

Training and Marketing Channel as Determinant of Empowerment of Rural Self Help Group Women Members

Neelam Kumari¹, Joginder Singh Malik² and Suman Ghalawat^{3*}

ABSTRACT

The present study was conducted on 120 randomly selected respondents from *Bhiwani* and *Bawani Khara* blocks of Bhiwani district of Haryana state. The study revealed that majority of the respondents belonged to the young age group, illiterate, belonged to nuclear families of medium family size. Hundred per cent of the respondents were active with social participation in one organization. Training received score was obtained highest for income generation (weighted mean score 2.00 and rank I), followed by loaning and dairy and agriculture ranked II and III respectively. Similarly for marketing channels 'individual sale mode of marketing' ranked first, followed by 'group contacts with shopkeeper in village/nearby village', 'group contacts with shopkeepers in cities' and 'group sale' respectively. Association between independent variables with training and marketing channels was found positively correlated. It was interesting that a negligible percentage of respondents performed tasks of income generating activities and marketing which were not fruitful for them.

Keywords: Income generation, Marketing channel, Respondents, Self Help Groups, Training received, Women

INTRODUCTION

Self-help groups (SHG) are fast emerging powerful tool of socio-economic empowerment of the poor in rural areas (Prusty *et al.*, 2015). India has long taken efforts to expand credit availability to rural areas. Early programs, which often yielded disappointing results, were gradually replaced by efforts to establish self-help groups (SHGs) and link them to banks (Deininger and Liu, 2009). The SHG promotes small savings with a bank among its members. This common fund is in the name of the SHG (Mazharunnisa, 2014). Empowerment can be viewed as means of creating a social environment in which one can make decisions and make choices either individually or collectively for social transformation. It strengthens the innate ability by way of acquiring knowledge, power and experience (Sain and Kaware, 2011). In the last five decades, the concept of women empowerment has

undergone a sea change from welfare oriented approach to equity approach. It has been understood as the process by which the powerless gain greater control over the circumstances of their lives (Nayak and Mahanta, 2009).

Training results in systematic improvement in knowledge and skills which help the women to perform their tasks effectively and efficiently. Trainer should never lose sight of the fact that systematic procedure for planning and implementing training programmes starts with identification of training needs and training is effective, provided it is based on systematic assessment of training needs (Singh, 2000). Further training efforts should be devoted to produce qualitative results for sustainable development through need based training. The training provided for the self help group members should be fruitful so that they can earn and are capable of raising their living standards. Marketing through SHG may prove

¹PG Student, ²Professor & Head, Department of Extension Education, CCS HAU, Hisar, Haryana

³Assistant Professor, Department of Business Management, CCS HAU, Hisar, Haryana

(*Corresponding author) email id: *sahrawat_s@yahoo.com, ¹kumarineelam440@gmail.com, ²jsmalik67@gmail.com

fruitful as a distribution strategy as women in the groups are having a high percentage of population and are willing to undertake entrepreneurial activities. As a channel member they can serve as opinion leaders to prospective customers as they are full of confidence and good communication skills (Nair, 2012). Though less educated still capable of understanding this business concept would help them convincing the rural population to buy products and services from them. It is difficult to sell homemade products in the absence of capacity building and marketing training but it is comparatively easy to enter through readymade (Branded) products of well known manufacturers. So it is contemplated in the paper that Self Help Groups can help products/services providers to penetrate this billion dollar rural market with least inventory piling up and at low cost.

Self Help Groups are producing a wide variety of products like bakery, (masala), pickles, chutney confectionery, toys, paper products, chalk, candle, agarbattis, spices, greeting cards, painting on fabrics, herbal products, dairy products, pottery, vessel making, etc. the distribution of the products is one of the main problem. Sometimes, their discount policy adversely affected the consumer buying behaviour; as they felt the quality of SHG products was of sub standardized which in turn reduced the sales volume and profit margin of their respective units, SHGs are struggling with this very hard to handle this (Maheshwari and Gupta, 2016). The channel of distribution is the route through which the product passes from the hands of manufacturers to the hands of consumers. The decisions regarding channels of distribution influence greatly the availability of the right product in the right condition at right time and right place which, in turn, affect the success of the marketer and the level of customer satisfaction. In India, SHGs are following their traditional practices regarding the channels of distribution. It appears that they do not have any knowledge to make the system of distribution efficient. Therefore, our micro-enterprises especially SHGs have to understand the concept of marketing strategies through proper marketing segmentation, channel choice and effective mix of other marketing elements to get substantial invulnerable edge or differential advantage over the rivals (Kumari and Sehrawat, 2016). The study

has been conducted with the objective of understanding the process of innovative marketing channels and mode of marketing and training requirements in the SHG sector to draw lessons from the success stories to upscale and replicate in a similar socio-politico-economic scenario in other parts of the country.

