BIBLIOGRAPHY

Books


Journal:


5. Business Standard (2012), Tamil Nadu to give boost to products made by women's SHGs a brand name with a logo and monogram will be launched to provide these products with a unique identity to compete in the open market, September 7, 2012.


20. National Resources Institute (2003), The Role of SHGs in Rural Non-Farm Employment, Discussion paper produced by Barbara Adolph for the project.


**Report:**

1. Tamil Nadu Corporation for Development of women ltd, 2012, Tamil Nadu women,

2. Project Intervention, Women and Household Food Security, *IFAD*, 2010,


News paper
3. Navhind Times (2011), Strength, thy name is woman!, July 18, 2011
7. Punjab News Line (2012), Punjab to set up marketing network through SHG's, 12 May 2012.
8. The Indian Express (2012), Village malls coming up to market self-help groups’ products, 7 September 2012

Web sites
3. mkubzansky@monitor.com,
4. akaramchandani@monitor.com.
5. premission@oxfordjournals.org.
MARKETING OF WOMEN SHGS PRODUCTS – A SWOT ANALYSIS WITH SPECIAL REFERENCE TO CHENNAI DISTRICT

I. GENERAL DATA

1.1. Name of the member

1.2. Name of the SHGs address

1.3. Age
   1. Upto 25 years age
   2. 26-35
   3. 36 – 45
   4. 46-50
   5. Above 50 years ago

1.4. Community
   1. F C
   2. S C
   3. MBC
   4. B C

1.5. Educational Qualification
   1. Illiterate
   2. School level
   3. College level
   4. Diploma / vocational

1.6. Place of Residence
   1. Village
   2. Municipality
   3. Corporation
   4. Town panchayat

1.7. What is the reason for joining the Groups?
   1. To enhance the economic development
   2. Social recognition
   3. Both
   4. Indicate any other reason ________________________

1.8. Year of commencement of the groups ______________

1.9. Present strength of the members
   1. 5-10
   2. 11-15
   3. 16-20
1.10. Answer the following details

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business</td>
<td>Total Investment</td>
<td>Own Investment</td>
<td>Loan from Banks</td>
<td>Total Sales</td>
<td>Total Expenditure</td>
<td>Interest paid</td>
<td>Net Profit</td>
<td>Savings</td>
<td></td>
</tr>
</tbody>
</table>

II Details of business and the Shop

2.1. Whether raw materials is easily available?
   1. Yes  
   2. No

2.2. Have you possessed trade skill?
   1. Yes
   2. No

   If Yes, where and when ___________.

2.3. Indicate the methods of pricing of products?
   1. Self
   2. Basis of market conditions
   3. Demand basis
   4. Price level of competitive products
   5. All of the above

2.4. During what time you require increased the production.
   1. All times
   2. During a particular season
   3. During festival seasons
   4. As per the seasonal conditions

2.5. How would you determine the yardsticks for the products manufactured?
   1. Availability of raw materials
   2. Availability of labour force
   3. Availability of loan
   4. Type of machineries
5. Market demand
6. Payment of Interest and capital
7. All of the above

2.6. what is the reason for the inability to carry on the business successfully?
   1. Financial problems
   2. Non-Co-operation from the family members.
   3. Problems in obtaining business details
   4. Strength of capital
   5. Delay in getting loans
   6. More interest
   7. All of the above

2.7. At what time you consider the reduced demand for your product manufactured?
   1. All the seasons
   2. During holidays
   3. During festivals
   4. Weekly once

2.8. Where the market is located?
   1. Nearer
   2. Local
   3. Distance
   4. Out of your place

2.9. Whether the immediate transportation facilities for your products available or not?
   1. Yes
   2. No

2.10. what are the means through which your products is are transported?
   1. Minivan
   2. By foot
   3. Auto
   4. Paid labourers
   5. Bus
   6. All the above

2.11. Generally what is the nature of demand for your product?
   1. More
   2. Less
   3. High demand
   4. Far less
2.12. What type of hurdles you have faced in the market?
   1. Problems in packing
   2. Determining the correct price
   3. Transportation of goods from one place to another
   4. Knowing the market conditions
   5. knowing the customer’s demand
   6. Distinguish the completed products from that of the other products?
   7. Stable market for your product
   8. Absence of trademark for the product
   9. Absence of ISI mark
   10. All the above

2.13. What type of steps would you take when the sale is reduced?
   1. Reducing the price
   2. Door-to-Door sales
   3. Advertisement
   4. Discount sale
   5. All the above

2.14. What are the problems in selling your products?
   1. Competitive products
   2. Competitors price
   3. Lack of proper marketing
   4. Fluctuation in the price level
   5. Lack of changes in the product in accordance with the changes in time
   6. Inability to display your product
   7. All the above

2.15. Do you get any benefit out of marketing your product Exhibitions and Trade Fairs?
   1. Yes  2. No

2.16. What is the period of credit allowed to your customers in case of credit sales?
   1. Less than a week
   2. One week to one month
   3. Above one month
2.17. Do you give any publicity for increasing the sale of your product?

