CHAPTER – V
FINDINGS, SUGGESTION AND CONCLUSION

5.1. Introduction

In this chapter the researcher brings a summary of findings, suggestions and conclusion of the study. The study is mainly focusing on effectiveness of SWOT factors on overall evaluation of Women Self Help Groups product in Chennai City. The suggestions are based on the experience and observation of the researcher and also the opinion expressed by Women Self Help Group members and customers in Chennai City. The findings are entirely based not only on primary data but also on numerical relationship thereof. The findings are summarised under five categories namely, 1. Understanding and application of SWOT analysis 2. Correlations among the SWOT factors 3. Evaluation of SWOT factors, 4. analysis of Internal and External SWOT factors and 5. finally evaluation of Women Self Help Groups in the views of customers with SWOT factors. The opinions were expressed by group members in terms of feeling and numerical proof and also the opinions were expressed by customers of Women Self Help Group products on wide range of issues as listed below, using positive and negative statements depicting the kind, coverage and extent of the impact of SWOT on Women Self Help Group products in Chennai City. The findings of the study on different dimensions are represented in the following sub heads.

5.2. Narration of general information about the sample members:

5.2.1. Age: Among the 383 respondents 19(5%) of the sample members belong to upto 25 years age group, 147(38.4%) of the sample members belong to between 26-35 years age group, 160(41.8%) of the members belong to between 36-45 years age group, 42(11.0 %) of the members belong to between 46-50 age group, and 15(3.9%)members are in the age group of above 50. Hence, the researcher concludes that the majority of the sample members belong to between 36-45 years age group.

5.2.2. Community: Among the 383 respondents 4(1.0%) members belong to FC Community. 112(29.2%) belong to SC Community. 109(28.5%) belong to MBC
Community and 158(41.3%) belong to BC Community. Hence, the researcher concluded that majority of the sample members belong to BC community.

5.2.3. Educational qualification of Women SHG members: 37(9.7%) members are illiterates. 151(39.4%) are at the College level. 191(49.9%) are at the School level and 4(1.0%) are at the Diploma/Vocational level. Hence, the researcher concluded that majority of the members belong to collegiate level.

5.2.4. Reason for joining the Women SHGs: 51(13.3%) respondents to enhance the Economic development. 46(12.0%) to get Social recognition, 280(73.1%) to get both of them and 6(1.6%) to get self-confidence. Hence, the researcher concluded that the majority of the members joined women SHGs to get both the economic development and self-confidence.

5.2.5. Year of commencement of Women SHGs: All the respondent members started the group in the year 2009-2010.

5.2.6. Strength of the Women SHGs: 243 (63.4%) are the strength of the group between 11-15. 140(36.6%) are the strength of the group between16-20. Hence, the researcher concluded that the majority of the members belong to the age group between11-15.

5.2.7. Available of raw materials: 5(1.3%) members obtained raw materials with some hindrance and 378(98.7%) without any problems. Hence, the researcher concluded that the majority of the members easily purchased raw materials.

5.2.8. Trade skills of Women SHGs: 233(60.8%) members were without trade skills. 150(39.2%) were with trade skills in their previous working place. The researcher concluded that the majority of the members were without skills for doing business.

5.2.9. Pricing of Women SHGs products: 129(33.7%) of them are within self. 124(32.4%) are based on the price of Women SHGs product conditions in the market. 35(9.1%) are based on the price of Women SHGs product and demand conditions. 53(13.8%) of Women SHGs products are competitive products. 42(11.0%) have used all methods. Hence, the researcher concluded that the majority of the members use self price.
5.2.10. Increasing the production on seasonal occasions: 176(46.0%) members are manufacturing the product during all times. 62(16.2%) are manufacturing their product during particular season. 120(31.3%) of the members are manufacturing their product during festival seasons and 25(6.5%) are manufacturing their product only during seasonal conditions. Hence, the researcher concluded that the majority of the members are manufacturing their product during all times.

5.2.11. Determination of manufacture of Women SHGs product: 113(29.5%) respondents are manufacturing the product during availability of raw materials. 15(3.9%) are manufacturing the product during availability of labour force. 10(2.6%) are manufacturing the product during availability of loan. 36(9.4%) are manufacturing the product when machines are in good condition. 130(33.9%) are manufacturing the product during market demand. 1(0.3%) is manufacturing the product when loan is available and is able to payback capital with interest. 78(20.4%) are manufacturing during all the above situations. Hence, the researcher concluded that majority of the members are manufacturing the product when there is demand for product.