METHODOLOGY

The present study was conducted purposively in Bhiwani district of Haryana as at present there are 28,842 total SHGs in Haryana with a total no. of number 3, 11,117 members, whereas in Bhiwani district there are 3,154 total working SHGs with 33,810 members (Anonymous, 2018). Primary data on rural women of self help groups was collected by applying purposive and systematic random sampling procedures for the selection of respondents. First, two blocks Bhiwani and Bawani Khera were selected randomly from the district for the study. Two villages from each district selected randomly namely, Tigrana and Bamla from Bhiwani and Jamalapur and Kungar from Bawani Khera for the study. Finally, thirty women were selected randomly from each selected village, thus making a total sample of 120 respondents. The data were collected with the help of a well structured and pretested interview schedule comprising the items for assessment of their training requirements and marketing channels adoption. The training and marketing channels needs were computed with the statistical measures like frequency score, percentages, mean, standard deviation, weighted mean score, ranks and correlation analysis were used to analyze the data to draw the tangible inferences from the study.

RESULTS AND DISCUSSION

The results along with relevant discussion have been presented in prime heads as socio-personal and socio-economic characteristics of the respondents, communicational profile, training requirements, marketing channel needs and association between socio economic profile and training received and marketing channels adopted by the rural women of different self help groups.

The data on socio economic variables revealed that the majority of the respondents (57.50%) belonged to

the young age group, it was probably due to the reason that young and middle aged people were more energetic than the old aged people. Such kind of discussion supported by study of Bharathi *et al.* (2009) said that young and middle aged women are generally enthusiastic and innovative in nature and have more strength, vigour, challenging and interest to earn more money. Considering the educational status of respondents, the data revealed that 37.50 per cent of the respondents were illiterate, Majority of the respondents were illiterates and the reason may be due to poor educational facilities in rural areas, restrictions in the family for the girls to be inside four walls of house and absence of schools in the village or nearby villages. Hence, it may be concluded that the members had considerably good educational standards. Similar finding was also reported by Rangi *et al.* (2002). Majority, 82.50 per cent of the families belonged to the nuclear type of family with a medium size number of the members. The results are in conformity with the earlier findings of Singh (2011). Concerning annual family income, it was observed that the majority of the respondents (49.20%) belonged to high annual family income, may be due to the existence of a mixture of members having well salaried government job employees to households having very low waged labourers. Puhazhendi and Badatya (2002) revealed that after joining the SHG the average annual income of the respondents increased from 6.00 to 35.00 per cent. Further, the table revealed that 100.00 per cent respondents had small land holding size including leased land. Similar findings were reported by Anjugam *et al.* (2007). Concerning the major occupation, majority (63.34%) of the respondents working as electricians, mechanics, shopkeeper, etc. falling under others category, followed by labour + agriculture (23.33%) and agriculture + dairy (13.33%). Similarly, reported by Devalatha (2005). 100 per cent of the members had participated in one organization. Therefore, the more number of the respondents participated in different social activities after joining the SHGs may be due to realization and awareness of their responsibility in the society. Sharma and Verma (2008) mentioned that SHGs were successful in empowering rural women through income generating activities. It can influence increase in income, expenditure and saving habits or rural women. The majority of the respondents (65%) possessed electric

motors followed by power tillers as their farm power. In terms of agricultural implements 100.00 per cent respondents having *pata*, *kudal* and shovel followed by 13.00 per cent had MB plough, desi plough and sprayers. The 100.00 per cent respondents had basic household materials as required to run their daily life. 100 per cent respondents had cycles and motor bikes for their daily movement purposes. 100.00 per cent possessed television, smart phones as communication material followed by 35.00 per cent subscribing printed materials.