1. Yes  
2. No

If yes, Specify

1. Pit Notice  
2. Flush Bored  
3. Free gifts  
4. Door to Door Publicity  
5. All the above

2.18. The targeted customers

1. Children  
2. Adults  
3. All

2.19. Whether the accounts of the SHGs are subject to audit.

1. Yes  
2. No

### III IMPACT OF SHGS

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particular</th>
<th>Highly Agree</th>
<th>Agree</th>
<th>Agreed to some extent</th>
<th>Disagree</th>
<th>Highly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.1</td>
<td>Increase in monthly income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.2</td>
<td>Participation in family expenditure</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.3</td>
<td>Increased savings</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.4</td>
<td>Imparting good education to children</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.5</td>
<td>Help in marrying</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.6</td>
<td>Increased value the society</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.7</td>
<td>Enhanced decision making</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.8</td>
<td>Expansion of friends &amp; relatives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.9</td>
<td>Development of thinking and execution</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.10</td>
<td>Development of employment opportunity for others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.11</td>
<td>Separate recognition in a family</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.12</td>
<td>Developed sense of harmony</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.13</td>
<td>Expansion of business</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.14</td>
<td>Development of business knowledge</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.15</td>
<td>Development of self – confidence</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.16</td>
<td>Guidance of experienced members</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.17</td>
<td>Rectification of errors/loss</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3.18. Mutual help amongst members
3.19. Repayment of loan in full
3.20. Teamwork develops human train ground
3.21. Exchange of ideas and opinions
3.22. Thrift due to team-work
3.23. Increase in savings habit
3.24. No of entrepreneurs and their activities have been developed
3.25. Members activities have been specialised
3.26. Proper utilisation of money, men, material, machineries

**IV. STRENGTH**

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particular</th>
<th>Highly Agree</th>
<th>Agree</th>
<th>Agreed to some extent</th>
<th>Disagree</th>
<th>Highly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1.</td>
<td>Since SHGs are groups they are able to find out the upto date rates of the products in the shops.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.2.</td>
<td>Quality of their products can be easily differentiated with the other products.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.3.</td>
<td>Qualities of the products are improved according to the customer’s needs.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.4.</td>
<td>Rates of the products are fixed according to the needs of the customers.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.5.</td>
<td>Products of SHGs are supplied to the shops regularly</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.6.</td>
<td>Direct relationship is possible between the shops &amp; SHG.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.7.</td>
<td>Quality of the products in the shops cannot be changed according to the requirement of customers.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.8.</td>
<td>Individuality of the products of SHG can be identified.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.9.</td>
<td>Customers have a goodwill towards the SHGs products.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4.10. Direct approach of the SHG towards the consumers is possible.

4.11. Direct marketing of the quality of the products are directly marketed.

4.12. Lack of quality of products be easily identified from the customers.

4.13. Expenses towards middlemen or agents can be reduced.

4.14. Speciality of the products of the SHG can be given through direct contact of the customers.

4.15. Management of shops by the SHG can be done effectively.

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particular</th>
<th>Highly Agree</th>
<th>Agree</th>
<th>Agreed to some extent</th>
<th>Disagree</th>
<th>Highly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.1.</td>
<td>The identity of members of production is affected in a team-work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.2.</td>
<td>When the members sell the product individually, price level is fixed separately</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.3.</td>
<td>Absence of immediate transportation of manufactured goods to the market</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.4.</td>
<td>Improper packing is another cause</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.5.</td>
<td>No standard price</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.6.</td>
<td>Differentiating the standard of the product</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.7.</td>
<td>Absence of ISI certificate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.8.</td>
<td>Insufficient recognition</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.9.</td>
<td>No separate shops for SHGs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.10.</td>
<td>Incorporating with other products in the shops</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.11.</td>
<td>Insufficient information about the product to the customer</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.12.</td>
<td>We have no well informed customers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