5.2.12. Inability to carry on the business successfully: 161(42.0%) members are affected by the financial problems. 30(7.8%) of them are affected by non-co-operation from the family members. 118(30.8%) of them are affected by difficulty in obtaining business details. 5(1.3%) of them are affected by insufficient capital. 6(1.6%) of them are affected by delay in getting loans. 57(14.9%) are affected by payment of more interest. 6(1.6%) are affected by all of them. Hence, the researcher concluded that the majority of the members are affected by financial problems.

5.2.13. Season of reduced demand for Women SHGs products: 213(55.6%) respondents’ reported that demand for their products declined in all seasons. 65(17.0%) of them are affected by reduced demand for their product during holidays. 74(19.3%) of them are affected by the reduced demand for products during festival seasons. 31(8.2%) are having the demand for the product reduced on one day in a week. Hence, the researcher concluded that the demand for the products of majority of the members reduced in all seasons.
5.2.14. Market location of Women SHG products: 322(84.1%) members selected their market location very near to their home. 20(5.2%) members selected their market location in a local place. 32(8.4%) members selected their market location outside the city. 9(2.3%) members selected their market location out of their places. Hence, the researcher concluded that the majority of the members have selected their market location very near to their homes.

5.2.15. Availability of transport facilities: 12(3.1%) members do not have proper transport facilities, but 371(96.9%) members are having proper transportation facilities for going to the market. Hence, the researcher concluded that the majority of the members have proper transport facilities available in their localities.

5.2.16. Types of transport facilities used by Women SHGs: 41(10.7%) respondents are using mini-van. 125(32.6%) respondents are using foot. 96(25.1%) respondents are using auto. 5(1.3%) respondents use paid labourers. 41(10.7%) respondents are using buses. 16(4.2%) of the respondents use all of them. 59(15.4%) respondents are using two wheelers. Hence, the researcher concluded that the majority of the members use their foot.

5.2.17. Nature of demand for Women SHG products: Demand for 183 (47.8%) members’ product is high. 26(6.8%) members create very high demand for their products. Demand for 18(4.7%) members’ products is low/less. Demand for 1(0.3%) member’s product is far less. Demand for 155(40.4%) members’ is to some extent. Hence, the researcher concluded that the majority of the sample members create demand for their products to some extent.

5.2.18. Types of hurdles faced by Women SHG members in the market: 3(0.8%) members are affected by lack of proper packing. 8(2.1%) members are affected by difficulty in determining proper price for their product in the market. 31(8.1%) members are affected by non availability of transportation facilities for goods from one place to another place. 7(1.8%) members are affected by lack of knowledge of market conditions. 117(3.05%) members are affected by poor knowledge about customer’s demand. 30(7.8%) members are affected by difficulties in competing with different price of the competitors products. 10(2.6%) members are affected by
unstable market for their products. 3(0.8%) members are affected by ISI mark of other products. 174(45.5%) members are affected by all the above said problems. Hence, the researcher concluded that the majority of the sample members are affected by all the problems in marketing the products.

5.2.19. Steps taken to reduce sales time for Women SHGs products: 235(61.4%) respondents favour the reduction of sale price to reduce the sales time. 90(23.5%) respondents favour door-to-door sales to reduce sales time. 28(7.3%) respondents favour advertisement for reducing the sales time. 19(5.0%) respondents favour discount sale for reducing the sales times. 11(2.8%) respondents used all the above said steps to reduce the sales time. Hence, the researcher concluded that the majority of the members favour reduction in price to reduce sales time of the products.

5.2.20. Problems in Women SHGs product sale: 91(23.7%) members are affected by competitors’ product. 32(8.4%) members are affected by competitors price. 22(5.7%) members have been affected by product not having proper marketing. 29(7.6%) members are affected by fluctuation in the price level. 25 (6.5%) members are affected by changes in time. 53(13.8%) members are affected by inability to display their products. 131(34.3%) members are mostly affected by all the above reasons. Hence, the researcher concluded that majority of the members are affected by all the problems.