Table 1: Communication profile of the respondents (n=120)

Variables	Class range	Frequency	Percentage
Extension contact			
Low	15-17	45	37.50
Medium	18-20	62	51.66
High	Above 20	13	10.83
Mass media exposure			
Low	15-17	25	20.83
Medium	18-20	77	64.16
High	Above 21	18	15.00
Source of information seeking behaviour			
Low	11-15	27	22.50
Medium	16-20	69	57.50
High	Above 21	24	20.00

The data in Table 1 revealed that the majority of the respondents had medium extension contact followed by low (37.50%), medium (51.66) and high (10.83%). In case of mass media exposure, it is clear that the majority of the respondents had medium (64.16%) exposure for gaining information from various sources followed by low (20.83%) and high (15.00%) exposure. Similarly, Mayuri (1998) explained that television is a powerful medium to mobilize opinion on many issues related to women's groups, the same was also reported by Ramasubramanian and Manoharan (2003) in their study. In case of source of information seeking behaviour, the majority of the respondents (57.50%) fall under medium category for sources of information, followed by low (22.50) and high (20.00). Hence, it can be concluded that informal sources of information seemed to be most important as generally utilized by most of the members. Similar results were

Table 2: Trainings profile of the SHG members

Category	Frequency		Total weighted score	Weighted mean score
	Yes (2)	No (1)		
Training type				
Income generating	120 (100.00)	00 (00.00)	240	2.00
Dairy and Agriculture	40 (33.3)	80 (66.7)	160	1.34
Loaning	63 (52.5)	57 (47.5)	183	1.52
No. of Trainings Received				
1-2	87 (72.5)	33 (27.5)	207	1.72
2-4	59 (49.2)	61 (50.8)	179	1.49
More than 4	00 (00.00)	120 (100)	120	1.00
Place of Training				
Village	120 (100.00)	00 (00.00)	240	2.00
District Head Quarter	62 (51.7)	58 (48.3)	182	1.51
Neighbouring Village	43 (35.8)	77 (64.2)	163	1.35
Duration of Training				
2-4 days	120 (100.00)	00 (00.00)	240	2.00
One week	00 (00.00)	120 (100.00)	120	1.00
One month	00 (00.00)	120 (100.00)	120	1.00

reported by Bhagat *et al.* (2004). The formal and mass media information sources were also utilized by the members with considerable extent.

Training is one of the determinants of income improvement of women member of SHG. The data in Table 2 reveals training profile of the group members. The findings indicates that income generation training type was attended by all the respondent. Majority of the respondents were found in 1-2 number of training group (weighted mean score 1.72) followed by for 2-4 days (weighted mean score 1.49).

Marketing channels adopted by the members to improve their sale of products

From the findings in Table 3 it can be concluded that the different marketing channels were adopted by the respondents, majority of the members were involved in individual sale of their products with weighted mean 1.67 followed by group contacts with shopkeeper in village/nearby village, group contacts with shopkeepers in cities and group sale with weighted means 1.56, 1.55, and 1.20 respectively. Hence, it can be concluded that the best

mode of marketing adopted by the respondents of SHG have increased the women members spending capacity as they are selling their prepared products through self sale mode or individual method and earning more money directly without any intermediaries. Similar findings were earlier reported by Goankar (2011), where it was observed that sales and profits of SHGs was not affected by the number of employees per group and the sales revenues remained almost same irrespective of number of group members enrolled.

Association between socio economic profile and training received and marketing channels

Correlation of independent variables with the training received and marketing channels adopted by the respondents indicated in the Table 4 and shows that age, education, family type, family annual income, social participation, extension contact and mass media exposure were positively correlated with trainings received, whereas, family size was found non-significant with the training received by the respondents. The data for marketing channels adopted by the respondents shows that age, followed by education, family annual income,

Table 3: Marketing Channels used by members (n=120)

Category	Frequency		TWS	WMS	Rank
	Yes (2)	No (1)			
Individual sale	80(66.70)	40(33.30)	200	1.67	I
Group contact with shopkeepers in villages/nearby villages	68(56.70)	52(43.30)	188	1.56	II
Group contacts with shopkeepers in cities	66(55.00)	54(45.00)	186	1.55	III
Group sale	24(20.00)	96(80.00)	144	1.20	IV

Table 4: Association between socio economic profile and training received and marketing

Independent variables	Training received	Marketing channels
Age	0.321*	0.943*
Education	0.970*	0.552*
Family type	0.452*	0.098 ^{NS}
Family size	0.128 ^{NS}	0.105 ^{NS}
Family annual income	0.569*	0.469*
Social participation	0.882*	0.589*
Extension contact	0.258*	0.457*
Mass media exposure	0.398*	0.518*

*Significant level = 0.05, NS= Non significant

social participation, extension contact and mass media exposure were positively correlated, whereas, family size and family type were found non-significant with the marketing channels used by the respondents for the sale of their products prepared by them for gaining income.

