates, sites and advertising, should be implemented, along with customer-oriented 4A's, to draw and compete for target customers in conjunction with the unsatisfactory needs of values or commodity characteristics and build new markets from a specific role. For sustainability, those groups should follow marketing mix strategies. The population of India is almost 638,365, of which 80% is under 1000, and about 77% relies on the land and its associated operations. Therefore, it is important to detect the essence of the actions taken and different marketing strategies taken by SHGs in order to build demand for their rural goods (Pedhiwal, Arora and Vyas 2009). This research paper analyzes the communication methods used by SHGs in Punjab in a very humble way.

REVIEW OF LITERATURE

In study, previous studies were carried out in order to understand the research issue for carrying out the work devised in rural entrepreneurship concerning different aspects and working of rural entrepreneurs. Therefore, the separate studies concerning SHG functioning are as follows.

Pit and Khandker (1998) in his study, The effect on poor families in Bangladesh through Group-based loan programs: Is the gender issue? The effect of microfinance on Bangladesh's poverty was studied. The analysis found that each Taka that a woman gives rise to an increase in consumption by 18 Taka and by 11 Taka for men.

Coleman (1999) in his research paper, The effect of community loan schemes on the status of women in Northeastern Thailand. has been measured. The empirical data show that village banks have a very limited impact on financial assets, savings, export, output and other variables on group loans for poor rural people, especially for women from villages.

Purushotham, P. (2004) in his research, Marketing assistance for the SHGs demonstrated that, due to numerous constraints and the lack of core operations, it is challenging for most SHG participants live in high poverty, limited capital and undeveloped infrastructure to recognize or support sustainable microenterprises. He concluded that policy-makers should update their policies for the identification of demand, product growth, establishment of the correct business platform, empower SHG representatives with demand evaluation skills and adopt two communication techniques to recognize future self-employment.

OBJECTIVES OF THE STUDY

- To access the marketing practices of the SHGs to promote sale of their products/services in selected district of Punjab.
- To recapitulate the findings of the study and to offer suggestions to solve the problem of SHGs.

METHODOLOGY

Locale of the Study: This research is being performed in Punjab district of Sangrur. There is a total state population of 2,77 lakhs (2011 census), of which 37.49% is urban and 62.59% is village-based. This state comprises 22 districts including Amritsar, Fatehgarhsahib, Nawanshar, Rupnagar, Faridkot, S.A.S Nagar, Fazilka, Patiala, Bhatinda, Mohali, Barnalla and Sangrur, and Amritsar, Fatehgarhsahib, Gurdaspur, Ferozpur, Ludhiana, Jalandhar. The Sangrur district in Punjab is one of the poorest areas. The Sangrur district's literacy rate is

Sangrur district consists of ten blocks in which two blocks have been randomly chosen, (Sangrur and Sunam) 68.09% and 62.90% of which are literate.

Research Design: The objectives of the study were achieved through survey

method. The survey was carried out in 24 villages of concerned blocks.

Sample Selection: 100 SHGs with the aid of block officials were visited to collect data. Many visits and meetings took place with pradhan of the SHG, but only 91 SHGs were provided with relevant details (47 from the Sangrur block and 44 from the Sunam block).

Development of Tool: The interview schedule was developed by the researcher that was based on the review of literature related to the study.

Hypothesis: The following null hypothesis was proposed and evaluated to satisfy the goals of the analysis. There is no substantial difference in marketing variables, namely, form of operation, price fixation basis, venue, advertising plan, and number of employees, between the typical category of SHGs.

The overall community revenues of the SHG on marketing variables-primarily form of operation, price fixation basis, location, promotions and number of employees-are not substantially different..

Data Collection: After finalizing the tool, the researcher personally contacted the Pradhan's and group members to collect the first hand information.

Analysis of Data: The data obtained from SHGs were only tabbed and interpreted with percentages. Chi square testing was used to assess the authenticity of the results. The test is used to determine if SHG's marketing tactics have improved the SHG's gross profit and revenue.

CONCEPTUAL FRAMEWORK AND GROWTH OF SHGS IN PUNJAB

In Punjab, 8647 Self Help Groups have been formed since inception to 31.03.2012 .Out of total enrolled groups, 7396 (85.53 percent) were purely women SHGs. The detail is explained in table 3.