5.2.21. Benefits of marketing Women SHGs products through exhibitions and trade fairs: All the 383 respondents have favoured sales in the exhibitions and trade fairs.

5.2.22. Period of Credit allowed for Women SHGs products: 298(77.7%) respondents have to collect the credit sales amount in less than a week. 68(17.8%) respondents have to collect the credit sale amount within one week to one month. 17(4.5%) of them have to collect credit sale amount within a period of above one month. Hence, the researcher concluded that the majority of the members have to collect the credit sale amount in less than a week.

5.2.23. Methods of publicity used to increase the sale of Women SHGs
products: 241(62.9%) members are without any publicity to their product and 142(37.1%) members are using various types of publicity for increasing the sale of their product. Hence, the researcher concluded that the majority of the sample members are selling without any publicity to their products.

5.2.24. Using publicity to increase the sale of Women SHGs products: 247(67.1%) respondents give publicity to their products through bit notice, 28(7.3%) respondents give publicity to their product through flush board, 6(1.6%) respondents give publicity to their product through free gifts, 81(21.1%) respondents give publicity to their product through door-to-door canvassing, 3(0.8%) respondents are making use of all kinds of publicity, and 8(2.1%) respondents give publicity to their product through magazine/books. Hence, the researcher concluded that majority of the members give publicity to their products through bit notice.

5.2.25. Targeted customers of Women SHGs products: 16(4.2%) members are manufacturing children-based products, 69(18.0%) members are manufacturing adult oriented products, 298 (77.8%) members are manufacturing products for all. Hence, the researcher concluded that majority of the sample members are manufacturing products suitable to all the above categories.

5.2.26. Making accounts of the Women SHGs subjected to audit: all the 383 respondents are making their accounts subjected to compulsory audit.

5.3. Rating of the members according to their SWOT understanding: According to the members knowledge and application of SWOT analysis in the Chennai market, 83(21.67%) member respondents are in weak SWOT analyst category because the members are weak analysts of SWOT. 153(39.95%) member respondents are in the domain of strong SWOT analyst, because they have a well managed analysis of SWOT. The third group of 147 respondent members are in the domain of semi-strong SWOT analyst, because they have in the stage of neither very weak to manage the analysis of SWOT nor well to manage the analysis of SWOT.
5.4. Correlation among the SWOT factors in all the three zones: The Impact of Women Self Help Groups are correlated with Strength, Weakness, Opportunities, and Threats factors. 2. The strength factors are correlated with Impact, Weakness, Opportunities factors, but are not correlated with Threats factors. 3. The weakness factors are correlated with Impact, Strength, Opportunities and Threats factors. 4. The Opportunities factors are correlated with Impact, Strength, Weakness and Threats factors. 5. The Threats factors are correlated with Impact, Weakness, Opportunities factors, but not correlated with strength.

Hence, the researcher concluded that the group members in Chennai feel that the Women Self Help Groups increased their Strength, potentiality and opened fascinating opportunity to increase the performance of their business venture. The Impact may be causes for the weakness and threats for the group, because whenever strength and opportunities are increased threats are unavoidable.

5.5. Marketing factors Vs SWOT factors:

5.5.1. Availability of raw materials and SWOT factors in all the three Zones: There is relation between availability of raw materials and SWOT factors the three zones and so the researcher concluded that the Women SHG members who regularly get the raw materials or do not get the raw materials perceived same type of Impact of Women SHGs, on Weakness, Opportunities and Threats.

5.5.2. Obtaining formal training and overall effects on Women SHGs: Women Self Help Group members’ formal training is strongly agreed for their optimistic Impact on Women Self Help Groups activities. It is ascertained that the Women Self Help Group members without the formal training faced weakness and threats. It shows that the formal training in business activities reduce their weakness and threats in their business activities and there is optimistic Impact.

5.5.3. Determination of price of the product and overall effects on Women SHGs: Among the five kinds of determination of price of the products, namely self, basis of market conditions, demand basis, price level of competitive products and all the five, all are having the Impact on Women Self Help Groups through strength, weakness, opportunity and not in threats.
5.5.4. **Production during the seasons and so on:** among the four kinds of season to increase the production, during the seasonable products for all times, during festival season, as per the seasonal conditions and for all Impacts through strength, opportunity and threats.