CONCLUSION

The findings revealed that besides contributing towards economic development, these groups are important for social networking. Group's involvement also helped to establish appropriate marketing relationships and input costs. Majority of the respondents were found with active social participation in one organization. Extension contacts of majority of the respondents was found with the gram pradhan/local leaders and SHG officers/workers. Mass media exposure of the majority of the members was found dependent on the internet and televisions for gaining information Majority of the respondents (72.50%) received 1-2 training regarding income generation at their villages for 2-4 days in a month. These training provided for the members of the group

improved their income and proved helpful in their works with new innovative ideas which attract the customers for their work. The majority of the respondents were selling their products or providing their services to consumers through individual sales.

Paper received on : January 10, 2019

Accepted on : February 05, 2019

REFERENCES

- Anjugam, M. (2007). Determinants of women participation in self help group led micro finance programme in Tamil Naidu, *Agricultural Economics Research Review*, **20**(2), 283-298.
- Anonymous, N.R.L.M. (2018). www.nrlm.gov.in.
- Bhagat, G.R., Nain, M.S. and Narda, R. (2004). Information sources for agricultural technology, *Indian Journal of Extension Education*, **40**(1&2), 11-112.
- Bharathi, R.A., Kanware, S.S. and Badiger, C. (2009). Constraints and suggestions of self help groups under the project empowerment of women in agriculture, *Karnataka Journal of Agricultural Sciences*, **22**(2), 457-459.
- Deininger, K. and Yanyan, L. (2009). Longer-term economic impacts of self-help groups in India, *The World Bank Development Research Group Sustainable Rural and Urban Development Team*, 2.
- Devalatha, C.M. (2005). Profile study of women SHG in Gadag district of Northern Karnataka, thesis submitted to the University of agricultural sciences, Dharwad. retrieved from <http://www.google.co.in>
- Goankar, M.S. (2011). Rural Women Empowerment through SHGs: A way for Rural Development, *Indian Journal of Development Research*, **1**(1).
- Kumari, S, and Sehwat, R. (2016). Can Self-Help Groups generate employment opportunities for Rural Poor, *European Journal of Social Science*, **19**(3), 371-79.

- Maheshwari, M. and Shobhna, G. (2016). Socio economic empowerment of women through self help groups: An empirical analysis, *Pacific Business Review International*, **8**(8), 87-100.
- Mayuri, K. (1998). TV and women's Empowerment, *Social Welfare*, **45**(2), 15-17.
- Mazharunnisa (2014). A study on economic well being of women through self help groups, *Global Journal for Research Analysis*, **3**(8), 1-2.
- Nair, K.M. (2012). Self help groups: A new paradigm shift for women's empowerment, *International Journal of Research in Commerce, Economics and Management*, **2**(3), 81-84.
- Nayak, P. and Mahanta, B. (2008). Women Empowerment in India, *Bulletin of Political Economy*, **5**(2), 155-183, 2012. Available at SSRN: <https://ssrn.com/abstract=1320071> or <http://dx.doi.org/10.2139/ssrn.1320071>
- Prusty, S., Mohanty, A. and Mishra, B. (2015). Self-help groups: An innovative initiative for development of rural women of Odisha, *Indian Journal of Research*, **4**(4), 4-6.
- Puhazhendi, V. and Badatya, K.C. (2002). SHG bank linkage programme for rural poor-An impact assessment. In: Seminar on SHG Bank Linkage Programme held during 25-26 November, 2002 at New Delhi, NABARD.
- Ramasubramanian, M. and Manoharan, M. (2003). Communication behaviour of Mango growers, *Agriculture Extension Review*, **15**(1), 12-16.
- Rangi, P.S., Sidhu, M.S. and Singh, H. (2000). Economic empowerment of rural women through self help groups: A case study of Fategarh Sahib district (Punjab), *Man and Development*, **24**(3), 65-78.
- Sajeev, M.V. and Singha, A.K. (2000). Capacity building through KVK's: training needs analysis of farmers of Arunachal Pradesh. *Indian Research Journal of Extension Education*, **10**(1):83-90.
- Sharma, P. and Verma, S.K. (2008). Woman empowerment through entrepreneurial activities of SHGs, *Journal of Rural Women Development*, **8**(1), 46-51.
- Singh, A. (2011). An Assessment of SHG of Jorhat District of Assam for Sustainable economic development (M.Sc. Thesis Assam Agricultural University).
- Sunil, K. S. and Sudhi, S. K. (2017). Impact of Education in Women's Empowerment in India, *Education India Journal: A Quarterly Refereed Journal of Dialogues on Education*, **3**(4).