Sr. No	Name of the District	Number of SHGs Formed Since 1.4.99	Number of Women SHGs Formed Since 1.4.99	No. of SHGs that have Defunct Since Inception	Number of SHGs taken up Economic Activity after Grade II Since 1.4.99	Subsidy and Credit Disbursed during 2009-10 (Rs. in Lakhs)			Subsidy and Credit Disbursed during 2010-11 (Rs. in Lakhs)			Subsidy and Credit Disbursed during 2011-12 (Rs. in Lakhs)		
						Loan Disbursed	Subsidy Disbursed	Total	Loan Disbursed	Subsidy Disbursed	Total	Loan Disbursed	Subsidy Disbursed	Total
1	Amritsar	398(4.60)	232(3.13)	81	296	47.1	24.45	71.55	52.35	26.4	78.75	74.4	30.2	104.6
2	Barnala	418(4.83)	399(5.41)	0	285	61.55	27.3	88.85	114.3	50.6	164.9	89.7	32.3	122
3	Bhatinda	194(2.24)	168(2.27)	0	112	43.04	20.5	63.54	13.75	13.75	27.5	19	16.36	35.36
4	Ferozpur	126(1.45)	112(1.51)	4	97	14.76	5.2	19.96	33.5	13.9	47.4	35	10.4	45.4
5	Fatehgarh Sahib	235(2.71)	125(1.69)	0	191	34	18.1	52.1	28	16.3	44.3	14.5	8.9	23.4
6	Ferozpur	572(6.61)	567(7.67)	11	439	186.3	50.25	236.55	219	51.7	270.7	99	21.61	119.91
7	Gurdaspur	1472(17.02)	1468(19.84)	12	726	143.13	114.47	257.6	144.3	121.3	265.6	112.04	102.62	214.66
8	Hoshiarpur	440(5.08)	440(5.95)	0	238	35.05	21.3	56.35	43.1	27.15	70.25	47.2	26.3	73.5
9	Jalandhar	480(5.55)	473(6.39)	65	228	62.1	27.47	89.57	63.99	27.26	91.25	31.43	13.62	45.05
10	Kapurthala	237(2.74)	216(2.92)	58	109	25.35	3.6	28.95	32.3	3.6	35.9	63	13.8	76.8
11	Ludhiana	154(1.78)	154(2.08)	0	150	20.05	7.55	27.6	12.3	5.15	17.45	18.75	5.55	24.3
12	Mansa	572(6.61)	423(5.72)	0	568	222.1	84.6	306.7	152.4	53.8	206.2	125.35	39.3	164.65
13	Moga	687(8.0)	684(9.25)	0	212	101.8	29.4	131.2	201.4	41.1	242.5	323.9	31.1	355
14	Muktsar	442(5.11)	408(5.51)	11	191	30.35	12.15	42.5	73.4	29.6	103	117.4	36.1	153.5
15	Nawanshar	172(2.0)	162(2.23)	0	112	20.25	12.2	32.45	14.85	8.45	23.3	16.1	3.2	19.3
16	Pathankot	474(5.48)	229(3.10)	0	501	58	29	87	76	38	114	84	42	126
17	Ropar	331(3.82)	331(4.48)	0	123	42.96	9.5	52.46	41.55	3.9	45.45	46.25	10.4	56.65
18	Sangrur	604(7.0)	359(4.85)	0	522	97.65	44.55	142.2	79.55	29	108.55	105.15	31.55	136.68
19	SAS Nagar Mohali	92(1.06)	72(0.97)	0	72	23.2	9	32.2	68.9	16	84.9	52.5	10	62.5
20	TaranTaran	547(6.32)	375(5.02)	95	308	141.02	55.3	196.32	167.3	56.75	224.05	97.33	32.7	130.03
	Total	8647(100)	7396(100)	337	5002(57.84)	1421.76	611.89	2033.65	1644.24	645.71	2289.95	1568.98	524.21	2096.19
											256.3			-193.76

Table: 2. District-Wise Position of SHGs in Punjab
Source: Official record Joint development commissioner Punjab.

Table 2 indicates 17.02 percent in Gurdaspur, 8 percent in Moga, from the overall community established in Punjab after 1999 7 percent in Sangrur, compared to 1.06 in Nagar Mohali. The data also reveals that Punjab disbursed the cumulative total of Rs. 2033,65 lakhs for the financial years 2009 to 2010 to the SHGs, of which Rs. 1421,76 lakhs were disbursed for loan and Rs. 611,89 lakhs as subsidies while Rs. 1644,24 lakhs for loans, and Rs. 645,71 lakh subsidy was disbursed for the term 2010-11 for a total of Rs. 2289,95 lakhs, which is a slight increase in the amount..

The Sangrur district is playing a vital role in employment generation activities among women and playing a leading role in Punjab economy. It is also found that out of total groups formed only 57.84 percent had undertaken economic activities by setting up micro enterprises, trading activities and service activities etc. in the state. In Sangrur district where the study is focused as on 31.03.2012, total 604 SHGs were formed out of which 359 were women's groups. Among total groups 86.42 percent of the groups have started various activities under the umbrella of Self Help Groups.