5.5.5. **Size of production and so on:** In respect of relationship between of size of production and SWOT factors and not on Impact of seven factors of production of the Women SHG namely, availability of raw materials, availability of labour force, availability of loan, type of machineries, market demand, payment of interest and capital and all the above in terms of strength, weakness, opportunity and threats.

5.5.6. **Unsuccessful in leading business and so on:** In respect of relationship between unsuccessful business and Impact, Strength, Weakness, and Opportunities factors and not on Threats among the seven factors for unsuccessful business namely financial problems, non-co-operation from the family members, problems in obtaining business details, strength of capital, delay in getting loans, more interest and all the above and Impact on Women Self Help Groups through Strength, Weakness and Opportunity.

5.5.7. **Hurdles in the market faced by members of Women SHGs:** In respect of relationship between the hurdles in the market and their Impact on Strength and Opportunities factors and not on Weakness and Threats, of the ten types of hurdles faced in the market by Women SHGs product. Problems in packing, Determining the correct price, Transportation of goods from one place to another, Knowing the market conditions, knowing the customer’s demand, Distinguishing the completed products from that of the other products, Stable market for the product, Absence of trademark for the product,. Absence of ISI mark and All the above and their Impact on Women Self Help Groups through Strength, Weakness and Opportunity.

5.5.8. **Problems in selling your products in the market:** In respect of the seven types of problems faced by Women SHG in selling product namely Competitive products, Competitors price, Lack of proper marketing, Fluctuation in the price level, Lack of changes in the product in accordance with the changes in time,
Inability to display product and All the above and for all Impact on Women Self Help Groups, Strength, weakness, Opportunity and Threats.

5.5.9. Benefits from marketing Women SHGs’ products through exhibitions and trade fairs: In respect of relationship between benefits of marketing the product through exhibition and trade fairs and Strength, Weakness, Opportunities and not on Impact and threats it is found that the Women Self Help Group members strongly agreed that there is optimistic Impact on Women Self Help Groups activities. It is found that the Women SHGs members without the help of exhibition faced weakness 3.1575, and threats 3.5266 which shows that the exhibition of business activities reduce their weakness and threats.

5.5.10. Period of credit allowed to Women SHGs customers in case of credit sales: Among the three types of credits allowed to customers in case of credit sales for periods of less than a week, one week to one month and above one month realized maximum Strength, Opportunity and threats.

5.5.11. Publicity for increasing the sale of Women SHG product: It is ascertained that the Women Self Help Group members without publicity to their products faced weakness of 3.4090 and threats of 3.6783 and it shows that increase in the product sales through publicity reduces their weakness and threats in their business activities and the impact is optimistic.

5.5.12. Targeted customers to increase the sale of product: In respect of the relationship between targeted customers and SWOT factors, impact on Strength, Opportunities and threats are significant and not on weakness with regard to the three kinds of products manufactured for children, adults, and they are all having impact on Women Self Help Groups’ strength and opportunities.

5.6. Evaluation of internal and external factors of SWOT: Internal and external factors of strength, weakness, opportunity and threats in all the three marketing zones are at the same level and internal and external factors relate equally with Strength, Weakness, Opportunity and Threats.
5.6.1. **Strength:** The group members feel that the direct marketing of the quality products is the main internal strength because expenses towards middlemen or agents can be reduced and Speciality of the products of the Women SHGs can be given through direct contact of the customers and quality of their products can be easily differentiated from other products. Since Women SHGs are groups they are able to find out upto date rates for the products in the shops, Qualities of the products are improved according to the customer’s needs which is the main factor for external strength of the group activities by easily identifying the customer needs and improving the quality of their products accordingly.

5.6.2. **Weakness:** The group members feel that the product quality is very high but they are not having certificates for quality of the product. There are no separate shops and recognition for Women SHGs is insufficient. So the customer does not purchase the group product. These are main Internal weakness of groups and customer feels that the group members are not using attractive packaging. They have no well informed customers, Insufficient information about the product is given to the customers who are not ready to purchase their products. It is another main External weakness of groups.