V. WEAKNESS
## VI. OPPORTUNITY

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particular</th>
<th>Highly Agree</th>
<th>Agree</th>
<th>Agreed to some extent</th>
<th>Disagree</th>
<th>Highly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.1</td>
<td>Enhance the product manufactured by SHGs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.2</td>
<td>A separate recognition can be achieved for the SHGs products in the markets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.3</td>
<td>Market efficiency and tricks can be portrayed</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.4</td>
<td>To create a healthy competition in the market</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.5</td>
<td>Supplying quality product at a lesser price</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.6</td>
<td>Knowledge of marketing can be developed</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.7</td>
<td>Expansion of market by individual due to teamwork</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.8</td>
<td>Product substitution inconsonance with the changes in the market</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.9</td>
<td>Price level, demand and standard of the product can be enhanced</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.10</td>
<td>Retaining the old customer and admitting more no. of new customers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## VII. THREATS

<table>
<thead>
<tr>
<th>S. No</th>
<th>Particular</th>
<th>Highly Agree</th>
<th>Agree</th>
<th>Agreed to some extent</th>
<th>Disagree</th>
<th>Highly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.1</td>
<td>No receptiveness for the SHG products in the market</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.2</td>
<td>Supremacy of the company products in the market</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.3</td>
<td>No ISI mark for the products of SHG</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.4</td>
<td>Lack of advertisement and publicity for the SHG products</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.5</td>
<td>Absence of stable market</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.6</td>
<td>No permanent customers for SHG products</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.7</td>
<td>There is a gap between demand and supply when the production is lesser</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.8</td>
<td>Lack of marketing knowledge and techniques</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.9</td>
<td>Inability to market their products</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.10</td>
<td>Date of manufacturing and date of expiry are not entered</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
OPINION OF THE CUSTOMERS OF SHGs

1. Which type of products of SHG do the customers prefer to buy
2. How much of monthly purchase of your products (in value)
3. On what basis you make your purchaser SHG products
   1. Proximity to market
   2. Low price
   3. Quality of product
   4. Timely availability of the product

4. Express your opinion

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particular</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1.</td>
<td>Products of SHG are standard</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.2.</td>
<td>Prices are fixed according to the standard</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.3.</td>
<td>Easy availability of the SHG products in the market</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.4.</td>
<td>Continuous availability of products</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.5.</td>
<td>Good packing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.6.</td>
<td>Details of the products on packages</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.7.</td>
<td>Lack of advertisement for the products of SHG</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.8.</td>
<td>Absence of separate market for the products of SHG</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.9.</td>
<td>No new techniques for the products of SHG</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>------------------------------------------------------------------------------------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.10.</td>
<td>Lack of standard price for the products of SHG</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.11.</td>
<td>Lack of initiative for mass production</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.12.</td>
<td>Lack of knowledge in marketing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.13.</td>
<td>There is no recognition for the products of SHG as there is no recognition for the SHGs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.14.</td>
<td>Availing modern technology for the SHG products is inevitable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.15.</td>
<td>Customers awareness programme is essential for including new techniques</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.16.</td>
<td>Jointventure is inevitable /essential</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.17.</td>
<td>Industrial training should be undergone in a well established private and public sector undertaking</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.18.</td>
<td>Absence of permanent marketing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.19.</td>
<td>Lack of customers’ retention</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.20.</td>
<td>Production coupled with the nature of demand from the customers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5. Have you come across any lapses in SHG products?
   1. Yes  
   2. No

   If Yes, State the reasons

6. Your considered opinion

7. Changes wherever necessary
Lather Bage Samundeswari Women Self Help Group, Nungambakkam, Chennai.

Baby product, Thangwinmin Women Self Help Group, Kurukupettai, Chennai.

Samy Sekai, Isaiathendral Women Self Help Group, Kuyarpettai, Chennai.

Ayatha Adai, Thanganatchathiram Women Self Help Group, Old wasbmen, Chennai.

Artistic Vidivelli Women Self Help Group, Perumalpettai, Chennai.

Arathi thattu, Samugavinayakar Women Self Help Group, Thiyagaraya Nagar, Chennai.
Arpanage, Gandhi Kasthuribai Women Self Help Group Arumbakkam, Chennai.

Petty Shop, Indra Gandhi Women Self Help Group, Choolaimadu, Chennai.

Suver kannadi design, Karpagam Women Self Help Group, Triblican, Chennai.

Jute Bag, Dhalaxmi Women Self Help Group Aynavaram, Chennai.

Typing Institute, Inbam Women Self Help Group, Viyasarpadi, Chennai.

Canteen, Annai Indra Women Self Help Group.