MARKETING STRATEGIES BY SHGs AND CHALLENGES

Product Strategy

SHG activities under taken in the district Sangrur have been categorized into three basic activities such as manufacturing, trade and services to run their business effectively and their relations to average profits and sales of SHGs is shown in the table 3 & 4.

Table 3: Type of Business Activity with Profits and Sales

Sr . No	Type of Business Activity	Sales				Profit			
		Low	Medium	High	Total	Low	Medium	High	Total
1.	Manufacturing	8 (8.8)	18 (19.8)	7 (7.7)	33 (36.36)	1 (1.1)	27 (29.7)	27 (29.7)	33 (36.36)
2.	Trade	11 (12.1)	23 (25.3)	17 (18.7)	51 (56.04)	2 (2.2)	25 (27.4)	24 (26.4)	51 (56.04)
3.	Services	4 (4.4)	3 (3.3)	-	7 (7.69)	-	7 (7.7)	-	7 (7.7)
Total		23 (25.3)	44 (48.4)	24 (26.3)	91 (100)	3 (3.3)	59 (64.8)	29 (31.9)	91 (100)

Source: Field Survey.

Table 4: Type of Activity with Profit and Sale: Chi- Square

Factor	Degree of Freedom	Calculated Value	Table Value	Hypothesis	
Type of business	Sales	4	6.64	9.49	Accepted

activity	Profits	4	13.89	9.4 9	Rejected
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Source: Own calculations

Table 3 & 4 reveals that out of 91 total surveyed SHG's, 33 (36.36 percent) of the group are engaged in Dari making, shoes making and welding fabrications activities, 51 (56.04 percent) are engaged in dairy farming, Karyana shops and selling clothes in the nearby villages and only 7(7.69 percent) of the groups are engaged in stitching clothes, cycle/ scooter repair shops and having beauty parlors. It is also clear from the above data that among the total surveyed SHGs, 23 units (25.3 percent) are having low sales, 44 units (48.4 percent) have medium sales and the remaining 24 units (26.3 percent) are having high sales. It was also found that due to agro economy majority of SHGs in Punjab are engaged in trading & manufacturing activities and earning medium level of profits to be self-reliant. By applying Chi-square test, it has been proved that choice of business activity by the SHGs does not affect the average sales of their respective enterprises whereas in case of profits, choosing any business activity plays an important role. The calculated value of Chi-square is more than the table value in case of profits and the null hypothesis is rejected.

Price Strategy

For the viability and survival of SHGs, the pricing strategy of the SHGs is to be determined. Table 5 reveals that the majority of the SHGs followed no specific pricing strategy in Punjab, but in haphazard fashion, to clear the inventory, set their commodity prices. Of the total community surveyed, 29 (31,9%) of the sampled SHGs had taken the cost plus margin approach to determine the prices of their goods.

It was also apparent from the table that the bulk of the 59 Classes (64.8%) received a median benefit with the performance of their businesses varying from 40000 to 133000 a year. The findings of the chi square test also indicate that SHGs have a lot to do with sales of SHGs because the gap is important between overall sales and community pricing policy. Although the Chi-square test indicates that the pricing strategy of the company would not vary substantially in the earnings of the companies tested in the case of sales.

Table 5: Price Policy of the Group with Profits and Sales

Sr No	Price Policy of the Group	Sale				Profit			
		Low	Medium	High	Total	Low	Medium	High	Total
1.	Cost Plus Margin	10 (10.9)	8 (8.8)	11 (12.1)	29 (31.9)	1 (1.1)	18 (19.8)	10 (10.9)	29 (31.9)
2.	SHG Decide	8 (8.8)	20 (21.9)	2 (2.2)	30 (32.9)	1 (1.1)	26 (28.6)	3 (3.2)	30 (32.9)
3.	Dependent on Market price	5 (5.5)	14 (15.5)	10 (10.9)	29 (31.9)	1 (1.1)	14 (15.4)	14 (15.5)	29 (31.9)
4.	According to demand of product	-	2 (2.2)	1 (1.1)	3 (3.2)	-	1 (1.1)	2 (2.2)	3 (3.2)
Total		23 (25.3)	44 (48.4)	24 (26.3)	91 (100)	3 (3.3)	59 (64.8)	29 (31.9)	91 (100)

Source : Field Survey

Note : The values of Chi-square (χ^2) for pricepolicy with the average profits ad sales of groups are 14.03 and

12.18 respectively. Table value at 5 % with 6 degree of freedom is 12.6.