5.6.3. **Opportunities:** The group members manufacturing the product of high quality are getting separate recognition in the market and are able to supply quality product at a lesser price. So the customers are able to purchase the group products without hesitation. It is the main internal opportunity of the group and the group members are retaining their old customers and admit more attracted by Price level. Demand for and standard of the product can be enhanced; Product substitution in consonance with the changes in the market and more new customer to purchase Women SHG products is one of the main external opportunities of the groups.

5.6.4. **Threats:** The group members are manufacturing the products but they are not able to market their products. There are no permanent customers for Women SHG products, There is a gap between demand and supply and when the production is lesser it is the main internal threats of the group and the group members manufacturing the product are not giving the manufacturing and expiry dates. There is no ISI mark for the products of Women SHG. There is no proper
advertisements and publicity for the Women SHG products and so the customer is not ready to purchase Women SHG products. Retention of the old customers and admitting more and more new customers to purchase Women SHGs product etc. are the main external threats of the groups.

5.7. Customer Evaluation of Women Self Help Groups Products: In customers’ point of view the quality of products manufactured by Women SHGs is satisfactory and their various SWOT factors in all the three marketing zones, are properly evaluated.

5.8. Customers evaluation about the Product, Place, Pricing, people, Promotion, Process: In customers’ view the three zones of North, Central And South Product, Place, Pricing, people, Promotion, Process are found having maximum relationship.

5.9. Suggestion

Even though factors Strength, Weakness, Opportunity and Threats are associated with each other, the overall application of SWOT factors in marketing and production of Women Self Help Group’s products namely determination of production, purchase of raw materials, choosing the market place, marketing mix and promotion are not at all completely associated because, the members’ decisions are not based on SWOT analysis and overall success of Women Self Help Groups in Chennai City is not at all associated with the understanding and application of SWOT factors. Moreover the sales, profit and savings of the Women Self Help Groups are not at all completely associated with overall SWOT factors in Chennai City. From the customers’ point of view, their willingness to buy the Women Self Help Group products and their agreement on fulfillment of various qualities expected by customers are highly associated. This analysis clearly revealed that even though the customers accepted the products produced by Women Self Help Group members in Chennai, the products did not reach the customers at the right time due to absence of SWOT analysis on members’ side. On the basis of analysis made the researcher gives the following suggestions which would help the members to have access to customers and learn SWOT qualities
and through this improve the competitiveness of rural based product with urban based products in Chennai city.

5.9.1. **Evaluate their ability and find out suitable Business:** each member in the group must evaluate their ability and find out the more suitable one for them. Here the members need psychological counseling to find out their strength and weaknesses.

5.9.2. **Design the product based on likes and dislikes of customers:** When the group members evaluate the product on the basis of customers’ likes and dislikes, they can avoid “product failure” in the Chennai market. Most of the members are very weak to find out the exact handicap faced by their products.

5.9.3. **Create the opportunities to customers to keep touch with the products:** When the members adopt suitable forecasting techniques to determine the supply on the basis of demand in the Chennai market they can create favourable climate to keep the demand for the products always in customers’ mind.

5.9.4. **Evaluate the 4Ps periodically:**

**P1: Price:** When the members have determined the price of the products not only on the basis of customers’ affordability but also on the basis of their acceptability of the price then the members can choose and adopt the suitable price and make a survey of their products in the Chennai market. Hence the members have to make periodical evaluation of the price for their products.

**P2: Place:** When the members search for a right place for their product, they can withhold their product for some time from the customers. Unless otherwise there is standard market for their products the member has to make a periodical evaluation about the suitability of market place in Chennai for his products.

**P3: Promotion:** Most of the group members in Chennai never adopted any suitable sales promotion techniques for their products. When the members fail to
bring the uniqueness about their products to the customers’ minds, the remaining 3Ps will never function well.

**P4: Product**: When the products are lacking in fulfilment of the requirements, demands or expectations of customers for the products are very weak in overall standards with other competitive products in the Chennai market. The products definitely lose their overall place in the market. Hence the members are advised to make periodic evaluation about the worthiness of the product in Chennai market.

5.9.5. **Periodically measuring the plus and minus aspects of competitive products**: An unbiased evaluation of plus and minus aspects of the competitive products gives clear picture about the real product position in the Chennai market. The members should develop unique skill to identify and evaluate the positive and negative aspects associated with competitive products in the Chennai market.