Place Strategy

The site of SHGs was listed in the following categories: agricultural, semi-urban and metropolitan. Table 6 indicates that the majority of SHGs (98.9%) in Punjab are rural,

just 1.1% are semi-urban, and none of the SHGs surveyed have been developed. The key reason why poor people, especially women in their hometowns and in close proximity, were forming SHGs was their social responsibilities and profit from other locations. The Chi-square findings often indicate that the position of SHGs is not a significant factor in influencing revenue and earnings of SHGs. The Chi-square test's estimated value is less than its row, such that the zero hypothesis is agreed.

Table 6: Location of the Group

Sr No	Location of the Group	Sale s				Profi t			
		Low	Medi u m	High	Total	Low	Mediu m	High	Total
1.	Rural	23(25.3)	43(47.3)	24(26.4)	90(98.9)	3(3.3)	58(63.7)	29(31.9)	90(98.9)
2.	Semi- Urban	-	1(1.1)	-	1(1.1)	-	1(1.1)	-	1(1.1)
	Tota l	23(25.3)	44(48.4)	24(26.3)	91(100)	3(3.3)	59(64.8)	29(31.9)	91(100)

Source: Field Survey

Note: Chi-square (χ^2) = 1.08 and 0.55. Table values at 5 % with 2 degree of freedom (d.f.) is 5.99.

Promotion Strategy

Moreover to promote the sales and profits of these business enterprises, promotional through effective advertising and publicity is also a very important weapon in the armoury of marketing. Table 7 presents the different type of promotional strategy adopted by the SHGs to improve the ultimate objective of their enterprises.

Table 7: Promotion Strategy with Sales and Profits

Sr No	Promotion Strategy of the Group	Sale				Profits			
		Low	Medium	High	Total	Low	Medium	High	Total
1.	Advertisement	3 (3.3)	13 (14.3)	10 (10.9)	26 (28.6)	-	12 (13.2)	14 (15.4)	26 (28.6)
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2.	Pamphlet	-	-	1 (1.1)	1 (1.1)	-	1 (1.1)	-	1 (1.1)
3.	Exhibition	3 (3.3)	8 (8.8)	2 (2.2)	13 (14.3)	1 (1.1)	12 (13.2)	-	13 (14.3)
4.	Others	2 (2.2)	4 (4.4)	-	6 (6.6)	-	6 (6.6)	-	6 (6.6)
5.	No Channel used	15 (16.5)	19 (20.9)	11 (12.1)	45 (49.4)	2 (2.2)	28 (30.8)	15 (16.5)	45 (49.4)
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	Tota l	23 (25.3)	44 (48.4)	24 (26.3)	91 (100)	3 (3.3)	59 (64.8)	29 (31.9)	91 (100)
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Source: Field Survey.

Note: Chi-square (χ^2) = 11.00 and 16.67. Table values at 5 % with 8 degree of freedom (d.f.) is 15.5.

A table analysis shows that, because of a lack of knowledge, understanding and the poor degree of communication expertise, most SHGs (49.4%) do not follow advertising tactics to promote their goods on the market and just 51.6% of SHGs implement certain advertising strategies to gain still more and more industry consumers for successful business growth. The findings from Chi-square demonstrate that the null hypothesis that SHGs with various thresholds for promotion have no difference in

average income is dismissed. This means that the mean benefit of SHGs is substantial with different levels of promotional strategies and that the average profits of SHGs with different levels of promotional strategies do not vary greatly.

SUGGESTIONS

- SHG was implemented in order to allow a feasible follow-up recommendation.
- Prior to the formation of any operation of SHGs, the district rural development agency would provide priority training and entrepreneurial inputs to each of its representatives.
- Most SHGs work in small-scale enterprises, dairy production and commerce etc. These organisations encounter competitive challenges in selling their goods owing to the lack of public awareness. The government should also also arrange exhibits and fairs for these businesses and market their goods by means of KVIB Outlets and State Handicraft Business.
- Market priority should be given to buying goods produced by SHGs by the government. And SHGs must also diversify their goods to make their businesses more successful.

CONCLUSIONS

In this age of globalization of the industry, our micro companies must introduce, improve marketing strategy for their lion share on the industry as the option of an product, distribution networks and price strategies etc. The research reveals that SHGs, positions of SHGs, marketing strategies employed by SHGs and the number of participants per party may not have a major impact on revenue in the present report.

The study results also show that SHGs 'earnings are determined by pricing strategies implemented by SHGs only, while only the form of operation chosen and advertising technologies embraced by them affect their companies' profitability in the case of revenues. The representatives of these SHGs will build their micro-enterprises as a source of jobs and profits with effective business support strategies. SHGs can not achieve desirable outcomes if due precaution is not taken.

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