5.9.6. **More concentration on packing and display of product information**: The members of Women SHGs are ignorant of packing and display of the products in the Chennai market. Most of the members used very poor philistine materials to pack their products and attractive elements in the products are totally ignored. Most of the products in the market are without display of necessary information about the products and most of the customers have highlighted this lacuna in the products. Hence the members are advised to concentrate more on this issue.

5.9.7. **Availability of products without any break**: the members should ensure about the availability of products in the market without any delay or break. The unavailability of products may be a cause for diversities of products by even regular customers.

5.9.8. **Keep customers’ loyalty**: keeping customers’ loyalty on the products is very difficult in Chennai market. Because even leading products are also finding it very difficult to retain the customers’ loyalty for their products. Hence the members are suggested to keep loyalty for their products in the aspects of “homely”, “healthy and hygienic”, “traditionally prepared”, “no
preservative content”, “easy access and quick reach” and finally “this is our town’s product”.

5.9.9. **Don’t differentiate:** the members are advised “don’t differentiate” their products and market from others products and markets. Because when the Women Self Help Groups’ products mingle and compete with other leading or branded products in Chennai market then only the products can be uniquely identified by the customers and markets in Chennai.

5.9.10. **Need of collaborations and authorization:** when the members collaborate or join hand with any other leading business concern in Chennai they can know about the significance and usages of SWOT analysis and they can easily survive in the Chennai market. In addition when the Women Self Help Groups products get standard approval from recognized authorities the customers get confidence with the products produced by Women Self Help Groups in Chennai.

5.9.11. **Understand the significance of SWOT analysis:** the members should think of the very unique strategies adopted by Chinese products in our country. Mostly the Chinese products targeted and attracted the lower income group of our people and market minimum standard products with cheap cost. But when the Women Self Help Group members produced high standard products at cheap cost, they find it very difficult to capture the standard market place for their products. Because they have failed to make SWOT analysis and the members are advised to adopt SWOT analysis and improve their marketing skill.

**Further Research**

The researcher has highlighted the various research dimensions available on the particular topic and they are given below:

1. Exclusively evaluate the changes of marketing behavior after implementation of SWOT analysis.

2. Monitor the changes in sales volume before and after implementation of SWOT analysis.
3. The effectiveness of overall progress of Women Self Help Groups after implementation of SWOT analysis.


5. Analysing the effectiveness of implementation of SWOT analysis between rural and urban market in India and abroad.

Make an exploratory research on any other psychological tune-up needed for members’ effective usage of market other than SWOT analysis.

5.10. Conclusion

Women’s successes in entrepreneurship in many countries are often hindered by barriers that undermine their ability to start and expend their business. We know with certainty that no effort to support regional economic integration or to achieve economic growth and prosperity will succeed without full and equal participation of the women population. Investing in women and particularly in women Self Help Groups is not only a right thing to do, but the smart thing to do. Data from the World Bank and other institution showed that women owned Women Self Help Groups drive economic growth and create jobs. This is true in Chennai city and it is true around India. And women who are successful in business are also empowered to be leaders in their communities and their countries. In Chennai most of the women Self Help Groups initially faced many problems, not only in establishing the Women Self Help Groups and find out right location, goods and customers because, most of them are not aware about the significance of SWOT analysis and its various dimensions such as analysis about their own inherent qualities, market conditions and other market criteria.

In Chennai access to market and understanding of market is still a major challenge to Women Self Help Group members today, as is access to SWOT analysis about overall market behaviour, training, mentors, and technology. Most of the Women Self Help Group members in Chennai do not make any market
survey before entering into the market and even after entering they never make any SWOT analysis about overall marketing aspects in the Chennai market. And all these barriers often give additional and unique challenges in managing competitors and customers in their business obligations. When the members actively overcome this barrier they can capture standard place in the market.

Especially, in and around Chennai City, most of the Women Self Help Group members are from the rural areas and don’t have much exposure to urban background and many of them struggle to manage the city atmosphere. Many of the members even hesitate to approach financial institutions and training institutions to make stronger their financial as well as mental strength. The family circumstances are also not permitting the members to become more vibrant and they are struggling to manage family as well as business in right direction. When the members equip themselves with overall marketing strategies through adoption of SWOT analysis then only they can survive in Chennai market as successful business women, otherwise they are inadvertent business women.